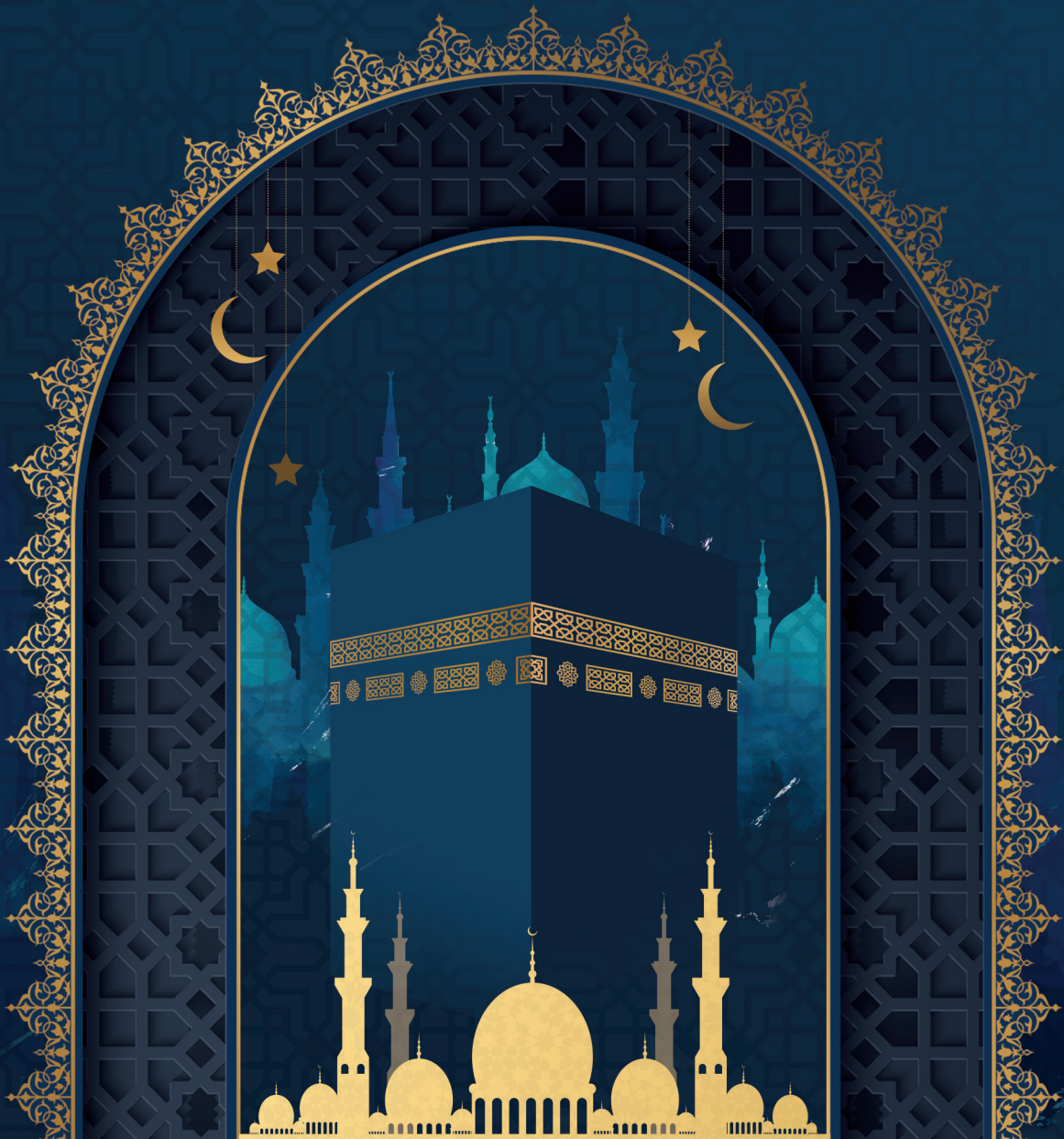


Bersinergi dan Beradaptasi di Tengah Tantangan

**Synergy and Adaptive
Amidst the Challenges**



Disclaimer

Disclaimer



BPKH merupakan Badan Hukum Publik yang dibentuk sesuai dengan amanat Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelolaan Keuangan Haji dan Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

Penyusunan Laporan Tahunan ini mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan Nomor 30/SEOJK.04/2016 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik serta Kriteria *Annual Report Award* sebagai standar penyusunan Laporan Tahunan di Indonesia dengan beberapa penyesuaian.

Penyebutan satuan mata uang “Rupiah” dan “Rp” merujuk pada mata uang resmi Republik Indonesia, sedangkan “Dolar AS” atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntansi Keuangan Indonesia.

Laporan tahunan ini memuat pernyataan kinerja keuangan, kegiatan, proyeksi, rencana, strategi, kebijakan, serta tujuan BPKH, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan Perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis. Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan.

BPKH is a Public Legal Entity established in accordance with the mandate of Law Number 34 of 2014 concerning Hajj Fund Management, Presidential Regulation of the Republic of Indonesia Number 110 year 2017 concerning Hajj Fund Management Agency, and Government Regulation Number 5 of 2018 regarding the Implementation of Law Number 34 of 2014 regarding Hajj Fund Management.

Preparation of this Annual Report refers to the Regulation of Financial Services Authority Number 29/POJK.04/2016 concerning Annual Report of Issuers or Public Companies and Circular Letter of Financial Services Authority Number 30/SEOJK.04/2016 concerning the Form and Contents of Annual Report of Issuers or Public Companies and Annual Report Award's criteria as a standard for the preparation of the Annual Report in Indonesia with some adjustments.

The designation of the currency unit “Rupiah” and “IDR” refers to the official currency of the Republic of Indonesia, while “US Dollar” or “USD” refers to the official currency of the United States of America. All financial information are presented in Rupiah in accordance with the Indonesian Financial Accounting Standards.

This Annual Report contains statements of financial performance, activities, projections, plans, strategies, policies, and objectives of BPKH, which are classified as forward-looking statements in the implementation of the applicable laws and regulations, excluding historical matters. These statements are subject to prospective risks and uncertainties, which could generate actual results that differ materially from the reported results.

Penjelasan Tema

Theme Explanation

Bersinergi dan Beradaptasi di Tengah Tantangan

Synergy and Adaptive Amidst the Challenges



Di usianya yang menginjak ke-3 (tiga) tahun, Badan Pengelola Keuangan Haji (BPKH) menghadapi tantangan yang sangat berat. Merebaknya pandemi COVID-19 di seluruh dunia pada tahun 2020 telah membuat kondisi perekonomian global dan nasional mengalami kemerosotan. Tidak hanya itu, pandemi COVID-19 juga telah membuat pemberangkatan jemaah haji Indonesia ke tanah suci harus mengalami pembatalan.

Namun demikian, BPKH berkomitmen untuk melakukan pengelolaan keuangan haji secara transparan dan akuntabel sehingga dapat meraih kepercayaan umat, yang pada akhirnya dapat memberikan manfaat yang besar secara khusus bagi jemaah haji, serta umat Islam di tanah air secara umum.

Untuk mewujudkan tujuannya, sepanjang tahun 2020 BPKH memperkuat sinerginya dengan berbagai pihak, baik di dalam maupun luar negeri, untuk dapat memberikan pelayanan terbaik bagi umat. Selain itu, BPKH juga beradaptasi dengan tantangan yang dihadapi, salah satunya adalah dengan mengoptimalkan pemanfaatan teknologi untuk mendukung tercapainya visi dan misi BPKH.

Dengan menerapkan strategi tersebut, di tengah berbagai tantangan yang dihadapi, tahun 2020 BPKH masih dapat membukukan kinerja yang positif, baik dalam perolehan nilai manfaat maupun peningkatan dana kelolaan. Selain itu, BPKH juga berhasil mempertahankan opini Wajar Tanpa Pengecualian (WTP) dari Badan Pemeriksa Keuangan selama 3 (tiga) tahun berturut-turut.

Hajj Fund Management Agency (BPKH) embraced its 3 (three) years of journey by dealing with a great challenge. In 2020, the outbreak of COVID-19 pandemic worldwide had the global and national economic conditions slowed down. Furthermore, the COVID-19 pandemic also resulted cancellation of Indonesian pilgrims departure to the holy land.

Amidst these conditions, BPKH has a commitment to be transparent and accountable in doing the pilgrimage's financial management to gain trust of the people, which eventually will provide great benefits, particularly for the pilgrims and generally to the Muslims in the country.

To achieve this goal, in 2020, BPKH strengthened synergies with various agencies, both domestic and overseas to provide excellent service for the Muslims. Moreover, BPKH also adapts towards every challenge, namely by optimizing the use of technology to support BPKH's vision and mission achievement.

By implementing this strategy, amidst various challenges, BPKH still managed to record positive performance, both in income earned acquisition and an increase in funds. In addition, BPKH also successfully maintained the Unqualified Opinion (WTP) from the Supreme Audit Agency for 3 (three) consecutive years.

Kesinambungan Tema

Theme Continuity

2020

Bersinergi dan Beradaptasi di Tengah Tantangan Synergy and Adaptive Amidst the Challenges

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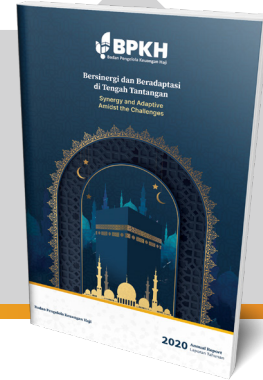
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2019

Meningkatkan Kinerja Melayani Umat Improving Performance, Serving Ummah

Badan Pengelola Keuangan Haji (BPKH) telah melewati tahun keduanya sejak resmi beroperasi pada 26 Juli 2017 dengan tujuan utama adalah meningkatkan kualitas penyelenggaraan ibadah haji. Peningkatan tersebut terlaksana dengan mengelola dan mengembangkan keuangan haji agar dapat memberikan manfaat besar bagi (calon) jemaah haji.



Haji Fund Management Agency (BPKH) embraced its 3 (three) years of journey by dealing with a great challenge. In 2020, the outbreak of COVID-19 pandemic worldwide had the global and national economic conditions slowed down. Furthermore, the COVID-19 pandemic also resulted cancellation of Indonesian pilgrims departure to the holy land.

Amidst these conditions, BPKH has a commitment to be transparent and accountable in doing the pilgrimage's financial management to gain trust of the people, which eventually will provide great benefits, particularly for the pilgrims and generally to the Muslims in the country.

To achieve this goal, in 2020, BPKH strengthened synergies with various agencies, both domestic and overseas to provide excellent service for the Muslims. Moreover, BPKH also adapts towards every challenge, namely by optimizing the use of technology to support BPKH's vision and mission achievement.

By implementing this strategy, amidst various challenges, BPKH still managed to record positive performance, both in income earned acquisition and an increase in funds. In addition, BPKH also successfully maintained the Unqualified Opinion (WTP) from the Supreme Audit Agency for 3 (three) consecutive years.



Haji Fund Management Agency (BPKH) has made its second year since officially operated on July 26, 2017 and is carrying the aims to improve the quality of The Organization of Hajj. This aim can be realized by managing and developing the hajj fund in order to give more benefits for (prospective) pilgrims.

BPKH berkomitmen untuk terus menjalankan pengelolaan keuangan haji secara transparan dan akuntabel agar dapat meraih kepercayaan umat, yang pada akhirnya dapat memberikan manfaat yang besar bagi jemaah haji pada khususnya dan umat Islam di tanah air pada umumnya.

Usaha BPKH dalam “Meningkatkan Kinerja dan Melayani Umat” dapat terlaksana sebagai hasil dari kerja keras seluruh sumber daya manusia yang berkomitmen dalam menciptakan hasil terbaik.

“Meningkatkan Kinerja dan Melayani Umat” adalah tema yang dapat mewakili BPKH dalam menggambarkan tahun 2019. Sepanjang tahun 2019, BPKH mampu meningkatkan kinerja sesuai dengan rencana strategis yang telah ditetapkan pada awal tahun. Dari segi operasional, BPKH berhasil menunjukkan komitmen dalam penerapan tata kelola yang baik, meningkatkan pengelolaan risiko secara efektif dan tingkat kepatuhan terhadap peraturan dan perundang-undangan. Sedangkan dari sisi keuangan, Laporan Keuangan BPKH tahun 2019 berhasil mencatatkan kinerja yang sangat baik dengan tercapainya target yang telah dicanangkan serta memperoleh opini Wajar Tanpa Pengecualian (WTP) dari Badan Pemeriksa Keuangan.

BPKH is committed to maintaining the hajj fund transparently and accountably for gaining the ummah trust in which can provide more benefits for the the ummah, particularly for the moslem people in the Nation.

BPKH's effort in "Improving Performance and Serving the Ummah" is successful because of the hard work from all BPKH people who are committed to creating the best results.

"Improving Performance and Serving the Ummah" is a theme that very aptly showcases BPKH in 2019. During 2019, BPKH was able to improve the performance in accordance with the strategic plans set at the beginning of the year. From operational aspect, BPKH has succeeded to demonstrate a great commitment to the implementation of good governance, improving risk management to be more effective, and ensure the level of compliance with the applicable laws and regulations. Meantime, from the financial aspect that BPKH financial statement in 2019 managed to record an outstanding performance reflected in the targets achievement and receive Unqualified Opinion (WTP) from the Supreme Audit Agency.

2018

Meraih Kepercayaan Umat

Gaining People's Trust



Badan Pengelola Keuangan Haji (BPKH) yang di bentuk berdasarkan Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji secara resmi beroperasi pada 26 Juli 2017. Tujuan utama pembentukan BPKH adalah meningkatkan kualitas penyelenggaraan ibadah haji.

BPKH melakukan pengelolaan dan pengembangan keuangan haji agar dapat memberikan manfaat yang besar bagi (calon) jamaah haji. Pengelolaan keuangan haji dijalankan BPKH melalui investasi di berbagai instrumen yang dilakukan secara akuntabel dan transparan serta berdasarkan prinsip syariah. Untuk menjaga mutu dalam proses penempatan dan investasi, BPKH telah memperoleh sertifikasi ISO 9001:2015

Dalam waktu singkat, BPKH telah berhasil membukukan kinerja yang sangat baik, salah satunya adalah dengan membagikan manfaat kepada jamaah tunggu melalui *virtual account* sebagaimana yang diamanatkan oleh Undang-Undang. Selain itu, Laporan Keuangan BPKH tahun 2018 memperoleh opini Wajar Tanpa Pengecualian (WTP) dari Badan Pemeriksa Keuangan.

BPKH berkomitmen untuk terus menjalankan pengelolaan keuangan haji secara transparan dan akuntabel agar dapat meraih kepercayaan umat yang pada akhirnya dapat memberikan manfaat yang besar bagi jamaah haji pada khususnya dan umat Islam di tanah air pada umumnya.

BPKH (Hajj Fund Management Agency), which was established based on Law of the Republic of Indonesia Number 34 of 2014 concerning Hajj Fund Management, officially commenced its operation on July 26, 2017. The main objective of establishing BPKH is to improve the quality of hajj pilgrimage operation.

BPKH manages and develops hajj funds in order to provide significant benefits for (prospective) hajj pilgrims. Hajj fund management is conducted by BPKH through investments in various instruments carried out in an accountable and transparent manners and based on sharia principles. In maintaining the quality of the placement and investment process, BPKH has obtained ISO 9001:2015 certification.

In the short time, BPKH has managed to record a very good performance, one of which is by distributing return to awaiting pilgrims through virtual accounts as mandated by the Law. Furthermore, the 2018 BPKH Financial Statements received WTP (Unqualified Opinion) from The Audit Board of The Republic of Indonesia.

BPKH commits to manage hajj fund in a transparent and accountable manner to obtain people's trust, which eventually can provide significant benefits for hajj pilgrims in particular and Indonesian moslems in general.



Pencapaian Penting Tahun 2020

Key Achievements in 2020



Saldo Dana Haji pada akhir tahun 2020 mencapai Rp144,91 triliun, meningkat 16,56% dibandingkan dengan tahun sebelumnya yang sebesar Rp124,32 triliun.

Haji Funds Balance at the end of 2020 achieved IDR144.91 trillion, increased by 16.56% compared to IDR124.32 trillion in previous year.

Total surplus BPKH tahun 2020 mencapai Rp5,78 triliun, meningkat 790,45% dari tahun sebelumnya Rp649,11 miliar.

Total BPKH surplus in 2020 achieved IDR5.78 trillion, increased by 790,45% from IDR649.11 billion booked in previous year.

Likuiditas BPKH pada akhir tahun 2020 mencapai 3,82 kali biaya penyelenggaraan ibadah haji, jauh di atas ketentuan sebesar 2 kali biaya penyelenggaraan ibadah haji.

As end of 2020, Liquidity of BPKH achieved 3.82 times of the haji/pilgrimage organizing cost or way higher than the provisions that require 2 (twice) of the haji pilgrimage cost.



BPKH membagikan nilai manfaat kepada calon jemaah haji dalam bentuk *virtual account* sebesar Rp2 triliun, meningkat signifikan dibandingkan tahun sebelumnya Rp1,08 triliun.

BPKH distributed return to prospective hajj pilgrims in form of virtual accounts valued IDR2 trillion, was significantly increased compared to IDR1.08 trillion booked in previous year.

Nilai manfaat yang dibukukan BPKH dari pengelolaan keuangan haji tahun 2020 mencapai Rp7,43 triliun.

Income earned booked by BPKH from the hajj fund management achieved IDR7.43 trillion in 2020.

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LAPORAN KEUANGAN 2020
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IKHTISAR

HIGHLIGHTS



Melalui pengelolaan keuangan yang prudent, BPKH berhasil membukukan pertumbuhan kinerja yang baik setiap tahun.

With prudent financial management, BPKH managed to book positive performance growth every year.

01





Ikhtisar Keuangan

Financial Highlights

Neraca

Balance Sheets

Uraian Description	dalam juta Rupiah / in million Rupiah		
	2020	2019	2018
Aset Assets			
Aset Lancar Current Assets			
Kas dan Setara Kas Cash and Cash Equivalents	17.952	8.884	22.404
Piutang Receivables	3.760	476.908	277.042
Persediaan Inventories	336	-	-
Beban Dibayar Dimuka Prepaid Expenses	11.597	2.901	-
Pendapatan yang Masih Harus Diterima Accrued Income	718.547	352.991	397.522
Penempatan pada Bank Placement in the Banks	45.331.357	54.298.799	65.431.515
Investasi Jangka Pendek Short-Term Investments	8.861.980	9.999.506	6.200.000
Jumlah Aset Lancar Total Current Assets	54.945.529	65.139.989	72.328.482
Aset Tidak Lancar Non - Current Assets			
Investasi Jangka Panjang Long-Term Investments	90.713.182	60.018.630	40.720.915
Aset Tetap - Bersih Fixed Assets - Net	79.615	91.692	1.036
Aset Tak Berwujud - Bersih Intangible Assets - Net	5.400	7.173	296
Kas yang dibatasi Penggunaannya Restricted Cash	25.000	-	-
Aset Lain-Lain Other Assets	3.034	3.034	47.362
Jumlah Aset Tidak Lancar Total Non-Current Assets	90.826.231	60.120.530	40.769.609
Jumlah Aset Total Assets	145.771.760	125.260.519	113.098.091

Uraian <i>Description</i>	dalam juta Rupiah / in million Rupiah		
	2020	2019	2018
Liabilitas <i>Liabilities</i>			
Liabilitas Jangka Pendek <i>Current Liabilities</i>			
Utang Beban <i>Accrued Expenses</i>	15.907	2.989	20.353
Utang Jemaah Tunda <i>Payable of Postponed Pilgrims</i>	8.661.589	101.308	167.206
Utang Pajak <i>Taxes Payable</i>	700	400	32.187
Utang Lain-Lain <i>Other Payables</i>	126.911	194.732	127.478
Jumlah Liabilitas Jangka Pendek <i>Total Current Liabilities</i>	8.805.107	299.428	347.224
Liabilitas Jangka Panjang <i>Long Term Liabilities</i>			
Dana Titipan Jemaah <i>Pilgrims' Payables</i>	125.900.381	119.746.418	106.890.037
Pendapatan Nilai Manfaat yang Ditangguhkan <i>Benefit Value Revenue Suspended</i>	238.079	238.079	1.471.967
Jumlah Liabilitas Jangka Panjang <i>Total Long Term Liabilities</i>	126.138.460	119.984.496	108.362.004
Jumlah Liabilitas <i>Total Liabilities</i>	134.943.567	120.283.924	108.709.228
Aset Neto <i>Net Assets</i>			
Jumlah Aset Neto <i>Total Assets - Net</i>	10.828.194	4.976.594	2.486.080
Jumlah Liabilitas dan Aset Neto <i>Total Liabilities and Net Assets</i>	145.771.760	125.260.519	2.684.750

Laporan Operasional

Operational Reports

Uraian Description	dalam juta Rupiah / in million Rupiah		
	2020	2019	2018
Pendapatan Setoran Jemaah Berangkat Income Earned from Departing Pilgrims	-	7.637.011	7.226.283
Beban Penyelenggaraan Ibadah Haji Kementerian Agama The Organization of Hajj Cost to the Ministry of Religious Affairs	(17.946)	(14.454.014)	(13.771.380)
Surplus/(Defisit) Biaya Penyelenggaraan Ibadah Haji (BPIH) Surplus/(Deficit) of Cost of Organizing Hajj (BPIH)	(17.946)	(6.817.002)	(6.545.097)
Pendapatan Nilai Manfaat Benefit Value Revenue	7.204.350	7.142.582	5.514.723
Penyaluran untuk Rekening Virtual Fund Distributed to Virtual Account	(2.000.000)	(1.083.000)	(777.395)
Beban Operasional BPKH BPKH Operating Expenses	(159.388)	(149.992)	(67.849)
Surplus/(Defisit) Operasional BPKH Surplus/(Deficit) of BPKH Operations	5.044.963	5.909.590	4.669.480
Pendapatan Nilai Manfaat Dana Abadi Umat (DAU) Benefit Value Gained of The People Trust Funds (DAU)	229.224	223.753	189.101
Penyaluran Program Kemaslahatan Distribution for Social Program	(131.644)	(156.540)	(590)
Surplus/(Defisit) BPKH Surplus/(Deficit) of BPKH	97.580	67.213	188.511
Akumulasi Surplus/(Defisit) Surplus/(Deficit) Accumulation	5.124.596	(840.199)	(1.687.106)
Penggunaan Nilai Manfat Akumulasi Tahun Sebelumnya Use of Income Earned Accumulated in the Previous Year	-	1.233.888	2.000.000
Jumlah Surplus/(Defisit) Total Surplus/(Deficit)	5.124.596	393.689	312.894
Penghasilan/(Beban) Komprehensif Lain Other Comprehensive Income/Loss	655.514	255.420	46.811
Jumlah Surplus Komprehensif Total Comprehensive Surplus	5.780.110	649.109	359.704

Laporan Perubahan Aset Neto

Change in Net Assets Report

Uraian <i>Description</i>	dalam juta Rupiah / in million Rupiah	
	2020	2019
Aset Neto Tanpa Pembatasan <i>Net Assets Without Limitation</i>		
Saldo Awal <i>Beginning Balance</i>	-	-
Surplus (Defisit) Tahun Berjalan <i>Current Year Surplus (Deficit)</i>	-	-
Saldo Akhir <i>Ending Balance</i>	-	-
Penghasilan Komprehensif Lain: <i>Other Comprehensive Income:</i>	-	-
Saldo Awal <i>Beginning Balance</i>	436.608	181.187
Koreksi Saldo Awal Aset Neto <i>Correction on Net Assets Initial Balance</i>	(14.669)	
Penghasilan (Beban) Komprehensif Tahun Berjalan <i>Comprehensive Income (Expenses) for the Year</i>	655.514	255.420
Koreksi Aset Neto Tidak Terikat <i>Correction of Unrestricted Net Assets</i>	-	-
Saldo Akhir <i>Ending Balance</i>	1.077.452	436.608
Jumlah Aset Neto Tidak Terikat <i>Total Unrestricted Net Assets</i>	1.077.452	436.608
Aset Neto dengan Pembatasan <i>Net Assets with Restrictions</i>		
Dana BPIH: <i>The Hajj/Pilgrimage Organizing Cost Fund:</i>		
Saldo Awal <i>Beginning Balance</i>	956.415	691.318
Koreksi Aset Neto <i>Net Asset Corrections</i>	85.970	(332.835)
Pelimpahan Aset Neto PKOH Kementerian Agama <i>Delegation of Net Assets of PKOH Ministry of Religion</i>	-	271.457
Surplus Tahun Berjalan <i>Current Year Surplus</i>	5.027.017	326.476
Saldo Akhir <i>Ending Balance</i>	6.069.402	956.415
Dana Abadi Umat: <i>Ummatic Trust Funds:</i>		
Saldo Awal <i>Beginning Balance</i>	3.583.571	3.516.358
Koreksi Aset Neto <i>Net Asset Corrections</i>	188	-
Surplus Tahun Berjalan <i>Current Year Surplus</i>	97.580	67.213
Saldo Akhir <i>Ending Balance</i>	3.681.339	3.583.571

Uraian Description	dalam juta Rupiah / in million Rupiah	
	2020	2019
Jumlah Aset Neto dengan Pembatasan Total Net Assets with Restrictions	9.750.741	4.539.987
Jumlah Aset Neto Total Net Assets	10.828.194	4.976.594

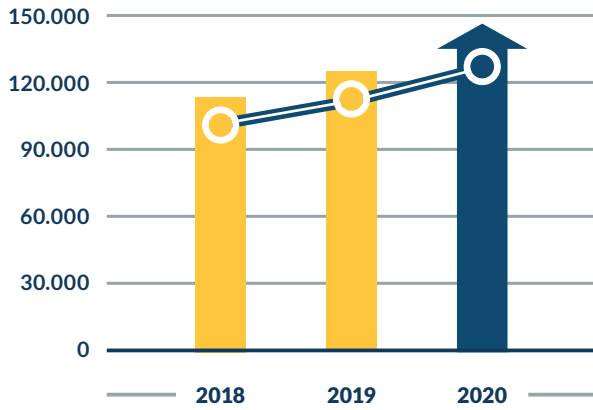
Laporan Arus Kas

Cash Flow Statements

Uraian Description	dalam juta Rupiah / in million Rupiah		
	2020	2019	2018
Arus Kas dari (untuk) Aktivitas Operasi Cash Flows from (for) Operating Activities	7.589.713	292.133	970.940
Arus Kas dari (untuk) Aktivitas Investasi Cash Flows from (for) Investing Activities	(20.153.997)	(11.981.291)	(9.848.503)
Arus Kas dari (untuk) Aktivitas Pendanaan Cash Flows from (for) Financing Activities	12.573.352	11.675.639	8.899.967
Kenaikan Kas dan Setara Kas Increase in Cash and Cash Equivalent	9.068	(13.520)	22.404
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalent at the Beginning of the Year	8.884	22.404	0
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalent at the End of the Year	17.952	8.884	22.404

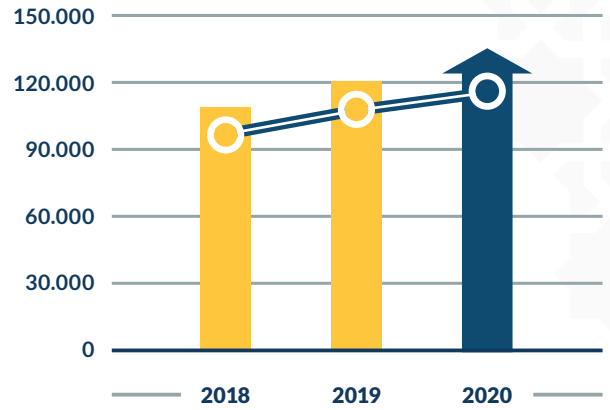
Aset
(dalam miliar Rupiah)
Asset
(in billion Rupiah)

113.098 125.261 145.772



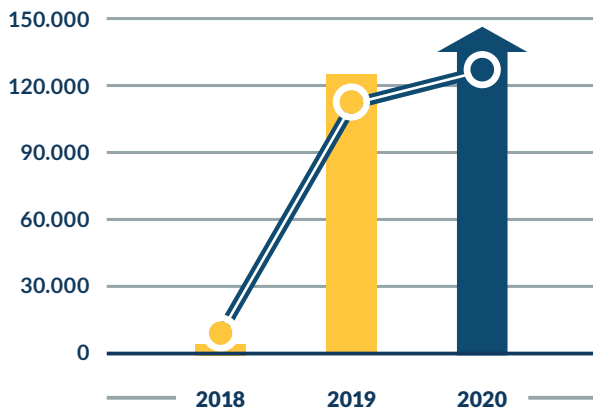
Liabilitas
(dalam miliar Rupiah)
Liabilities
(in billion Rupiah)

108.709 120.284 134.944



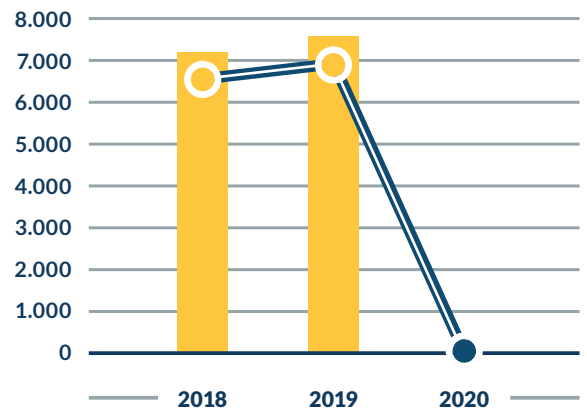
Liabilitas dan Aset Neto
(dalam miliar Rupiah)
Liabilities and Net Assets
(in billion Rupiah)

2.685 125.261 145.772



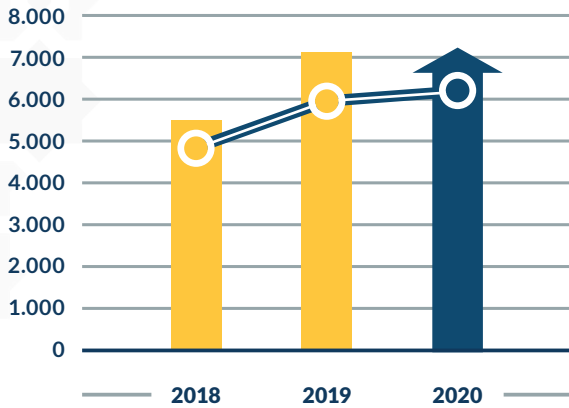
Setoran Jemaah Berangkat
(dalam miliar Rupiah)
Deposit of Departing Pilgrims
(in billion Rupiah)

7.226 7.637 0



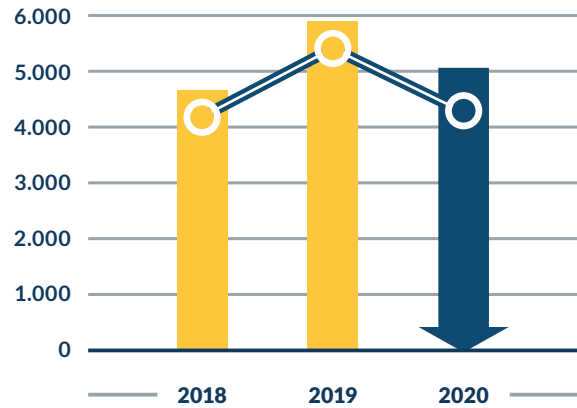
Pendapatan Nilai Manfaat
(dalam miliar Rupiah)

Income Earned
(in billion Rupiah)



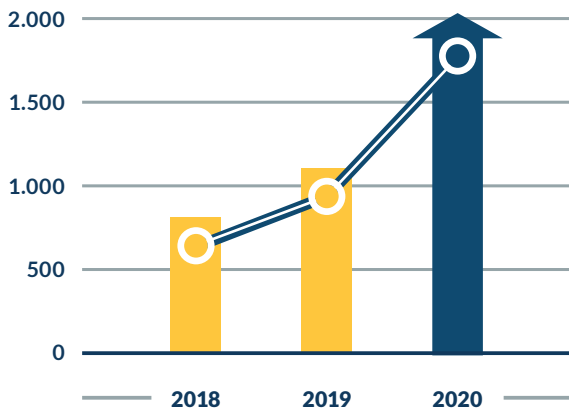
Surplus PIH
(dalam miliar Rupiah)

The Organization of Hajj Surplus
(in billion Rupiah)



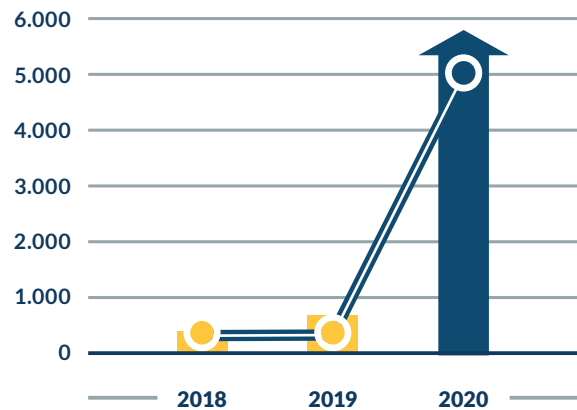
Penyaluran Rekening Virtual
(dalam miliar Rupiah)

Return Allocated to Virtual Account
(in billion Rupiah)



Total Surplus Komprehensif
(dalam miliar Rupiah)

Total Comprehensive Surplus
(in billion Rupiah)



Rasio Keuangan Penting

Key Financial Ratio

Uraian Description	dalam triliun Rupiah / in trillion Rupiah			
	Satuan Unit	2020	2019	2018
Likuiditas Liquidity				
Likuiditas Wajib Mandatory Liquidity	Kali Times	3,82	4,45	5,20
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID) Total Investment (I) to Total Funds under Management (D) (RID)	%	68,72	56,32	41,76
Solvabilitas Solvency				
Rasio Solvabilitas Solvency Ratio	%	108,02	104,14	104,04
Rentabilitas Rentability				
Nilai Manfaat (Yield) Return	%	5,43	6,33	5,31
Penempatan Placement	%	4,00	5,37	4,74
Investasi Investment	%	6,36	7,31	6,25
ISBE ISBE	%	6,35	7,31	6,25
ILAL ILAL	%	7,41	0,00	0,00
ILN ILN	%	0,00	0,00	0,00
Efisiensi Efficiency				
Rasio Biaya Terhadap Penghasilan (CIR) CIR (Cost to Income Ratio)	%	2,14	2,04	1,19

Keterangan :

- Penempatan dan Investasi Jangka Pendek: Penempatan dan Investasi Jangka Pendek sesuai pada Neraca Laporan Keuangan
- Total Nilai Manfaat: Pendapatan (setelah pajak) yang disetahunkan. Hanya menghitung Nilai Manfaat Penempatan dan Investasi
- Total Nilai Manfaat (Keseluruhan): Total Nilai Manfaat Penempatan dan Investasi, ditambah keuntungan lelang USD-IDR
- Total Dana Kelolaan: Aktiva produktif yang terdiri dari Penempatan dan Investasi
- Sumber Data: Laporan Keuangan (Audited dan Unaudited)

Information :

- Short-term Placements and Investments: Placements and Short-Term Investments according to the Balance Sheet Financial statements
- Total Income Earned: Income (after tax) which is annualized. Only calculate Income Earned Placement and Investment
- Total Income Earned (Overall): Total Benefit Value Placement and Investment, plus profit USD-IDR auction
- Total Funds Under Management: Earning assets consisting of of Placement and Investment
- Data Source: Financial Statements (Audited and Unaudited)

Ikhtisar Operasional

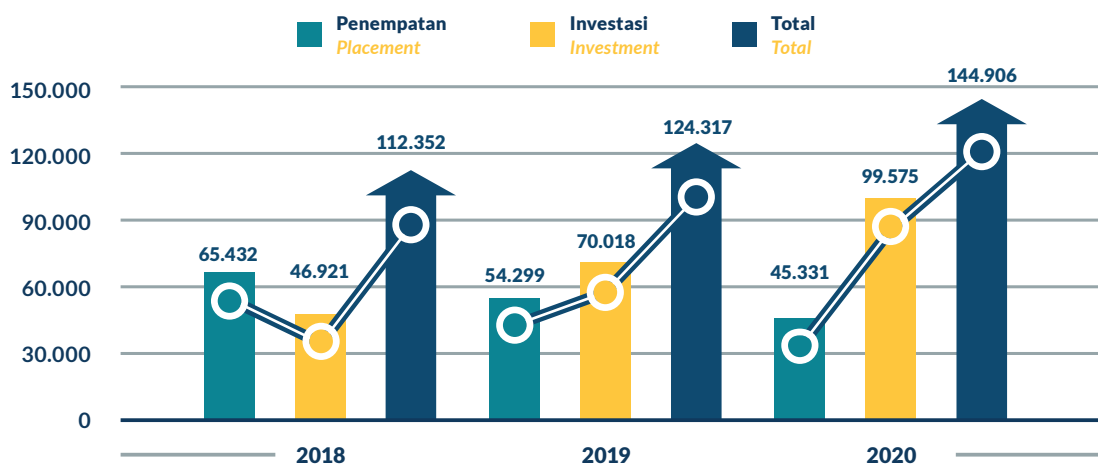
Operational Highlights

Dana Kelolaan

Managed Funds

Pengelolaan Dana Haji (dalam miliar Rupiah)

Hajj Funds Management (in billion Rupiah)

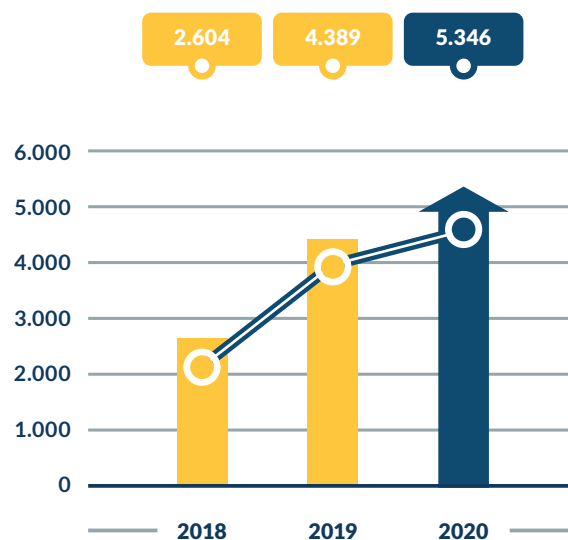


Manfaat Investasi

Investment Returns

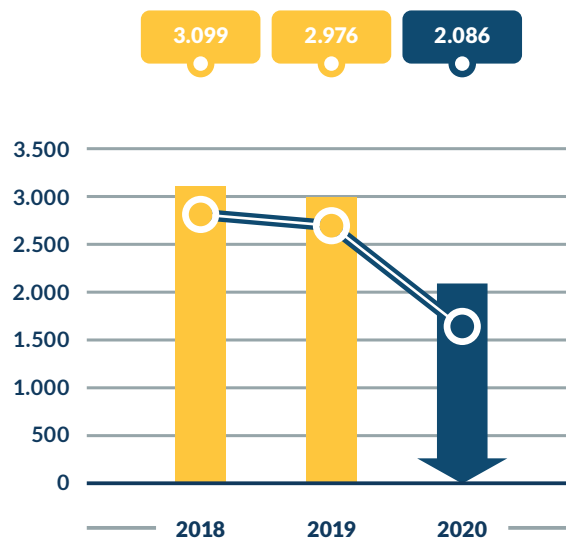
Nilai Manfaat Investasi (dalam miliar Rupiah)

Return of Investments (in billion Rupiah)



Manfaat Penempatan Dana *Fund Placement Returns*

Nilai Manfaat Penempatan Dana (dalam miliar Rupiah) *Return of Fund Placement (in billion Rupiah)*



Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan

Penghargaan yang diterima perusahaan tahun 2020.

Awards

Awards received by the company in 2020.



Februari 2020
February 2020

Nama
Name Kebahagiaan Indonesia #DimulaiDariKita
Rumah Zakat, Mitra Community Rumah Zakat

Bidang Perhargaan
Award Field Kemaslahatan
Philanthropic Program

Lembaga
(yang memberikan)
Institutions
(Awarding Institution) Rumah Zakat



14 Desember 2020
December 14, 2020

Nama
Name BAZNAS Award 2020 Program
Kemaslahatan Terbaik
Baznas Award 2020 Best CSR Program

Bidang Perhargaan
Award Field Kemaslahatan
Philanthropic Program

Lembaga
(yang memberikan)
Institutions
(Awarding Institution) Badan Amil Zakat Nasional (BAZNAS)



24 Februari 2021
February 24, 2021

Nama <i>Name</i>	Best Corporate and FI Bonds Contributor
Bidang Perhargaan <i>Award Field</i>	Bidang Investasi Surat Berharga dan Emas <i>Securities and Gold Investment Sector</i>
Lembaga <i>(yang memberikan)</i> <i>Institutions</i> <i>(Awarding Institution)</i>	PT Bank Mandiri Tbk

Sertifikasi

Sertifikasi yang dimiliki perusahaan yang masih berlaku hingga 31 Desember 2020.

Certifications

Certification owned by the Company that is still valid until December 31, 2020.



BS EN ISO 9001:2015

Masa Berlaku <i>Validity period</i>	29 Agustus 2019 - 7 Desember 2020 <i>August 29, 2019 - December 7, 2020</i>
Bidang Sertifikasi <i>Field of Certification</i>	Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management, Regular Deposit Refund and Internal Audit Process
Lembaga <i>(yang memberikan)</i> <i>Institutions</i> <i>(Certifying Institution)</i>	Quay Audit UK Ltd



ISO 9001:2015

Masa Berlaku <i>Validity period</i>	15 Oktober 2020 - 7 Desember 2021 <i>October 15, 2020 - December 7, 2021</i>
Bidang Sertifikasi <i>Field of Certification</i>	Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management, Regular Deposit Refund and Internal Audit Process
Lembaga (yang memberikan) <i>Institutions (Certifying Institution)</i>	Quay Audit UK Ltd



SNI ISO 37001:2016 (Anti-Bribery Management Systems - Requirements with Guidance for Use)

Masa Berlaku <i>Validity period</i>	5 November 2020 - 5 November 2023 <i>November 5, 2020 - November 5, 2023</i>
Bidang Sertifikasi <i>Field of Certification</i>	Hajj Fund Management (fund deposits, investments, deposit placement and corporate social responsibility) and Supporting Activities for Human Capital, Finance, Procurement and General Affairs, Legal, Compliance, and Risk Management
Lembaga (yang memberikan) <i>Institutions (Certifying Institution)</i>	Mutu International

Peristiwa Penting 2020

Highlights of 2020



Jakarta

11

Januari
2020

January
2020

PYD Bank NTB Syariah

BPKH melakukan investasi Pembiayaan yang Diterima atau dikenal dengan PYD Bank NTB.

PYD Bank NTB Syariah

BPKH invest in Funding Received or known as the PYD.

Indonesia Millennial Summit

Di awal tahun 2020, sejumlah pesohor dan para milenial muda, memberikan pandangan dan tanggapan baik tentang Program Haji Muda BPKH.

Indonesia Millennial Summit

At early 2020, some young influencers and millennials presented their perspective and opinion on BPKH Young Hajj Program.

Jakarta

17

Januari
2020

January
2020



Jakarta

30

Januari
2020

January
2020

Penetapan BPIH 2020

DPR dan Kementerian Agama menetapkan Biaya Penyelenggaraan Ibadah Haji (BPIH) 2020 dengan rekomendasi dari BPKH.

The Hajj/Pilgrimage Organizing Cost Stipulation 2020

The House of Representatives and Ministry of Religion Stipulated The Hajj/Pilgrimage Organizing Cost 2020 with a recommendation from BPKH.



Semarang

06

Februari
2020

February
2020

Bantuan Mobil Operasional

BPKH Menyerahkan bantuan berupa Mobil Operasional jemaah lansia untuk embarkasi haji Donohudan yang menjadi lokasi pemberangkatan jemaah haji Jawa Tengah.

Operational Car Donation

BPKH handed the donation in form of Operational Cars for elderly pilgrims for Donohudan Hajj Embarkation as the location of departure for Central Java pilgrims.

BPD DIY - Mitra Investasi

Bank BPD DIY - UUS ditetapkan sebagai mitra investasi BPKH, menambah tiga fungsi sebelumnya.

BPD DIY - Investment Partners

Bank BPD DIY - UUS started to function as BPKH investment partner, adding to the other three existing functions.

Yogyakarta

07

Februari
2020

February
2020



Jakarta

03

Maret
2020

March
2020

Presiden Republik Indonesia mengumumkan kasus pertama COVID-19 ditemukan di Indonesia.

The President of the Republic of Indonesia announces the first case of COVID-19 found in Indonesia.



Jakarta
04

Maret
2020
March
2020

Nota Kesepahaman Kemenag - BPKH

BPKH menandatangani Nota Kesepahaman dengan Menteri Agama - Fachrul Razi untuk melakukan Koordinasi tugas dan pelaksanaan dalam penyelenggaraan haji.

Ministry of Religious Affairs - BPKH MOU

BPKH signed Memorandum of Understanding with Minister of Religious Affairs - Fachrul Razi to synergize and the implementation of hajj pilgrimage.

Persiapan Penyelenggaraan Haji

Persiapan untuk penyelenggaraan haji dilakukan salah satunya dengan menunjuk 3 (tiga) maskapai yaitu Garuda Indonesia, Saudia Airline dan Flynas untuk melayani jemaah haji dan mempersiapkan valuta asing yang diperlukan.

Hajj Pilgrimage Preparation

Preparation for hajj pilgrimage is done namely through appointment of 3 (three) airlines, such as Garuda Indonesia, Saudia Airline and Flynas for the hajj pilgrims and preparation of the required foreign currencies.

Jakarta
04

Maret
2020
March
2020



Jakarta
05

Maret
2020
March
2020

Penerbitan Cash Waqf Linked Sukuk

Peran aktif BPKH melakukan investasi sosial melalui program kemaslahatan. BPKH berkontribusi dalam pengadaan alat kesehatan retina Centre.

Issuance of Cash Waqf Linked Sukuk

BPKH's active role in doing social investments is through social responsibility programs. BPKH contributes in the procurement of Retina Center medical equipment.



Jakarta
22

Maret
2020
March
2020

Bantuan Penanganan COVID-19

BPKH ambil bagian dalam mengatasi COVID-19 dengan memberikan bantuan berupa pengadaan Alkes dan APD, serta bantuan sembako. BPKH juga melakukan penyemprotan disinfektan untuk 1.000 masjid sebagai bentuk nyata kepedulian untuk mengatasi problematika umat.

COVID-19 Handling Assistance

BPKH contributed in COVID-19 response by providing assistance in the procurement of medical equipment and PPE, as well as food assistance. BPKH also conducted disinfectants spray for 1,000 mosques as a manifestation of concern for dealing with issues faced by the Muslims.

Investasi Sukuk Mudharabah BNGA

BPKH melakukan investasi pada Sukuk Mudharabah BNGA Tahap III/2020 Seri C senilai Rp300 miliar. Dengan adanya investasi ini menambah porsi investasi Sukuk CIMB Niaga menjadi Rp975 miliar.

Mudharabah Sukuk BNGA Investment

BPKH invests in BNGA Mudharabah Sukuk Phase III/2020 series C valued IDR300 billion. Through this investment, CIMB Niaga Sukuk investment portion is increased to IDR975 billion.

Jakarta
26

Maret
2020
March
2020



Jakarta
09

April
2020
April
2020

Rapat Koordinasi

Rapat Virtual Koordinasi BPKH yang diikuti seluruh insan BPKH terkait reorganisasi guna melaksanakan tugas dan tanggung jawab bagi jemaah haji.

Coordination Meeting

BPKH Virtual Coordination Meeting participated by all BPKH people related to reorganization in implementing the duty and responsibility for the hajj pilgrims.



Jakarta
16
April
2020
April
2020

Rapat Dengar Pendapat

BPKH, Kemenag dan DPR melaksanakan rapat dengar pendapat terkait skenario penyelenggaraan haji 2020 dan pembiayaannya.

Hearing Meeting

BPKH, Ministry of Religion and The House of Representatives held hearing meeting regarding haji 2020 implementation scenario and financing.

Ramadhan di BPKH

Marhaban yaa Ramadhan. Puasa tahun ini diisi dengan tausiah yang menghadirkan narasumber terpilih, dilakukan dengan sistem daring.

Ramadhan at BPKH

Marhaban yaa Ramadhan. This year's fasting was accompanied by tausiah from the selected speakers via online platform.

Jakarta
23
April
2020
April
2020



Jakarta
20
Mei
2020
May
2020

Rekrutmen Terbuka 2020

Rekrutmen terbuka untuk memenuhi formasi kebutuhan pegawai tetap BPKH, disambut dengan antusias mengikuti sebanyak 28 ribu lebih pelamar.

Open Recruitment 2020

Open Recruitment was held to fulfil the required formation of BPKH full-time employees. It was welcomed enthusiastically and participated by 28 thousand applicants.



Jakarta
02

Juni
2020
June
2020

Penundaan Keberangkatan Jemaah Haji

Pemerintah melalui Kementerian Agama akhirnya mengumumkan penundaan penyelenggaraan haji 2020 karena wabah COVID-19.

Hajj Pilgrimage Cancellation

Through the Ministry of Religious Affairs, the Government finally announced the cancellation of hajj pilgrimage 2020 due to COVID-19 pandemic.

Milad ke-3 BPKH

Tasyakuran dalam rangka merayakan milad ke-3 BPKH yang jatuh pada 7 Juni 2020. BPKH meluncurkan buku "Apa dan Bagaimana Investasi Keuangan Haji BPKH".

BPKH 3rd Anniversary

Tasyakuran in celebration of the 3rd anniversary of BPKH which falls on June 7, 2020. BPKH launched the book "What and How to Invest in BPKH Hajj Finance".

Jakarta
10

Juni
2020
June
2020



Jakarta
13

Juni
2020
June
2020

BPKH mengumumkan mekanisme penarikan setoran lunas BPIH bagi jemaah tunda sehubungan dengan pembatalan keberangkatan jemaah haji.

BPKH announced the withdrawal of the deposit paid The Hajj/Pilgrimage Organizing Cost recourse mechanisms for the assembly of delay in connection with the cancellation of the departure of pilgrims.



Saudi
Arabia
20

Juni
2020
June
2020

Penandatanganan Kerja Sama BPKH - APIF

BPKH Menempatkan investasi Luar Negeri dalam bentuk Awqaf Properties Investment Fund (APIF) Equity sebesar 5 juta USD.

Signing of BPKH - APIF Cooperation

BPKH placed Foreign investment in form of Awqaf Properties Investment Fund (APIF) Equity of USD5 million.

Wajar Tanpa Pengecualian (WTP)

BPKH kembali meraih opini Audit wajar Tanpa Pengecualian oleh Badan Pemeriksa Keuangan. BPKH kembali meraih opini Audit wajar Tanpa Pengecualian oleh Badan pemeriksa Keuangan. Saldo dana haji meningkat 10,6% dari 112,35 Triliun (2018) menjadi 124,32 Triliun (2019).

Unqualified Opinion

BPKH earned another Unqualified Opinion by the Supreme Audit Agency. Haj fund balance increased by 10.6% from 112.35 Trillion (2018) to 124.32 Trillion (2019).

Jakarta
30

Juni
2020
June
2020



Jakarta
06

Juli
2020
July
2020

Penyampaian LHP kepada Komisi VIII DPR-RI

BPKH menyampaikan Laporan Hasil Pemeriksaan (LHP) atas laporan keuangan 2019 kepada DPR RI Komisi VIII. BPKH mengusulkan penambahan nilai manfaat kepada jemaah tunggu melalui virtual account sebesar 14% dari tahun berjalan.

LHP Presentation to Commission VIII The House of Representatives-Republic of Indonesia (DPR-RI)

BPKH presented Audit Report (LHP) on Financial Statements 2019 to DPR-RI Commission VII. BPKH proposed to distribute additional return to Hajj pilgrim waiting list via virtual account by 14% of the current year.



Jakarta

30

Juli
2020
July
2020

Hari Arafah

Puncak rangkaian haji, diperingati dengan menggelar event One Day Online Training Bersama ESQ, diikuti lebih dari 14 ribu peserta.

Arafah Day

The summit of hajj pilgrimage is commemorated by holding One Day Online Training event with ESQ, participated by more than 14 thousand participants.

Idul Adha 1441 Hijriyah

Merayakan Idul Adha 1441 H, BPKH melalui program kemaslahatan, memberikan bantuan Qurban ke pelosok negeri.

Eid al Adha 1441 Hijriyah

Celebrating Eid al Adha 1441 H, through philanthropic program, BPKH donated Qurban nationwide.

Jakarta

30

Juli
2020
July
2020



Jakarta

10

Agustus
2020
August
2020

Bantuan Kemaslahatan

Penyerahan bantuan sebesar Rp10 Miliar pembangunan masjid At Tanwir yang berada di Kompleks Gedung Pusat Dakwah Pimpinan Pusat Muhammadiyah.

Philanthropic Program

The ceremony of donation IDR10 Billion for the construction of At Tanwir mosque at Pusat Dakwah Pimpinan Pusat Muhammadiyah Building.





Jakarta
10

Agustus
2020
August
2020

Investasi Sukuk Ijarah Elnusa

Sukuk terbaru yang dimiliki BPKH adalah Investasi Sukuk Ijarah Berkelanjutan Elnusa I Tahap I/2020 Seri C senilai Rp125 Miliar, sehingga total Investasi Sukuk BPKH per tahun 2020 senilai Rp2,9 Triliun.

Sukuk Ijarah Elnusa Investment

The newest sukuk of BPKH is Shelf-Registration Ijarah Sukuk Elnusa I 1st Phase/2020 Series C Investment valued IDR125 Billion, which brought total BPKH Sukuk Investment achieved IDR2.9 Trillion as of 2020.

PKS BJBS, Panin Dubai Syariah, Danamon Syariah dan BCA Syariah terkait perluasan Kantor layanan Syariah atau Layanan Syariah Bank Umum BJB, PANIN, Danamon dan BCA.

MOU with BJBS, Panin Dubai Syariah, Danamon Syariah and BCA Syariah about enlargement of Sharia Service Office or Sharia Services for BJB, PANIN, Danamon and BCA.

Jakarta
14

Agustus
2020
August
2020



Jakarta
17

Agustus
2020
August
2020

Peringatan Hari Kemerdekaan

Tetap semarak penuh semangat dalam peringatan HUT RI ke-75 yang berlangsung meriah dan penuh semangat.

Independence Day Commemoration

Celebration full of spirit in commemorating 75th Independence Day of RI.



Jakarta
25

Agustus
2020
August
2020

PKS Dirjen Haji dan Umrah

BPKH menandatangani perjanjian kerja sama dengan Direktorat Jenderal Penyelenggaraan Haji dan Umrah tentang integrasi sistem informasi dalam pemanfaatan data dan informasi jemaah haji.

MOU with Hajj and Umrah General Directorate

BPKH signed memorandum of understanding with General Directorate of Hajj and Umrah Pilgrimage concerning information system integration in utilizing hajj pilgrim data and information.

Private Placement

Investasi Surat Berharga Syariah Negara (SBSN) selama tahun 2020 senilai Rp36,2 triliun yang dilakukan dalam bentuk lelang ataupun *private placement*.

Private Placement

Government Sharia Securities achieved IDR36.2 trillion in 2020 from auction or private placement.

Jakarta
09

September
2020
September
2020



Jakarta
19

September
2020
September
2020

Ayo Haji Muda!

BPKH mengkampanyekan persiapan haji sejak usia muda melalui kampus, acara webinar, dan event lainnya untuk membangun kesadaran untuk menabung haji sedari dini.

Ayo Haji Muda!

BPKH's Ayo Haji Muda campaign was delivered at universities, webinar and other events to build awareness to save hajj budget since early age.





Jakarta
24
September
2020
September
2020

Kompetisi Penelitian dan Karya Tulis - Inovasi Investasi Keuangan Haji

BPKH menyelenggarakan Kompetisi Penelitian dan Karya Tulis - Inovasi Investasi Keuangan Haji untuk Mahasiswa dan Umum. Salah satu pemenang mengusulkan inovasi *fintech* aplikasi digital keuangan dalam proses investasi.

Research and Paper Competition - Hajj Fund Investment Innovation

BPKH held Research and Paper Competition - Hajj Fund Investment Innovation for University Students and Public. One of the winners proposed a fintech innovation for investment process.

PKS BPKH dan DAMRI

Penandatanganan Kerja Sama BPKH dengan Perum DAMRI untuk pelayanan Transportasi jemaah haji dan Umrah, membuka kesempatan baru bagi Indonesia dalam pelayanan haji dan umrah di Arab Saudi.

BPKH and DAMRI MOU

MOU Signing between BPKH and Perum DAMRI for Hajj and Umrah pilgrims Transportation, brings new opportunity for Indonesia in hajj and umrah services in Saudi Arabia.

Jakarta
07
Oktober
2020
October
2020



Jakarta
13
Oktober
2020
October
2020

PYD Bank Jambi

BPKH melakukan investasi Pembiayaan yang Diterima atau dikenal dengan PYD kepada BPD Jambi.

PYD Bank Jambi

BPKH invests in Received Financing or known as the PYD to BPD Jambi.



Jakarta
19

Oktober
2020

October
2020

KS Bank Syariah Mandiri

BPKH memberikan kepercayaan kepada salah satu Bank Umum Syariah sebagai penyedia layanan *custodian* senilai Rp55 triliun, sekaligus bentuk dukungan pada industri keuangan Syariah di Indonesia.

MOU with Bank Syariah Mandiri

BPKH mandated one of the Sharia Commercial Banks as the provider of custodial service valued IDR55 trillion as well as means of supports for Sharia Financial Industry in Indonesia.

International Hajj Conference 2020

BPKH bekerjasama dengan Bank Indonesia menyelenggarakan *International Hajj Conference ISEF 2020* yang disambut dengan antusias lebih dari 600 peserta.

International Hajj Conference 2020

BPKH cooperated with Bank Indonesia to hold *International Hajj Conference ITFC Sovereign Energy Fund 2020* that was welcomed enthusiastically by more than 600 participants.

Jakarta
27

Oktober
2020

October
2020



Jakarta
18

November
2020

November
2020

ISO Anti Suap

BPKH menerapkan standar ISO manajemen mutu dan mempersiapkan Standar ISO Manajemen Anti Penyuapan untuk memastikan BPKH berintegritas dan profesional dan mencegah praktik penyuapan dalam bentuk apapun. Masyarakat dapat melaporkan melalui *Whistleblowing System*.

ISO Anti-Bribery

BPKH applies ISO quality management standards and prepares ISO Anti-bribery Management Standards to ensure BPKH's integrity and professionalism and prevents the practice of bribery in any forms. The public can report through the *Whistleblowing System*.



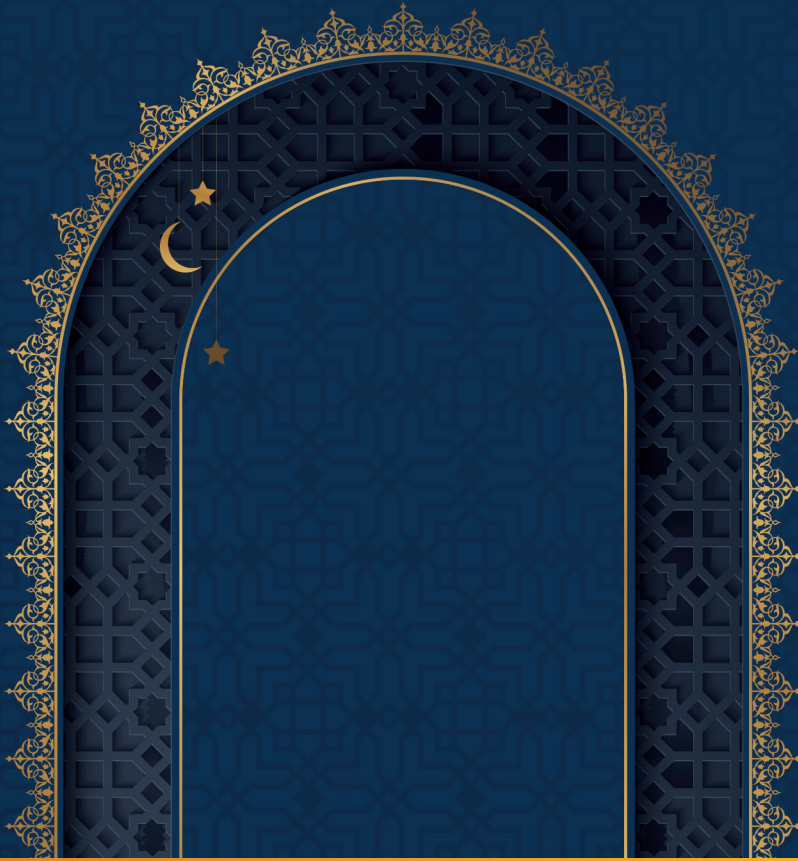
Jakarta
2-3
Desember
2020
December
2020

Rapat Kerja 2020

Rapat kerja "Melalui Transformasi Digital, Kita Tingkatkan Penghimpunan Dana dan Investasi Langsung". Rapat Kerja dimeriahkan dengan aksi *performance* dari insan BPKH.

Coordination Meeting 2020

Coordination meeting "Through Digital Transformation, We Increase Funds and Direct Investment". The meeting was entertained by performance by BPKH's personnel.



LAPORAN MANAJEMEN

MANAGEMENT REPORT

“

Agar dapat memberikan pelayanan terbaik kepada calon jemaah haji, Dewan Pengawas bersinergi dengan Badan Pelaksana untuk memastikan BPKH telah dikelola sesuai dengan peraturan perundang-undangan dan menghasilkan kinerja yang optimal. Tahun 2020 posisi dana haji yang dikelola BPKH meningkat menjadi Rp144 triliun dari tahun sebelumnya Rp124 triliun.

In order to provide the best service for prospective pilgrims, the Supervisory Board synergizes with the Executive Board to ensure that BPKH has been operating in accordance with laws and regulations and prove the optimal performance. In 2020, the position of haji funds managed by BPKH increased to IDR144 trillion from the previous year of IDR124 trillion.

02





Laporan Dewan Pengawas

Report from the Supervisory Board



**Dr. Yuslam
Fauzi, S.E, MBA**

Ketua Dewan Pengawas BPKH
Chairman of BPKH Supervisory Board

“

Sejalan dengan tantangan yang meningkat, Dewan Pengawas meningkatkan efektivitas pengawasan untuk memastikan BPKH telah dikelola sesuai dengan peraturan perundang-undangan dan menghasilkan kinerja yang optimal.

In line with the increasing challenges, the Supervisory Board increases the effectiveness of supervision to ensure that BPKH is managed in accordance with the laws and regulations and produces optimal performance.

”

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Puji dan syukur marilah kita panjatkan kehadiran Allah SWT atas limpahan nikmat dan karunia-Nya kepada kita semua, sehingga Badan Pengelola Keuangan Haji (BPKH) dapat menjalankan fungsi, tugas dan tanggungjawabnya di tahun 2020 dengan baik. Izinkan kami mewakili Dewan Pengawas untuk menyampaikan pokok-pokok laporan pengawasan dan pemberian nasihat atas pengelolaan BPKH yang dilakukan oleh Badan Pelaksana beserta seluruh jajarannya sebagaimana amanat yang diberikan kepada Presiden Republik Indonesia kepada kami.

Kondisi Ekonomi dan Sosial Tahun 2020

Tahun 2020 menjadi tahun yang sangat menantang bagi semua pelaku ekonomi dan bisnis di dunia. Merebaknya *Coronavirus Disease 2019* (COVID-19) yang telah ditetapkan oleh Organisasi Kesehatan Dunia (WHO) sebagai pandemi global telah mengakibatkan ekonomi global mengalami resesi yang disebabkan hampir seluruh negara di dunia mengalami pertumbuhan ekonomi negatif di tahun 2020.

Hal yang sama juga terjadi di Indonesia. Ekonomi nasional mengalami kontraksi 2,07% yang salah satunya disebabkan karena penerapan kebijakan Pembatasan Sosial Berskala Besar (PSBB) yang membuat terjadinya penurunan kegiatan ekonomi masyarakat. Hampir semua sektor industri mengalami pelemahan dan tidak sedikit perusahaan yang menghentikan usahanya. Akibatnya penyaluran kredit perbankan nasional tahun 2020 menurun menjadi Rp5.482,5 triliun, dibandingkan tahun 2019 sebesar Rp5.633,4 triliun, atau turun 2,7%. Bandingkan dengan pertumbuhan kredit tahun 2018-2019 yang masing-masing mencapai 12% dan 7%.

Pada saat bersamaan, stimulus moneter dari Bank Indonesia (BI) meningkatkan likuiditas di sistem perbankan, dimana Dana Pihak Ketiga perbankan akhir 2020 mencapai Rp6.459,3 triliun, atau naik 11,3% dibandingkan Rp5.804,9 triliun di akhir 2019. Pertumbuhan simpanan tahun 2020 ini lebih tinggi dari pertumbuhan simpanan tahun 2018-2019 yang mencapai 6,1% dan 6,4% per tahun. Kebijakan tersebut membuat rata-rata imbal hasil perbankan nasional untuk deposito 3 bulan turun menjadi sekitar 4,4% di akhir 2020, dibandingkan dengan sekitar 6,3% pada akhir 2019.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Our Esteemed Stakeholders,

We shall praise Allah SWT for His abundant blessings on us all, which brought Hajj Fund Management Agency (BPKH) to exercise our functions, duties and responsibilities very well in 2020. On behalf of Supervisory Board, allow us to present key explanations of the supervisory and advisory report over BPKH's management conducted by the Executive Board altogether as mandated by the President of Republic of Indonesia.

Economic and Social Conditions in 2020

2020 was a very challenging year for all economic and business players worldwide. The outbreak of Coronavirus Disease 2019 (COVID-19), which has been declared by the World Health Organization (WHO) as a global pandemic, has caused the global economy to experience a recession as almost all countries in the world experiencing negative economic growth in 2020.

Similar conditions also occurred in Indonesia. The national economy contracted 2.07%, one of which was due to the implementation of the Large-Scale Social Restrictions (PSBB) policy which resulted in a decline in community economic activities. Almost all industrial sectors experienced a weakening and not a few companies stopped their business. As a result, the distribution of national banking credit in 2020 decreased to IDR5,482.5 trillion, compared to IDR5,633.4 trillion in 2019, or down 2.7%. Compare this with credit growth in 2018-2019 which reached 12% and 7%, respectively.

At the same time, monetary stimulus granted by Bank Indonesia (BI) had the liquidity in the banking system increased, where as end of 2020, the Third Party Funds of banking sector reached IDR6,459.3 trillion, or up 11.3% compared to IDR5,804.9 trillion as end of 2019. This deposit growth in 2020 was higher than the 2018-2019 deposit growth which reached 6.1% and 6.4% per year. This policy brought the average national banking yield on 3 month deposits down to around 4.4% at the end of 2020, compared to around 6.3% at end of 2019.

Selain itu, besarnya stimulus moneter BI, dimana dimungkinkan BI langsung membeli Surat Berharga Negara (SBN) di pasar primer, juga menyebabkan imbal hasil SBN tenor 10 tahun turun ke 6,0% pada akhir 2020. Padahal saat pasar finansial bergejolak di Maret 2020, yield SBN sempat naik ke 8,3%.

Akibat semua itu, kinerja imbal hasil portfolio BPKH yang banyak pada sukuk negara dan penempatan pada bank-bank tentu akan terpengaruh. Dewan Pengawas berusaha mendorong Badan Pelaksana untuk tetap berupaya maksimal untuk mendapatkan alternatif investasi dapat mendukung pencapaian target imbal hasil dengan risiko yang tetap termitigasi.

Pelaksanaan Tugas Dewan Pengawas

Tahun 2020 menjadi tahun yang penuh dinamika. Merebaknya pandemi COVID-19 telah mengakibatkan terjadinya sejumlah perubahan yang berdampak pada kinerja BPKH, salah satunya adalah pembatalan keberangkatan jemaah haji Indonesia ke tanah suci. Dewan Pengawas sepenuhnya mendukung keputusan Pemerintah untuk tidak memberangkatkan jemaah haji ke tanah suci mengingat kondisi pandemi yang tengah melanda dunia. Kesehatan dan keselamatan jemaah harus tetap menjadi prioritas utama. Kondisi tersebut mengakibatkan timbulnya konsekuensi bagi BPKH, antara lain:

1. Dana pelunasan jemaah haji batal berangkat dikelola oleh BPKH.
2. Jemaah haji batal berangkat dapat menarik dananya, setoran lunas atau mengendapkan dananya di BPKH.
3. Dana setoran lunas yang mengendap di BPKH memperoleh nilai manfaat selama mengendap.
4. Program-program investasi dan perhajian di Arab Saudi tidak dapat dilaksanakan oleh BPKH.
5. BPKH mengelola tambahan dana kelolaan dari BPIH yang tidak dikeluarkan pada tahun 2020.

Menyikapi hal tersebut, kontribusi yang telah diberikan Dewan Pengawas antara lain:

1. Memberikan penilaian dan persetujuan atas pemutakhiran dokumen Rencana dan Strategi (Renstra) BPKH maupun Rencana Kerja dan Anggaran Tahunan (RKAT) 2020 untuk menyesuaikan target-target keuangan dan kinerja dengan dinamika perubahan yang terjadi.

In addition, the magnitude of BI's monetary stimulus, where it is possible for BI to directly buy Government Securities (SBN) in the primary market, also caused the yield on 10 year SBN to fall to 6.0% at the end of 2020. Even though the financial market was volatile in March 2020, the yield on government securities rose to 8.3%.

As a result of all this, the performance of BPKH's large portfolio on state sukuk and placements with banks will certainly be affected. The Supervisory Board tries to encourage the Executive Board to continue to make maximum efforts to have alternative investments that can support the achievement of return targets with mitigated risk.

Supervisory Board Duty Implementation

2020 was a year full of dynamics. The outbreak of the COVID-19 pandemic has resulted in several changes that have an impact on the performance of BPKH, including cancellation of the departure of Indonesian pilgrims to the holy land. The Supervisory Board fully supports the Government's decision not to send pilgrims to the holy land in view of the global pandemic. The health and safety of pilgrims must remain a top priority. These conditions resulted some consequences for BPKH, as follows:

1. *Final payment of the pilgrims who get canceled are managed by BPKH.*
2. *Pilgrims who get canceled can withdraw their initial deposits and/or full payment or deposit their funds at BPKH.*
3. *Fully deposited funds deposited in BPKH obtain the income earned while depositing.*
4. *Investment and pilgrimage programs in Saudi Arabia cannot be implemented by BPKH.*
5. *BPKH manages additional funds from The Hajj/ Pilgrimage Organizing Cost that were not spent in 2020.*

Responding to these conditions, the contributions made by the Supervisory Board include:

1. *Providing an assessment and approval of the updating of the BPKH Strategic Plans (Renstra) document and the 2020 Annual Work Plans and Annual Budget (RKAT) to adjust financial and performance targets with the dynamics of current changes.*

2. Mendorong diberikannya kompensasi berupa peningkatan alokasi pembagian nilai manfaat BPKH tahun berjalan ke rekening virtual (*virtual account*) milik jemaah batal 2020 dan jemaah tunggu.
3. Mempertimbangkan dampak yang berasal dari pandemi COVID-19 dalam kegiatan pengawasan, maupun dalam pemberian persetujuan atas usulan investasi dan penempatan dana haji di berbagai instrumen di dalam/luar negeri.

Di tengah kondisi yang sangat menantang di tahun 2020, Dewan Pengawas telah melaksanakan tugas dan tanggungjawabnya untuk melakukan pengawasan terhadap pengelolaan BPKH yang dijalankan oleh Badan Pelaksana. Dewan Pengawas memastikan bahwa BPKH telah dikelola sesuai dengan prinsip syariah, peraturan perundang-undangan yang berlaku dan Tata Kelola yang Baik (*Good Governance*). Dewan Pengawas juga memastikan bahwa pengelolaan BPKH di tahun 2020 telah sesuai dengan *Grand Roadmap* BPKH "Menuju Badan Pengelola Keuangan Haji Terpadu Kelas Dunia".

Dewan Pengawas secara aktif memberikan nasihat dan masukan kepada Badan Pelaksana, sesuai dengan tugas dan fungsi Dewan Pengawas, tanpa harus terlibat dalam aktivitas operasional Badan.

Pengawasan Terhadap Implementasi Strategi

Dewan Pengawas menyadari, di tengah kondisi krisis, tingkat risiko, baik risiko operasional maupun risiko investasi yang dihadapi BPKH cenderung mengalami peningkatan. Karena itu, Dewan Pengawas meningkatkan aktivitas pengawasan terhadap pengelolaan Badan.

Dalam melakukan pengawasan, Dewan Pengawas berpegang pada Rencana Kerja dan Anggaran Tahunan (RKAT) dan *Grand Roadmap* BPKH. Sepanjang tahun 2020, Dewan Pengawas setidaknya memberikan perhatian yang besar terhadap 4 (empat) hal pokok, yaitu:

1. Peningkatan Risiko Penempatan.
Menurunnya kualitas aktiva produktif bank mitra BPKH yang berpotensi membuat eksposur risiko kredit dan investasi mengalami peningkatan. Kondisi ini berpotensi menaikkan eskposur risiko penempatan dana BPKH pada BPS-BPIH utamanya pada kategori risiko kredit dan investasi.

2. *Encouraging an increase in the allocation of the return to be distributed to virtual accounts the canceled pilgrims and those on the waiting list.*
3. *Considering the impact of the COVID-19 pandemic in monitoring activities, as well as in granting the approval for investment proposals and placement of Hajj funds in various domestic/foreign instruments.*

In the midst of very challenging conditions in 2020, the Supervisory Board has carried out its duties and responsibilities to supervise the management of BPKH run by the Executive Board. The Supervisory Board ensures that BPKH has been managed in accordance with sharia principles, applicable laws and regulations and Good Governance. The Supervisory Board also ensures that the management of BPKH in 2020 is in accordance with the BPKH Grand Roadmap "Towards a World Class Integrated Hajj Fund Management Agency".

The Supervisory Board actively provides advice and input to the Executive Board, in accordance with the duties and functions of the Supervisory Board, without having to be involved in the operational activities of the Agency.

Supervision on Strategy Implementation

The Supervisory Board is aware that amidst the crisis, level of both operational and investment risks faced by BPKH, tended to increase. Therefore, the Supervisory Board increases its supervisory activities on the management of the Agency.

In carrying out supervision, the Supervisory Board adheres to the Annual Work Plans and Annual Budget (RKAT) and the BPKH Grand Roadmap. Throughout 2020, the Supervisory Board shall concern on 4 (four) main aspects, as follows:

1. *Increasing Placement Risk.*
The decline in the quality of earning assets of BPKH partner banks which has the potential to increase credit and investment risk exposure. This condition has the potential to increase the risk exposure of the placement of BPKH funds at The Receiving Banks of Hajj Organizing Cost, especially in the credit and investment risk categories.

Menyikapi kondisi ini Dewan Pengawas merekomendasikan kepada Badan Pelaksana untuk:

- a. Melakukan pemantauan secara ketat atas kinerja BPS-BPIH dan segera melakukan upaya yang diperlukan jika terjadi penurunan signifikan atas kinerja BPS-BPIH sesuai dengan *exit strategy* yang diatur pada ketentuan di BPKH.
 - b. Memprioritaskan dan memastikan penempatan pada BPS-BPIH dilakukan pada BPS-BPIH dengan kinerja baik dan memenuhi ketentuan kriteria disamping yang menawarkan imbal hasil yang paling kompetitif.
 - c. Memastikan bahwa penempatan BPKH pada BPS-BPIH berada di bawah penjaminan LPS.
 - d. Sehubungan dengan adanya peraturan relaksasi atas penilaian kualitas aktiva produktif bank-bank, Dewan Pengawas merekomendasikan kepada Badan Pelaksana dan organ Dewan Pengawas untuk juga menganalisis besaran *Financing at Risk (FaR)* dan *coverage* atas *financing* tersebut pada bank-bank mitra bisnis BPKH.
2. Risiko Penurunan Kinerja.
Tren menurunnya tingkat suku bunga yang dapat berimbas pada pencapaian target imbal hasil sesuai dengan RKAT dan Renstra.

Di masa pandemi akibat COVID-19 terdapat tren penurunan tingkat suku bunga BI. Kondisi tersebut berpotensi mempengaruhi tingkat imbal hasil yang ditargetkan oleh BPKH terutama pada instrumen penempatan di BPS-BPIH.

Menyikapi hal tersebut, Dewan Pengawas merekomendasikan kepada Badan Pelaksana untuk:

- a. Melakukan pemantauan secara ketat terhadap realisasi imbal hasil pada BPS-BPIH yang berada di bawah ekspektasi BPKH untuk segera diambil langkah lelang penempatan agar mendapatkan imbal hasil yang lebih kompetitif.
- b. Melakukan *reviu* atas kebijakan dan ketentuan di BPKH terkait dengan investasi dan penempatan agar lebih adaptif dalam menghadapi situasi dan kondisi akibat pandemi COVID-19. Salah satu respon dari Badan Pelaksana atas rekomendasi Dewan Pengawas tersebut adalah dengan melakukan *reviu* atas *Risk Acceptance Criteria* yang menjadi salah satu dasar penilaian

In response to this condition, the Supervisory Board recommends to the Executive Board to:

- a. *Conduct strict monitoring of the performance of The Receiving Banks of Hajj Organizing Cost and immediately take the necessary efforts if there is a significant decline in the performance of The Receiving Banks of Hajj Organizing Cost following the exit strategy stipulated in the provisions prevailed in BPKH.*
 - b. *Prioritize and ensure placements at The Receiving Banks of Hajj Organizing Cost are carried out at The Receiving Banks of Hajj Organizing Cost with good performance and meet the criteria in addition to those that offer the most competitive returns.*
 - c. *Ensure the placement at The Receiving Banks of Hajj Organizing Cost is under LPS insurance.*
 - d. *In connection with the relaxation regulation on the assessment of the quality of earning assets of banks, the Supervisory Board recommends the Executive Board and the organs of the Supervisory Board to also analyze the amount of Financing at Risk (FaR) and the coverage of the financing at BPKH business partner banks..*
2. *Risk of Decreasing Performance.*
The downward trend in interest rates which could impact on the achievement of the target yield in accordance with the Work Plans and Annual Budget and Strategic Plans.

During the COVID-19 pandemic, there was a downward trend in BI interest rates. This condition has the potential to affect the rate of return targeted by BPKH, especially on placement instruments at The Receiving Banks of Hajj Organizing Cost.

In response to this, the Supervisory Board recommends to the Executive Board to:

- a. *Closely monitor the realization of yields at The Receiving Banks of Hajj Organizing Cost which are below BPKH expectations to immediately take a placement auction step in order to get more competitive returns.*
- b. *Review policies and provisions at BPKH related to investment and placement to be more adaptive in dealing with situations and conditions of the COVID-19 pandemic. One of the responses from the Executive Board to the recommendation of the Supervisory Board is to conduct a review of the Risk Acceptance Criteria which is one of the basis for the assessment of The Receiving Banks of Hajj*

- BPS-BPIH dan penilaian pemenang lelang penempatan.
3. *Business Continuity Management.*
Dewan Pengawas memberikan perhatian yang besar terhadap pelaksanaan tata kerja *Work From Home* (WFH). Kesehatan dan keselamatan pegawai BPKH merupakan hal utama yang harus diperhatikan oleh Badan Pelaksana. Namun demikian, Dewan Pengawas mengingatkan Badan Pelaksana terhadap *business continuity* dari BPKH.

Beberapa rekomendasi Dewan Pengawas dalam menyikapi situasi pandemi yang membatasi pelaksanaan kegiatan dilakukan di kantor antara lain:

- a. Tetap melakukan kegiatan perkantoran meskipun dilakukan secara daring melalui aplikasi telekonferensi dan atau aplikasi perpesanan yang lain.
 - b. Mendorong efisiensi anggaran pada RKATP 2020 dengan semaksimal mungkin mengalihkan kegiatan yang direncanakan dilakukan dengan tatap muka menjadi kegiatan melalui penggunaan aplikasi telekonferensi.
 - c. Mendorong Badan Pelaksana untuk menyusun ketentuan mengenai pelaksanaan kegiatan perkantoran secara daring dan mengatur tata kelolanya agar *proper*.
4. *Konsolidasi dan Penguatan SDM.*
Menurunnya aktivitas ekonomi dan bisnis akibat pandemi memberikan peluang bagi BPKH untuk melakukan konsolidasi dan penguatan serta perbaikan organisasi BPKH.

Dewan Pengawas menilai bahwa pengelolaan sumber daya manusia (SDM) masih dapat lebih ditingkatkan, antara lain dengan upaya-upaya peningkatan keterikatan (*engagement*) pegawai BPKH mengingat hasil *employee engagement survey* baru mencapai nilai 76,70%.

Secara lebih spesifik, Dewan Pengawas juga merekomendasikan agar Badan Pelaksana:

- a. Membuat kebijakan manajemen kinerja dan pengembangan karir (*talent management and career path*).
- b. Menyusun program yang dapat meningkatkan *employee engagement* dalam rangka mengantisipasi potensi peningkatan *turn over* pegawai BPKH.

Organizing Cost and the assessment of the winner of the placement auction.

3. *Business Continuity Management.*
The Supervisory Board pays great attention to the implementation of Work From Home (WFH) practices. The health and safety of BPKH employees is the main thing that must be considered by the Executive Board. However, the Supervisory Board reminded the Executive Board of BPKH's business continuity.

Several recommendations from the Supervisory Board in responding to the pandemic situation that limit the implementation of activities carried out in the office include:

- a. *Continuing to carry out working activities even though they are done online through teleconferencing applications and or other messaging applications.*
 - b. *Encouraging budget efficiency in the 2020 Amendment of Work Plan and Annual Budget by as much as possible diverting activities that are planned to be carried out face-to-face into activities through the use of teleconferencing applications.*
 - c. *Encouraging the Executive Board to formulate regulations regarding the implementation of online office activities and its governance to be proper.*
4. *Consolidation and Strengthening Human Resources.*
The decline in economic and business activity due to the pandemic has provided an opportunity for BPKH to consolidate, strengthen, and improve the BPKH organization.

The Supervisory Board considers that the management of human resources (HR) can still be further improved, among others by increasing the engagement of BPKH employees considering the results of the employee engagement survey have only reached 76.70%.

More specifically, the Supervisory Board also recommends that the Executive Board:

- a. *Make performance management and career development policies (talent management and career path).*
- b. *Develop programs that can increase employee engagement in order to anticipate the potential for increasing BPKH employee turnover.*

Merespon rekomendasi dari Dewan Pengawas tentang peluang konsolidasi dan penguatan tata kerja ini, Badan Pelaksana telah menindaklanjuti melalui pelaksanaan kegiatan sebagai berikut:

- a. Penyusunan perencanaan strategis manajemen SDM (*human resource management*).
- b. Penyusunan kamus kompetensi teknis.
- c. Penetapan budaya kerja (*shared values*) BPKH - IQRA (*Integrity, Quality, Respect, Accountability*).
- d. Penyusunan perencanaan kebutuhan SDM.
- e. Penyusunan dan penetapan evaluasi jabatan pegawai BPKH.
- f. Pelaksanaan program magang (*internship*).
- g. Penyusunan kebutuhan pelatihan dan pengembangan pegawai (*training need analysis*).
- h. Pengembangan *knowledge management system*.

Mekanisme dan Frekuensi Pengawasan

Dalam menjalankan fungsi pengawasan, Dewan Pengawas berpegang pada peraturan perundang-undangan yang berlaku dengan tetap menghormati hak dan wewenang Badan Pelaksana dalam pengelolaan Badan. Pengawasan yang dilakukan Dewan Pengawas menggunakan beberapa mekanisme secara langsung maupun tidak langsung.

Mekanisme pengawasan oleh Dewan Pengawas di masa pandemi terkait dengan implementasi strategi BPKH secara lebih khusus menitikberatkan pada risiko-risiko khusus yang muncul akibat pandemi dan pencapaian nilai manfaat yang telah ditetapkan. Untuk pemantauan atas hal ini, rapat-rapat pengawasan lebih banyak dilakukan secara daring.

Sepanjang tahun 2020, Dewan Pengawas melakukan rapat internal sebanyak 97 (sembilan puluh tujuh) kali dan 11 (sebelas) kali rapat bersama Badan Pelaksana.

Dalam forum rapat bersama Badan Pelaksana, Dewan Pengawas dapat meminta penjelasan dari Badan Pelaksana mengenai pencapaian kinerja Badan dan berbagai kendala yang dihadapi. Dewan Pengawas dapat menyampaikan pandangan dan memberikan nasihat kepada Badan Pelaksana mengenai hal tersebut.

Responding to the recommendation from the Supervisory Board regarding the opportunity for consolidation and strengthening this work procedure, the Executive Board has followed up through the implementation of the following activities:

- a. *Preparation for HR management strategic planning (human resource management).*
- b. *Preparation for a technical competency dictionary.*
- c. *Determination of work culture (shared values) BPKH - IQRA (Integrity, Quality, Respect, Accountability).*
- d. *Preparation for HR needs planning.*
- e. *Preparation and determination of BPKH employee position evaluation.*
- f. *Implementation of the internship program (internship).*
- g. *Preparation for training needs and employee development (training need analysis).*
- h. *Development of knowledge management system.*

Supervisory Mechanism and Frequency

In carrying out supervisory function, the Supervisory Board complies with the applicable laws and regulations while respecting the rights and authorities of the Executive Board in managing the Agency. The supervision carried out by the Supervisory Board uses several mechanisms, both directly and indirectly.

The supervisory mechanism conducted by the Supervisory Board during the pandemic related to the implementation of the BPKH strategy focuses more specifically on the special risks that arise due to the pandemic and the achievement of the designated return. Therefore, most of the supervisory meetings were held online.

Throughout 2020, the Supervisory Board held 97 (ninety-seven) internal meetings and 11 (eleven) joint meetings with the Executive Board.

In a meeting forum with the Executive Board, the Supervisory Board may request an explanation from the Executive Board regarding the achievement of the Agency's performance and the various occurring issues. The Supervisory Board may express views and provide advice to the Executive Board regarding this matter.

Nasihat dan Rekomendasi

Dalam menjalankan fungsi pengawasan, Dewan Pengawas dapat memberikan nasihat dan rekomendasi kepada Badan Pelaksana tanpa harus terlibat dalam aktivitas operasional Badan. Nasihat dan rekomendasi yang diberikan Dewan Pengawas dilandaskan atas tujuan yang sama, yaitu untuk mewujudkan visi dan misi BPKH.

Pokok-pokok rekomendasi Dewan Pengawas yang lebih strategis dan berjangka lebih panjang, Dewan Pengawas sejak relatif awal pengembangan tata kelola BPKH telah memberikan rekomendasi kepada Badan Pelaksana untuk:

1. Melakukan dan terus memperdalam kajian tentang sustainabilitas keuangan haji. Hal ini menjadi perhatian Dewan Pengawas sejak awal pendirian BPKH karena adanya sistem subsidi yang nilainya sangat besar yang diberikan kepada jemaah haji yang berangkat dengan menggunakan dana yang berasal dari nilai manfaat (keuntungan) tahun berjalan.
2. Atas hasil kajian tersebut pada butir 1 di atas, melakukan upaya-upaya untuk memastikan bahwa sustainabilitas keuangan haji dapat dijaga dengan baik.
3. Melakukan upaya-upaya penguatan kelembagaan BPKH.
4. Melakukan upaya-upaya komunikasi dan koordinasi dengan pihak-pihak terkait untuk menjaga sustainabilitas dan memperkuat kelembagaan BPKH, termasuk mengupayakan terjadinya perubahan dan/atau amandemen peraturan perundangan yang berlaku.
5. Mempercepat penguatan organisasi BPKH melalui penguatan *Governance, Risk, Compliance* (GRC), dengan didukung transformasi digital dalam aspek teknologi informasi.
6. Berkoordinasi dengan para pemangku kepentingan di dalam proses perumusan dan penentuan Biaya Perjalanan Ibadah Haji (Bipih).
7. Mempercepat tindak lanjut atas rekomendasi hasil audit BPK terhadap Laporan Keuangan BPKH tahun 2020.

Penilaian Atas Kinerja Badan Pelaksana

Dewan Pengawas melakukan penilaian kinerja Badan Pelaksana melalui reviu/penelaahan atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan

Advice and Recommendations

In carrying out the supervisory function, the Supervisory Board is eligible to provide advice and recommendations to the Executive Board without having to be involved in the operational activities of the Agency. The advice and recommendations given by the Supervisory Board are based on the same goal, which is to realize the vision and mission of BPKH.

Key points of the Supervisory Board's recommendations are more strategic and longer term, the Supervisory Board since the relatively early development of BPKH governance has provided recommendations to the Executive Board to:

1. *Conduct and continue to deepen studies on the financial sustainability of Hajj. This has been a concern of the Supervisory Board since the beginning of the establishment of BPKH because of the existence of a very large subsidy system that is given to pilgrims who depart by using funds derived from the value of the return for the current year.*
2. *Based on the results of the study in point 1 above, make efforts to ensure that the financial sustainability of the Hajj can be maintained properly.*
3. *Carry out efforts to strengthen BPKH institutions.*
4. *Carry out communication and coordination efforts with related parties to maintain sustainability and strengthen BPKH institutions, including seeking changes and/or amendments to applicable laws and regulations.*
5. *Accelerate the strengthening of the BPKH organization through Governance, Risk, Compliance (GRC), supported by digital transformation in the aspect of information technology.*
6. *Coordinate with stakeholders in the process of formulating and determining Hajj Travel Costs (Bipih).*
7. *Accelerate the follow-up to the recommendations of the The Audit Board of The Republic of Indonesia audit results on the BPKH Financial Statements 2020.*

Assessment on Performance of Executive Board

The Supervisory Board assessed performance of the Executive Board through a monthly review on the Accountability Report for the Implementation of Hajj Fund Management

Haji (LP3KH) setiap bulan, dan rapat pembahasan capaian kinerja setiap Bidang pada Badan Pelaksana BPKH setiap triwulan.

Aspek yang menjadi fokus perhatian Dewan Pengawas dalam penilaian kinerja meliputi kesiapan dan penerapan GRC (*Governance/tata kelola*), *Risk Management*, dan *Compliance* (kepatuhan terhadap peraturan perundangan), pelaksanaan program-program, serta capaian kinerja berdasarkan target yang telah ditetapkan.

Terhadap kekurangan/kelemahan yang ditemukan, Dewan Pengawas memberikan rekomendasi untuk perbaikan maupun peningkatan kinerja BPKH kepada Badan Pelaksana.

Dewan Pengawas menilai bahwa capaian kinerja BPKH pada tahun 2020 cukup baik, yang ditunjukkan dengan tercapainya target-target utama pengelolaan keuangan haji, di antaranya:

1. Laporan keuangan BPKH tahun buku 2020 *Audited* telah disusun secara tepat waktu dan memenuhi Prinsip-prinsip Akuntansi yang berlaku Umum.
2. Dana Haji atau Aset Kelolaan, yang terdiri atas dana setoran Biaya Penyelenggaraan Ibadah Haji (BPIH), dana efisiensi penyelenggaraan haji, dana abadi umat, dan nilai manfaat per tanggal 31 Desember 2020 tercatat sebesar Rp144,91 triliun, atau 103,83% dari target RKAT-P/II 2020 sebesar Rp139,57 triliun. Jika dibandingkan dengan posisi per tanggal 31 Desember 2019 sebesar Rp124,32 triliun, Dana Haji tersebut meningkat sebesar Rp20,59 triliun atau tumbuh sebesar 16,56%.
3. Rasio likuiditas pada tahun 2020 mencapai 3,82 kali BPIH, yang berarti telah memenuhi persyaratan minimal yang ditetapkan di dalam peraturan perundang-undangan, yaitu sebesar 2 (dua) kali BPIH.
4. Realisasi distribusi nilai manfaat kepada jemaah haji melalui rekening virtual tahun 2020 sebesar Rp2 triliun, yang berarti telah sesuai dengan RKAT/RKAT-P/II 2020.
5. Realisasi penambahan jumlah calon jemaah haji baru yang mencapai 418.664 orang, atau 119,62% dari target RKAT-P/II 2020 sebesar 350.000 orang calon jemaah haji.

(LP3KH), and a quarterly meeting to discuss the performance achievements of each Sector under the BPKH Executive Board.

Aspects that become the focus of attention of the Supervisory Board in performance appraisal include the readiness and implementation of GRC (*Governance*), *Risk Management*, and *Compliance* (compliance with laws and regulations), program implementations, and performance achievements based on predetermined targets.

Regarding the deficiencies/weaknesses found, the Supervisory Board provides recommendations for the improvement of BPKH performance to the Executive Board.

The Supervisory Board considers that BPKH's achievement in 2020 has been fairly good, which is indicated by the achievement of the main targets of hajj fund management, as follows:

1. The financial statements of BPKH for Audited financial year have been prepared on time and comply with Generally accepted Accounting Principles.
2. Hajj Funds or Managed Assets, which consist of The Hajj/Pilgrimage Organizing Cost (BPIH), Hajj efficiency funds, Ummatic Trust Fund and the return as of December 31, 2020 was recorded at IDR144.91 trillion, or 103.83% of the 2020 RKAT-P/II target of IDR139.57 trillion. When compared to the position as of December 31, 2019 of IDR124.32 trillion, the Hajj Fund increased by IDR20.59 trillion or grew by 16.56%.
3. The liquidity ratio in 2020 reached 3.82 times the Hajj/Pilgrimage Organizing Cost, which means that it has met the minimum requirements stipulated in the laws and regulations, which is 2 (two) times the Hajj/Pilgrimage Organizing Cost.
4. Realization of the distribution of the return to Hajj pilgrims through virtual accounts in 2020 amounting to IDR2 trillion, which means that it is in accordance with the 2020 RKAT/RKAT-P/II.
5. The realization of the addition of the number of new pilgrims who reached 418,664 people, or 119.62% of the 2020 RKAT-P/II target of 350,000 prospective pilgrims.

Namun demikian, Dewan Pengawas mencatat adanya beberapa hal yang belum sesuai dengan target atau rencana dan penurunan kinerja, di antaranya:

1. Dana Haji atau Aset Kelolaan sebagaimana tersebut pada huruf b terdiri atas penempatan di perbankan sebesar Rp45,33 triliun (31,28%) dan investasi sebesar Rp99,58 triliun (68,72%). Walaupun BPKH telah berhasil menurunkan porsi penempatan di perbankan sesuai amanah peraturan perundangan, yang semula sebesar 63% (saat penerimaan dana haji dari Kementerian Agama) di tahun 2019 menjadi 31,28% di tahun 2020. Namun demikian, hal tersebut masih belum memenuhi ketentuan porsi maksimal penempatan di perbankan (30%) sebagaimana diatur dalam PP 5/2018, setelah 3 (tiga) tahun berdirinya BPKH.
2. Perolehan nilai manfaat tahun 2020 tercatat sebesar Rp7,43 triliun atau 103,92% dari target RKAT-P/II 2020 sebesar Rp7,15 triliun. Jika dibandingkan dengan realisasi selama tahun 2019 sebesar Rp7,37 triliun, realisasi tahun 2020 meningkat sebesar Rp0,06 miliar (0,81%), dengan capaian *return on investment* (ROI) sebesar 5,38%.

Atas pencapaian tersebut, Dewan Pengawas memberikan apresiasi atas kinerja Badan Pelaksana dan jajarannya yang telah mengantarkan BPKH mewujudkan kinerja yang baik dan menjalankan amanah Undang-Undang.

Penilaian Atas Prospek Usaha BPKH

Dewan Pengawas memandang bahwa BPKH ke depan akan dapat mencapai *roadmap* menjadi Badan Pengelola Keuangan Haji Terpadu kelas dunia sebagaimana tercantum pada Renstra BPKH. Namun demikian, Dewan Pengawas tetap mengingatkan tentang isu-isu strategis yang masih harus diatasi, di antaranya:

1. Risiko Sustainability Keuangan Haji
Pengelolaan keuangan haji dengan sistem yang berlangsung selama ini mengandung risiko sustainability.
Berdasarkan data yang ada selama 5 tahun terakhir diketahui bahwa rata-rata setoran haji (Bipih - Biaya Perjalanan Ibadah Haji) per orang relatif tidak mengalami kenaikan (dari Rp33,96 juta menjadi Rp35,24 juta (rata-rata: 0,74% per tahun)). Sementara biaya haji (BPIH - Biaya Penyelenggaraan Ibadah Haji) terus meningkat cukup signifikan (dari Rp59,86 juta menjadi Rp70 juta (rata-rata: 3,18% per tahun)).

However, the Supervisory Board noted that there were several things that were not in accordance with the target or plan and a decrease in performance, including:

1. *Haji Funds or Managed Assets as referred to in letter b consist of placements in banks amounting to IDR45.33 trillion (31.28%) and investments amounting to IDR99.58 trillion (68.72%). Although BPKH has succeeded in reducing the portion of placements in banking based on the mandate of the legislation, which was originally 63% (when receiving hajj funds from the Ministry of Religion) in 2019 to 31.28% in 2020. However, this still does not meet the provisions of the portion. maximum placement in banking (30%) as stipulated in PP 5/2018, after 3 (three) years of the establishment of BPKH.*
2. *The return in 2020 was recorded at IDR7.43 trillion or 103.92% of the 2020 RKAT-P/II target of IDR7.15 trillion. When compared to the realization in 2019 of IDR7.37 trillion, the realization in 2020 increase by IDR0.06 billion (0.81%), with a return on investment (ROI) of 5.38%.*

For this achievement, the Supervisory Board appreciates the performance of the Executive Board and its staff who have led BPKH to realize good performance and carry out the mandate of the Act.

Assessment on BPKH's Business Prospects

The Supervisory Board views that BPKH will achieve the *roadmap* to become a world-class Integrated Hajj Fund Management Agency in the future, as stated in the BPKH Strategic Plans. However, the Supervisory Board continuously reminds on strategic issues that still need to be addressed, which are:

1. *Hajj Fund Sustainability Risk*
Hajj fund management with the current system contains a sustainability risk.

Based on existing data for the last 5 years, the average Hajj deposit (Bipih - Hajj Travel Costs) per person is calculated relatively stable (from IDR33.96 million to IDR35.24 million (average: 0.74% per person). year)). Meanwhile, the cost of Hajj (BPIH - The Hajj/Pilgrimage Organizing Cost) continued to increase significantly (from IDR59.86 million to IDR70 million (average: 3.18% per year)).

Selisih negatif antara Bipih dan BPIH dipenuhi dengan cara subsidi menggunakan nilai manfaat (keuntungan) dari pengelolaan keuangan haji.

Sehubungan dengan hal tersebut, perlu penataan kembali peraturan-peraturan tentang perhajian dan pengelolaan keuangan haji serta pelibatan kontribusi semua pihak (*stakeholders*) terkait. Penetapan Bipih juga seyogyanya direncanakan naik secara bertahap untuk mencapai keadaan dimana Biaya Perjalanan Ibadah Haji sama dengan BPIH, sehingga subsidi yang diberikan semakin lama semakin kecil, sampai suatu saat tidak perlu lagi adanya pemberian subsidi. Selain kenaikan Bipih, penurunan subsidi dapat pula diiringi dengan pengendalian kenaikan BPIH.

2. Kelembagaan BPKH

Berdasarkan UU 34/2014 Pasal 3, pengelolaan keuangan haji bertujuan meningkatkan: (1) kualitas penyelenggaraan ibadah haji; (2) rasionalitas dan efisiensi penggunaan BPIH; dan (3) manfaat bagi kemaslahatan umat Islam.

Untuk mewujudkan tujuan tersebut maka BPKH perlu untuk melakukan penguatan kelembagaan agar dapat menjalankan tugas dan tanggungjawabnya dengan berkoordinasi dengan seluruh *stakeholder*.

3. Digitalisasi BPKH

BPKH perlu membangun teknologi informasi yang andal dan meningkatkan pemanfaatan teknologi digital dalam menunjang proses internal maupun pengelolaan keuangan haji. Dalam periode Renstra 2020-2024, BPKH melakukan pembangunan sistem teknologi informasi yang dimiliki yakni SISKEHAT secara komprehensif sebagai bagian dari transformasi menuju digitalisasi BPKH. SISKEHAT dalam proses terintegrasi dengan SISKOHAT dari Kementerian Agama dan sistem TI di BPS-BPIH secara online dan *real time*. Integrasi sistem ini diharapkan akan menghubungkan data jemaah haji dengan dana setoran dan nilai manfaat secara *online* sehingga dapat diakses setiap waktu dan tidak lagi terdapat selisih rekonsiliasi data dan dana.

The gap between Bipih and The Hajj/Pilgrimage Organizing Cost is covered by the subsidy taken from the return of hajj fund management.

In this regard, it is necessary to restructure the regulations regarding hajj and hajj fund management and include the contribution of all relevant stakeholders. Bipih should be planned to increase gradually to the point where it is equal to The Hajj/Pilgrimage Organizing Cost until there is no need for subsidies anymore. The reduction in subsidies can also be done by controlling the increase in The Hajj/Pilgrimage Organizing Cost.

2. BPKH Institutions

Based on Law 34/2014 Article 3, the hajj fund management aims to improve: (1) the quality of the organization of hajj; (2) rationality and efficiency of using BPIH; and (3) benefits for the philanthropy of Muslims.

To realize this goal, BPKH needs to do institutional reinforcement so they can carry out their duties and responsibilities by coordinating with all stakeholders.

3. BPKH Digitalization

BPKH needs to develop reliable information technology and increase the use of digital technology to support internal processes and the hajj fund management. In the 2020-2024 Strategic Plans, BPKH carried out comprehensive development of its information technology system, namely SISKEHAT, as part of the transformation towards digitalization of BPKH. SISKEHAT is in the process of being integrated with SISKOHAT from the Ministry of Religious Affairs and the IT system at The Receiving Banks of Hajj Organizing Cost online and in real time. The integration of this system is expected to link the data of pilgrims with their initial deposits and return online so that they can be accessed at any time and there is no longer any difference between data and funds reconciliation.

Pandangan Atas Penerapan Tata Kelola yang Baik

BPKH merupakan lembaga yang mengelola dana titipan calon jemaah haji. Karena itu, BPKH harus dikelola dengan prinsip Tata Kelola yang Baik (*Good Governance*), yaitu memenuhi prinsip-prinsip keterbukaan informasi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), kemandirian (*independency*), serta kesetaraan dan kewajaran (*fairness*).

Dewan Pengawas memberikan perhatian yang besar terhadap penerapan prinsip tata kelola yang baik di BPKH. Dewan Pengawas menilai bahwa selama tahun 2020 BPKH semakin berkomitmen untuk menerapkan tata kelola yang lebih baik. Hal tersebut dapat dilihat dari perbaikan dan penyempurnaan yang secara terus-menerus dilakukan BPKH baik terkait organ maupun mekanisme tata kelola Badan.

Tahun 2020, BPKH melakukan pengkinian terhadap beberapa Peraturan Badan agar tetap sesuai dengan perubahan peraturan perundang-undangan yang berlaku. Selain itu, BPKH juga merekrut tenaga-tenaga profesional untuk mengisi posisi di Komite-Komite yang menjadi bagian yang sangat penting dalam penerapan tata kelola yang baik.

Dalam rangka penguatan tata kelola, Dewan Pengawas telah merekomendasikan Badan Pelaksana untuk:

1. Melengkapi prosedur operasi standar (*standard operating procedure*) terhadap seluruh proses kerja di seluruh unit kerja dengan mengacu pada standar yang berlaku secara umum.
2. Menyusun Tata Kelola Sistem Informasi dan Sistem Manajemen Keamanan Informasi dengan mengacu pada standar yang berlaku secara umum.
3. Menyusun *Board Manual* BPKH yang mengatur pola hubungan antara Badan Pelaksana dengan Dewan Pengawas.
4. Menyempurnakan konsep dan implementasi pengukuran indeks kesehatan organisasi (*organizational health index*).

Penerapan Whistleblowing System

BPKH telah mengembangkan sistem pelaporan pelanggaran atau *Whistleblowing System* (WBS) sebagai mekanisme pencegahan terjadinya *fraud* di lingkungan BPKH.

Views on Good Governance Implementation

BPKH is an agency that manages the funds deposited by prospective pilgrims. Therefore, BPKH shall be managed with the Good Governance principles, and comply with transparency, accountability, responsibility, independency, equality and fairness principles.

The Supervisory Board pays great attention to the application of good governance principles at BPKH. The Supervisory Board considers that during 2020 BPKH is more committed to perform a better governance. This can be seen from the continuous improvement and refinement carried out by BPKH, both related to organs and mechanisms for governance of the Agency.

In 2020, BPKH updated several Agency Regulations to keep them in line with changes in the applicable laws and regulations. In addition, BPKH also recruited professionals to the Committees which were the crucial part of the good governance implementation.

In order to strengthen governance, the Supervisory Board recommended the Executive Board to:

1. *Complete standard operating procedures for all work processes in all units that refer generally applicable standards.*
2. *Develop an Information System and Information Security Management System that refer generally applicable standards.*
3. *Prepare the BPKH Board Manual which regulates the relationship pattern between the Executive Board and the Supervisory Board.*
4. *Improve the concept and implementation of organizational health index.*

Whistleblowing System Implementation

BPKH has developed a Whistleblowing System (WBS) as a mechanism for preventing fraud within BPKH.

Keberadaan WBS merupakan bagian dari komitmen BPKH untuk menjadikan prinsip tata kelola yang baik sebagai landasan dari setiap aspek operasional Badan sehari-hari.

WBS memungkinkan mekanisme pelaporan yang menjamin kerahasiaan pelapor. Di lingkup BPKH, WBS telah dikelola dengan cukup baik. Mekanisme WBS juga memungkinkan prosedur pelaporan tindak kecurangan dalam Badan, termasuk di dalamnya *Fraud*, *Money Laundering*, diskriminasi dan penyimpangan lainnya, terhadap seluruh jenjang organisasi, termasuk Dewan Pengawas dan Badan Pelaksana. Dewan Pengawas secara aktif terlibat dan mengawasi efektivitas pelaksanaan WBS di BPKH.

Dewan Pengawas mengapresiasi atas aplikasi yang disediakan BPKH sebagai media bagi masyarakat maupun pegawai BPKH yang memiliki informasi dan ingin melaporkan suatu perbuatan berindikasi pelanggaran yang terjadi di lingkungan Badan Pengelola Keuangan Haji Republik Indonesia.

Dewan Pengawas dalam hal ini berperan sebagai pengawas dan pembina melalui unit kerja yang berada di bawah Dewan Pengawas yaitu UPP 1 (Unit Pelayanan Pengaduan) yang melaporkan aktivitas pengaduan pada *Whistleblowing System* kepada Dewan Pengawas secara berkala.

Penilaian Kinerja Komite di Bawah Dewan Pengawas

Dalam melaksanakan tugas dan tanggungjawabnya, Dewan Pengawas dibantu oleh Komite Audit, Komite Manajemen Risiko dan Syariah dan Komite Investasi dan Penempatan. Dewan Pengawas memberikan apresiasi atas dukungan Komite dalam meningkatkan efektivitas pelaksanaan tugas dan fungsi Dewan Pengawas sepanjang tahun 2020.

Penilaian kinerja Komite Dewan Pengawas didasarkan pada Peraturan Kepala Badan Pelaksana BPKH Nomor 10 Tahun 2020 tentang Pelaksanaan Peraturan BPKH Nomor 10 Tahun 2018 tentang Sistem Kepegawaian BPKH.

WBS is part of BPKH's commitment to make the principles of good governance the foundation of every aspect of the Agency's day-to-day operations.

The WBS enables a reporting mechanism that ensures the confidentiality of the reporter. Within the scope of BPKH, WBS has been managed quite well. The WBS mechanism also enables procedures for reporting fraud within the Agency, including Fraud, Money Laundry, discrimination and other irregularities, at all levels of the organization, including the Supervisory Board and the Executive Board. The Supervisory Board is actively involved and oversees the effectiveness of WBS implementation at BPKH.

The Supervisory Board appreciates the application provided by BPKH as a medium for the public and BPKH employees who have information and wish to report violation that occurred within the Hajj Fund Management Agency of the Republic of Indonesia.

In this case, the Supervisory Board acts as a supervisor through the UPP 1 (Complaint Service Unit) which reports complaints on the Whistleblowing System to the Supervisory Board regularly.

Supervisory Board Assessment on Committee's Performance

In carrying out the duties and responsibilities, the Supervisory Board is assisted by the Audit Committee, Risk Management and Sharia Committee as well as Investment and Placement Committee. The Supervisory Board appreciates the Committee's support in improving the effectiveness of the implementation of the duties and functions of the Supervisory Board throughout 2020.

The performance appraisal of the Supervisory Board Committee is based on the Regulation of the Head of the BPKH Executive Board Number 10 of 2020 concerning the Implementation of the BPKH Regulation Number 10 of 2018 concerning the BPKH Personnel System.

Berdasarkan Peraturan dimaksud, komponen penilaian kinerja setiap pegawai terdiri atas 2 (dua) aspek berikut:

1. Sasaran kerja, yaitu pencapaian target kinerja yang diukur melalui indikator kinerja utama (IKU), yang berasal dari *scorecard* BPKH dan telah diturunkan menjadi IKU pada setiap jabatan.
2. Perilaku kerja pegawai (kompetensi inti, kepemimpinan, dan perilaku spesifik) yaitu *rating* tingkat pemenuhan kebutuhan kompetensi yang menjadi persyaratan jabatan.

Penerapan Manajemen Risiko

Dewan Pengawas memberikan perhatian yang sangat besar terhadap penerapan manajemen risiko di BPKH. Penerapan manajemen risiko merupakan hal yang sangat penting bagi BPKH yang mengelola dana titipan dari calon jemaah haji.

Dewan Pengawas menilai bahwa selama tahun 2020, Badan Pelaksana telah melaksanakan rekomendasi Dewan Pengawas dalam rangka melakukan upaya-upaya peningkatan pengelolaan risiko secara efektif dan terintegrasi, antara lain:

1. Penyusunan konsep dan program implementasi *Governance, Risk, and Compliance* (GRC) di BPKH.
2. Penyusunan *risk capability* dan *risk appetite* BPKH.
3. Pembaharuan *Risk Acceptance Criteria* sebagai dasar kriteria pemilihan BPS BPIH dan kriteria penetapan pemenang lelang penempatan dana haji pada BPS BPIH.
4. Pembentukan tim khusus penanganan COVID-19 di lingkungan BPKH sebagai bagian dari *Business Continuity Management*.
5. Penerapan Sistem Manajemen Anti Penyuapan berbasis SNI ISO 37001:2016 sebagai upaya pencegahan risiko penyuapan di BPKH.
6. Inisiatif dalam penyusunan re-alokasi cadangan biaya operasional menjadi Cadangan Risiko Kerugian Penempatan dan/atau Investasi.
7. Penilaian kematangan manajemen risiko BPKH.

Namun demikian, dalam rangka peningkatan kualitas manajemen risiko, Dewan Pengawas lebih lanjut merekomendasikan kepada Badan Pelaksana untuk mengimplementasikan beberapa perangkat manajemen risiko lainnya diantaranya:

Based on the regulation, the performance appraisal component of each employee consists of the following 2 (two) aspects:

1. *Work targets, namely the achievement of performance targets as measured by key performance indicators (KPI), which are derived from the BPKH scorecard and have been adjusted to KPI for each position.*
2. *Employee work behavior, which is the competency that is required for a certain position.*

Risk Management Implementation

The Supervisory Board pays great attention to the implementation of risk management at BPKH. The implementation of risk management is very important for BPKH which manages funds from prospective pilgrims.

The Supervisory Board considers that during 2020, the Executive Board has implemented the recommendations of the Supervisory Board in order to make efforts to improve risk management in an effective and integrated manner, including:

1. *Formulation of concepts and programs for the Governance, Risk, and Compliance (GRC) implementation at BPKH.*
2. *Preparation of BPKH's risk capability and risk appetite.*
3. *Renewal of the Risk Acceptance Criteria as the basis for the selection criteria for The Receiving Banks of Hajj Organizing Cost and the winner of placement auction at The Receiving Banks of Hajj Organizing Cost.*
4. *Formation of a special team for handling COVID-19 within BPKH as part of Business Continuity Management.*
5. *Implementation of Anti-Bribery Management System based on SNI ISO 37001:2016 to prevent bribery risk in BPKH.*
6. *Initiatives for re-allocating operational cost reserves into Placement and/or Investment Loss Risk Reserves.*
7. *Assessment of BPKH risk management maturity.*

However, in order to improve the quality of risk management, the Supervisory Board further recommends the Executive Board to implement several other risk management tools including:

1. Penetapan secara formal *risk capacity* dan *risk appetite* BPKH.
2. Penetapan secara formal profil risiko BPKH.
3. Perbaikan metodologi pengukuran tingkat kematangan manajemen risiko di BPKH.
4. Pengembangan konsep-konsep dan program implementasi GRC yang telah disusun.
5. Pelaporan kepada Dewan Pengawas tentang pelaksanaan *mapping* terkait proses implementasi GRC di BPKH dan hasilnya.

1. *Formal determination of BPKH's risk capacity and risk appetite.*
2. *Formal determination of BPKH risk profile.*
3. *Improve the measurement methodology for risk management maturity at BPKH.*
4. *Develop the ongoing GRC concepts and implementation programs.*
5. *Report the mapping practice on GRC implementation process and results at BPKH to the Supervisory Board.*

Komposisi Dewan Pengawas

Pada tahun 2020, komposisi Dewan Pengawas BPKH tidak mengalami perubahan. Komposisi keanggotaan Badan Pelaksana BPKH adalah sesuai Keputusan Presiden RI Nomor 74/P Tahun 2017 dengan komposisi sebagai berikut:

Supervisory Board Composition

In 2020, composition of BPKH Supervisory Board did not experience any change. Composition of BPKH Executive Board membership refers to President of RI Decree Number 74/P Year 2017 with composition, as follows:

Dr. Yuslam Fauzi, S.E, MBA.	Ketua Dewan Pengawas <i>Chairman of Supervisory Board</i>
Khasan Faozi, SE., Ak., M.Si.	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>
Mohammad Hatta, AK., M.B.A.	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>
Dr. KH. Marsudi Syuhud	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>
Ir. Suhaji Lestiadi, M.E	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>
Dr. Muhammad Akhyar Adnan, MBA., CA., Ak.	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>
Dr. Abd. Hamid Paddu, M.A	Anggota Dewan Pengawas <i>Member of Supervisor Board</i>

Apresiasi

Tantangan demi tantangan telah berhasil dilalui BPKH dengan baik. Sebagai lembaga yang baru berusia seumur jagung, tantangan tersebut juga semakin memperkuat BPKH. Atas keberhasilan tersebut, Dewan Pengawas memberikan apresiasi kepada Badan Pelaksana dan jajarannya serta seluruh pegawai atas dedikasi dan kerja keras yang telah diberikan kepada BPKH sehingga mampu mewujudkan kinerja yang baik tersebut.

Appreciation

Challenges have been overcome well by BPKH. As a newly-established agency, they have strengthened BPKH. Considering this achievement, the Supervisory Board would appreciate the Executive Board as well as all employees for their dedication and hard work for BPKH that successfully contributed to the positive performance.

Dewan Pengawas juga mengucapkan terima kasih kepada Dewan Perwakilan Rakyat, Kementerian Agama dan pemangku kepentingan lainnya atas kepercayaan dan dukungan yang telah diberikan sehingga Dewan Pengawas dapat menjalankan tugas dan tanggungjawabnya dengan baik.

Atas nama Dewan Pengawas, kami juga mengucapkan terima kasih yang setinggi-tingginya kepada seluruh mitra kerja BPKH. Semoga kerja sama yang selama ini telah terjalin dengan baik dapat terus ditingkatkan di masa-masa mendatang.

The Supervisory Board would also thank the House of Representatives, The Ministry of Religious Affairs and other stakeholders for their trusts and supports that encouraged Supervisory Board to carry out the duty and responsibility properly.

On behalf of the Supervisory Board, we would also express our highest appreciation to all of BPKH's partners. May this good relationship will be enhanced in the future.

Jakarta, 30 Juni 2021 | June 30, 2021

Atas nama Dewan Pengawas BPKH
On behalf of BPKH Supervisory Board

Dr. Yuslam Fauzi, S.E, MBA

Ketua Dewan Pengawas BPKH
Chairman of BPKH Supervisory Board

Laporan Badan Pelaksana

Report from the Executive Board



Dr. Anggito Abimanyu, M.Sc.

Kepala Badan Pelaksana BPKH
Head of BPKH Executive Board

“

Di tengah kondisi ekonomi dan bisnis yang menantang, BPKH masih dapat membukukan pertumbuhan kinerja yang baik. Posisi dana haji yang dikelola BPKH meningkat menjadi Rp144 triliun dari tahun sebelumnya Rp124 triliun.

In the midst of challenging economic and business conditions, BPKH was still able to record good performance growth. The position of Hajj funds managed by BPKH increased to IDR144 trillion from the previous year of IDR124 trillion.

”

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Puji dan syukur marilah kita panjatkan kehadiran Allah SWT yang telah melimpahkan rahmat dan karunia-Nya kepada kita semua sehingga Badan Pengelola Keuangan Haji (BPKH) dapat menjalankan amanah dalam mengelola keuangan haji dengan baik di tahun yang penuh tantangan ini. Izinkan saya mewakili Badan Pelaksana untuk menyampaikan laporan pelaksanaan tugas pengelolaan keuangan haji untuk tahun buku yang berakhir pada 31 Desember 2020 sebagaimana yang diamanatkan pada Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

Kondisi Makro Ekonomi Tahun 2020

Perekonomian global tahun 2020 menghadapi krisis yang cukup berat. Namun, berbeda dari krisis-krisis yang sebelumnya pernah terjadi, krisis ekonomi tahun 2020 ini diawali oleh krisis kesehatan, yaitu dengan merebaknya *Coronavirus Disease 2019* (COVID-19), ekonomi global kemudian mengalami resesi akibat kebijakan pembatasan mobilitas masyarakat (*lockdown*) di berbagai negara untuk mengurangi penyebaran COVID-19. Pembatasan aktivitas masyarakat tersebut berakibat pada penurunan tajam aktivitas ekonomi global baik dari sisi konsumsi, produksi, perdagangan barang dan jasa, maupun investasi.

Sepanjang tahun 2020, Lembaga Dana Moneter Internasional (IMF) beberapa kali melakukan revisi terhadap prediksi pertumbuhan ekonomi global. Pada awal tahun 2020, IMF memperkirakan pertumbuhan ekonomi dunia tahun 2020 mencapai 3,3%, namun pada Juni 2020 IMF mengeluarkan proyeksi pertumbuhan ekonomi dunia yang kali ini berada di angka -4,9%. Terakhir, pada laporan *World Economic Outlook* yang dirilis pada Januari 2021, IMF memprediksi pertumbuhan ekonomi global tahun 2020 mengalami kontraksi 3,5%, jauh di bawah pertumbuhan tahun 2019 yang sebesar 2,9%.

Merosotnya pertumbuhan ekonomi global disebabkan hampir seluruh negara di dunia mengalami kontraksi ekonomi di tahun 2020. Hanya Tiongkok, Vietnam dan Turki yang masih dapat membukukan pertumbuhan ekonomi yang positif di tahun 2020.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Our Distinguished Shareholders,

We would praise our gratitude to the presence of Allah SWT who has bestowed His grace and blessings upon all of us and brought the Hajj Fund Management Agency (BPKH) to exercise the mandate in managing Hajj fund properly in this challenging year. On behalf of the Executive Board, allow me to deliver a report on the implementation of the hajj fund management for the financial year ended December 31, 2020 as mandated by Law Number 34 of 2014 concerning Hajj Fund Management.

Macroeconomic Condition in 2020

The global economy experienced a severe crisis in 2020. However, unlike the previous crisis, the economic crisis in 2020 was initiated by a health emergency, with the outbreak of the Coronavirus Disease 2019 (COVID-19), the global economy then experienced a recession due to the policy of restricting public mobility (lockdown) in various areas to reduce the spread of COVID-19. These restrictions resulted in a sharp decline in global economic activity in terms of consumption, production, trade in goods and services, as well as investment.

Throughout 2020, the International Monetary Fund (IMF) made several revisions to predictions of global economic growth. At the beginning of 2020, the IMF estimated that the world's economic growth in 2020 would reach 3.3%, but in June 2020 the IMF issued a projection of world economic growth which this time was at -4.9%. Finally, in the World Economic Outlook report released in January 2021, the IMF predicts that global economic growth in 2020 would contract by 3.5%, far below 2019's growth of 2.9%.

The decline in global economic growth was caused as almost all countries in the world experiencing economic contractions in 2020. Only China, Vietnam and Turkey were still able to record positive economic growth in 2020.

Ketidakpastian penanganan pandemi dan ekspektasi dampak negatifnya pada kinerja ekonomi menimbulkan tekanan pada stabilitas sistem keuangan global. Investor menjadi lebih berhati-hati dan mengalihkan investasinya kepada aset-aset keuangan yang lebih aman. Ini mendorong terjadinya aliran modal keluar dari negara berkembang dan menimbulkan gejolak nilai tukar serta tekanan pada cadangan devisa.

Selain pengaruhnya pada sisi konsumsi dan produksi, pandemi juga berimbas pada volatilitas harga komoditas. Tahun 2020, harga minyak mentah jenis Brent mengalami penurunan ke titik terendahnya di bulan April 2020 menjadi US\$19,3 per barel. Secara tahunan, rata-rata harian harga minyak untuk jenis Brent mengalami penurunan sebesar 32,5% menjadi US\$43,3 per barel, dari US\$64,2 per barel pada tahun 2019. Demikian juga dengan batubara yang menjadi salah satu komoditas andalan Indonesia. Secara tahunan, rata-rata harian harga batubara mengalami penurunan sebesar 22,7% menjadi US\$60,3 per ton, dari US\$78,1 per ton pada tahun 2019. Hal ini turut berdampak pada perekonomian negara-negara penghasil komoditas seperti Indonesia.

Pandemi COVID-19 yang terjadi sejak awal tahun 2020 telah mempengaruhi ekonomi dalam skala global, tidak terkecuali Indonesia. Berbagai upaya dan kebijakan telah ditempuh untuk mengatasi dampak yang terjadi baik di sisi *supply* maupun *demand*. Tidak hanya berdampak pada sektor *riil*, pandemi COVID-19 juga mengubah perilaku konsumsi masyarakat, perilaku investasi, dan pola aktivitas masyarakat sehari-hari.

Kontraksi ekonomi akibat pandemi tergambar dari tren pertumbuhan ekonomi Indonesia sepanjang tahun 2020. Kebijakan pembatasan sosial (*social physical distancing*) yang mulai diberlakukan pada pertengahan Maret 2020 mempengaruhi jalannya roda perekonomian Indonesia. Pertumbuhan ekonomi yang stabil di kisaran 5% pada beberapa tahun sebelumnya akhirnya mulai melambat dan bahkan mengalami kontraksi.

Secara kumulatif, ekonomi Indonesia selama tahun 2020 mengalami kontraksi sebesar 2,07%, jauh di bawah pertumbuhan tahun sebelumnya yang sebesar 5,02%. Meskipun demikian, pencapaian pertumbuhan ekonomi Indonesia masih relatif lebih tinggi daripada beberapa negara lain di kawasan Asia Tenggara.

The pandemic uncertainties and its expected negative impacts on economic performance had put pressure on the stability of the global financial system. Investors were becoming more cautious and shifting their investments to safer financial assets. This encouraged capital outflows from developing countries and created exchange rate fluctuations and pressure on foreign exchange reserves.

In addition to its impact on consumption and production, the pandemic also affected commodity price volatility. In 2020, the price of Brent crude oil decreased to its lowest point in April 2020 to US\$9.3 per barrel. On an annual basis, the daily average price of Brent oil decreased by 32.5% to US\$43.3 per barrel, from US\$64.2 per barrel in 2019. Likewise, coal, which is one of the commodities Indonesia's mainstay. On an annual basis, the daily average price of coal decreased by 22.7% to US\$60.3 per ton, from US\$78.1 per ton in 2019. This also affected the economy of commodity-producing countries such as Indonesia.

The COVID-19 pandemic that had occurred since the beginning of 2020 affected the economy on a global scale, and Indonesia was no exception. Various efforts and policies had been taken to overcome the impacts that occur on both the supply and demand sides. Not only having an impact on the real sector, the COVID-19 pandemic also changed people's consumption behavior, investment behavior, and patterns of people's daily activities.

The economic contraction due to the pandemic was reflected in the trend of Indonesia's economic growth throughout 2020. The social physical distancing policy which was implemented in mid-March 2020 affected the wheels of the Indonesian economy. Economic growth which was stable at around 5% in the previous few years finally started to slow down and even contract.

Cumulatively, the Indonesian economy during 2020 contracted by 2.07%, far below the previous year's growth of 5.02%. Nevertheless, Indonesia's economic growth achievement is still relatively higher than several other countries in the Southeast Asian region.

Pemerintah memberikan perhatian yang sangat besar untuk mengatasi pandemi ini. Berbagai upaya dilakukan untuk menyelamatkan korban dan disaat yang bersamaan juga melakukan upaya pencegahan penyebaran yang lebih luas.

Salah satu langkah besar yang diambil Pemerintah adalah dengan menerbitkan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi *Coronavirus Disease 2019* (COVID-19) dan/atau Dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan (Perppu 1/2020) yang kemudian disahkan menjadi Undang-Undang Nomor 2 Tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi COVID-19.

Terlepas dari menurunnya kinerja ekonomi tahun 2020, Pemerintah berhasil mencatat sejumlah prestasi. Sepanjang tahun 2020, Pemerintah mampu menjaga tingkat inflasi pada level yang sangat rendah, yaitu sebesar 1,68%, lebih rendah dibandingkan tahun sebelumnya sebesar 2,72%. Tingkat inflasi tahun 2020 merupakan yang terendah sepanjang sejarah.

Selain itu, Indonesia juga masih berhasil mencatat surplus dalam neraca perdagangan. Sepanjang tahun 2020 Indonesia masih mencatatkan surplus 21,74 miliar Dolar AS. Pencapaian tersebut didukung oleh total nilai ekspor yang sebesar 163,31 miliar Dolar AS dan total nilai impor di sepanjang tahun 2020 yang sebesar 141,5 miliar Dolar AS. Selain itu, Pemerintah dan Bank Indonesia (BI) juga mampu menjaga kestabilan nilai tukar, khususnya nilai tukar Rupiah terhadap Dolar AS.

Tren Industri Keuangan Syariah

Di tengah kondisi ekonomi yang menantang, industri keuangan syariah di Indonesia masih menunjukkan kinerja yang cukup baik. Berdasarkan data Otoritas Jasa Keuangan (OJK), aset IKNB (Industri Keuangan Non Bank) Syariah di Indonesia tahun 2020 mengalami pertumbuhan tumbuh 10,17% menjadi Rp116.351 miliar dari Rp105.612 di tahun 2019. Demikian juga halnya dengan aset perbankan syariah yang tahun 2020 tumbuh 13,23% menjadi Rp593.948 miliar dari Rp524.564 miliar di tahun 2019. Pertumbuhan aset perbankan syariah tersebut salah satunya disebabkan

The government was paying great attention to dealing with this pandemic. Various efforts were made to save victims and to prevent wider spread.

One of the major steps taken by the Government was issuing the Government Regulation in Lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Coronavirus Disease 2019 (COVID-19) Pandemic and/or In Facing Threats That Harm the Economy National and/or Financial System Stability (Perppu 1/2020) which was later ratified as Law Number 2 of 2020 concerning State Financial Policy and Financial System Stability for Handling the COVID-19 Pandemic.

Despite the declining economic performance in 2020, the Government managed to record a number of achievements. Throughout 2020, the Government was able to maintain the inflation rate at a very low level of 1.68%, lower than the previous year's 2.72%. The inflation rate in 2020 is the lowest in history.

In addition, Indonesia also managed to record a surplus in the trade balance. Throughout 2020, Indonesia still recorded a surplus of USD21.74 billion. This achievement was supported by a total export value of USD163.31 billion and a total import value throughout 2020 which amounted to USD141.5 billion. In addition, the Government and Bank Indonesia (BI) were also able to maintain exchange rate stability, particularly the exchange rate of the Rupiah against the US Dollar.

Sharia Financial Industry Trend

Amidst of challenging economic conditions, the Indonesian sharia financial industry still performed fairly positive. Based on data released by the Financial Services Authority (OJK), the Sharia IKNB (Non-Bank Financial Industry) assets in Indonesia in grew by 10.17% in 2020 to IDR116,351 billion from IDR105,612 in 2019. Likewise with sharia banking assets which in 2020 grew 13.23% to IDR593,948 billion from IDR524,564 billion in 2019. The growth in Islamic banking assets was partly

oleh meningkatnya pembiayaan yang dilakukan oleh bank syariah dari Rp355.182 miliar di tahun 2019 menjadi Rp383.944 di tahun 2020 atau tumbuh 8,10%.

Instrumen syariah juga semakin diminati di pasar modal, baik oleh perusahaan maupun oleh investor. Tahun 2020, terdapat 42 sukuk yang diterbitkan oleh berbagai perusahaan di BEI, sehingga jumlah sukuk yang *outstanding* di BEI mencapai 162 sukuk dengan nilai mencapai Rp30,35 triliun.

Demikian juga halnya dengan reksa dana syariah yang pada tahun 2020 bertambah sebanyak 24 reksa dana sehingga total jumlah reksa dana syariah menjadi 289 reksa dana. Nilai Aktiva Bersih (NAB) reksa dana syariah pada 31 Desember 2020 mencapai Rp74,37 triliun, meningkat 38,39% dari NAB akhir tahun 2019 yang berjumlah Rp53,74 triliun. Namun demikian, di tahun 2020 Jakarta *Islamic Index* mengalami koreksi 9,69% menjadi 630,42 dengan kapitalisasi pasar sebesar Rp2.058,77 triliun.

Kinerja positif yang dibukukan industri keuangan syariah menunjukkan bahwa industri keuangan syariah kian diterima oleh masyarakat, dunia usaha dan investor di Indonesia, Hal ini juga dapat dilihat dari peringkat yang diberikan oleh *Islamic Finance Development Indicator* (IFDI) yang menempatkan industri keuangan syariah Indonesia di posisi kedua dunia atau naik 2 (dua) peringkat dari tahun lalu. Posisi Indonesia hanya di bawah jiran Malaysia.

Ke depan, industri keuangan syariah diyakini akan dapat terus bertumbuh. Di industri perbankan syariah, di awal tahun 2021 Pemerintah telah mengambil langkah besar dengan melakukan merger terhadap 3 (tiga) anak perusahaan BUMN, yaitu PT Bank BRI Syariah Tbk, PT Bank Mandiri Syariah dan PT Bank BNI Syariah menjadi PT Bank Syariah Indonesia Tbk. (BSI). Kehadiran BSI diyakini akan menjadi lokomotif bagi perkembangan industri keuangan syariah di Indonesia.

Tantangan dan Kebijakan Strategis BPKH

Merebaknya pandemi COVID-19 membuat pemerintah Arab Saudi memutuskan untuk menyelenggarakan ibadah haji secara terbatas, yaitu hanya 10.000 jemaah yang telah menetap di Arab Saudi, baik warga negara Arab Saudi maupun warga negara lainnya.

due to the increase in financing made by sharia banks from IDR355,182 billion in 2019 to IDR383,944 in 2020 or grew by 8.10%.

Sharia instruments also saw an increasing demand in the capital market, both by companies and by investors. In 2020, there were 42 sukuk issued by various companies at IDX that brought sukuk outstanding sukuk at IDX reached 162 with a value of IDR30.35 trillion.

Furthermore, with sharia equity funds, which in 2020 increased by 24, brought total number of sharia equity funds to 289. The Net Asset Value (NAV) of sharia equity funds as of December 31, 2020 reached IDR74.37 trillion, increased by 38.39% from the NAV at the end of 2019 which amounted to IDR53.74 trillion. However, in 2020 the Jakarta Islamic Index experienced a 9.69% correction to 630.42 with a market capitalization of IDR2,058.77 trillion.

The positive performance recorded by the Islamic finance industry shows that the Islamic finance industry is more accepted by the public, businesses and investors in Indonesia. This can also be seen from the ranking awarded by the Islamic Finance Development Indicator (IFDI) which places the Indonesian Islamic finance industry in second world or up 2 (two) places from last year. Indonesia's position is only under neighboring Malaysia.

Going forward, the Islamic finance industry is believed to be able to continue to grow. In the Islamic banking industry, in early 2021 the Government has implemented a major attempt by merging 3 (three) SOE subsidiaries, which are PT Bank BRI Syariah Tbk, PT Bank Mandiri Syariah and PT Bank BNI Syariah to become PT Bank Syariah Indonesia Tbk. (BSI). The presence of BSI is believed to be the locomotive for the development of sharia finance industry in Indonesia.

Challenges and Strategic Policies of BPKH

The outbreak of the COVID-19 pandemic made the government of Saudi Arabia decide to hold a limited pilgrimage to only 10,000 pilgrims who had settled in Saudi Arabia, both citizens of Saudi Arabia and citizens of other countries.

Pemerintah Indonesia, melalui Kementerian Agama juga memutuskan untuk tidak memberangkatkan jemaah Indonesia untuk menunaikan ibadah haji di tahun 2020 yang tertuang dalam Keputusan Menteri Agama (KMA) Nomor 494 Tahun 2020 tentang Pembatalan Keberangkatan Jemaah Haji pada Penyelenggaraan Ibadah Haji Tahun 1441 H/ 2020 M.

Pembatalan pemberangkatan haji dan dampak pandemi COVID-19 terhadap kondisi ekonomi menjadi tantangan yang dihadapi BPKH tahun 2020. Hal ini dapat dilihat dari jumlah pendaftar haji di tahun 2020 yang mengalami penurunan hingga 40%, yaitu dari 748.114 orang ditahun 2019 menjadi 383.885 orang di tahun 2020. Selain karena kemampuan ekonomi yang menurun, penurunan jumlah pendaftar haji juga disebabkan oleh kekhawatiran calon jemaah akan waktu tunggu yang semakin lama akibat pembatalan ibadah haji tahun 2020.

Di tengah kondisi tersebut, BPKH tetap fokus untuk meraih kinerja yang optimal, baik dalam hal pengelolaan dana haji maupun dalam memberikan pelayanan terbaik kepada calon jemaah haji. Namun demikian, dikarenakan kondisi eksternal yang mengalami perubahan yang sangat besar akibat pandemi COVID-19, BPKH perlu untuk menyesuaikan beberapa hal, termasuk melakukan penyesuaian terhadap Rencana Strategis (Renstra) BPKH.

Tahun 2020, BPKH melakukan pemutakhiran terhadap Renstra 2019-2023 menjadi Renstra 2020-2024. Hal ini disebabkan adanya perubahan yang mendasar dalam ekonomi global dan perhajian akibat pandemi COVID-19 membuat proyeksi keuangan haji dalam Renstra BPKH 2019-2023 sudah tidak sesuai lagi. Target pendaftaran jemaah haji, dana kelolaan, penempatan dana, pengelolaan BPIH, nilai manfaat, dan prioritas kegiatan kemaslahatan mengalami perubahan di tahun 2020 dan ke depan. Berdasarkan perubahan kondisi dan asumsi tersebut, BPKH memandang perlu melakukan pemutakhiran Renstra BPKH 2019-2023 menjadi Renstra BPKH 2020-2024.

Dalam merespon kepada tantangan dalam 4 (empat) tahun kedepan, beberapa permasalahan penting, seperti keberlanjutan keuangan haji dalam jangka panjang (sustainability), kedudukan kelembagaan BPKH dalam perhajian nasional, peningkatan pendaftaran jemaah haji, orientasi investasi langsung terkait perhajian di Arab Saudi dan dalam negeri, pembangunan teknologi informasi, pemanfaatan teknologi digital dalam proses internal menjadi program strategi BPKH.

Through the Ministry of Religion, the Indonesian Government decided not to send Indonesian pilgrims to perform the Hajj in 2020 as stated in the Decree of the Minister of Religion (KMA) No.494 of 2020 concerning Cancellation Hajj Pilgrim Departure of in The Organization of Hajj in 1441 H/2020 M.

Cancellation of hajj departures and the impact of the COVID-19 pandemic on economic conditions were the challenges faced by BPKH in 2020. This could be seen from the number of hajj registrants in 2020 which decreased by 40%, from 748,114 people in 2019 to 383,885 people in 2020. Apart from the declining economic capacity, the decline in the number of hajj registrants was also due to the concerns of prospective pilgrims that the waiting time would be longer due to the cancellation of the 2020 hajj.

Amidst these conditions, BPKH remains focused on achieving optimal performance, both in terms of managing hajj funds and in providing the best service to prospective pilgrims. However, due to the COVID-19 pandemic that has undergone enormous changes, BPKH needs to adjust several things, including on the BPKH Strategic Plans (Renstra).

In 2020, BPKH will update the 2019-2023 Strategic Plans to become the 2020-2024 Strategic Plans. This is due to fundamental changes in the global economy and pilgrimage during the COVID-19 pandemic, which makes the financial projections for hajj fund in the 2019-2023 BPKH Strategic Plans no longer appropriate. The target for registration of pilgrims, managed funds, placement funds, management of The Hajj/Pilgrimage Organizing Cost, return, and priorities for philanthropic programs will change in 2020 and beyond. Given the situation, BPKH considers it necessary to update the 2019-2023 BPKH Strategic Plans to become the 2020-2024 BPKH Strategic Plans.

In response to the challenges in the next 4 (four) years, several important issues, such as the financial sustainability of hajj fund, the institutional position of BPKH in national pilgrimage, the increasing registration of pilgrims, direct investment orientation related to Hajj in Saudi Arabia and domestically, the development of information technology, the use of digital technology in internal processes are the strategic programs of BPKH.

Perspektif pertama adalah terkait *Financial and Development*. Perspektif ini melihat strategi BPKH dari sudut pandang keuangan dan misinya dalam memberikan manfaat bagi kemaslahatan umat. Perspektif ini umumnya merupakan hal yang paling menjadi perhatian utama bagi para pemangku kepentingan. Perspektif ini memiliki 3 (tiga) sasaran strategis, yaitu:

1. Peningkatan imbal hasil investasi dan penempatan yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian, dan likuiditas.
2. Meningkatkan dana kelolaan dan pendapatan investasi.
3. Menjamin tersedianya likuiditas untuk kebutuhan jangka pendek BPKH dalam penyelenggaraan ibadah haji.

Perspektif kedua adalah *Customer* atau *External Stakeholder*. Perspektif ini melihat bagaimana BPKH memberikan pelayanan bagi para jemaah haji. Perspektif *Customer* atau *External Stakeholder* sangat kuat hubungannya dengan calon jemaah haji. Perspektif ini memiliki 4 (empat) sasaran strategis, sebagai berikut:

1. Peningkatan kualitas penyelenggaraan ibadah haji.
2. Peningkatan efisiensi dan rasionalisasi dalam pelayanan haji.
3. Peningkatan hubungan dengan *stakeholders* yang lebih efektif.
4. Meningkatkan kontribusi positif bagi kemaslahatan umat melalui pelaksanaan program kemaslahatan.

Perspektif ketiga adalah *Internal Business Process*. Perspektif ini melihat tingkat efektivitas dan efisiensi proses internal BPKH seperti tata kelola dan sistem keuangan, operasional, pelayanan masyarakat, teknologi informasi, infrastruktur pendukung dan lain sebagainya dalam memberikan pelayanan kepada jemaah haji. Perspektif *Internal Business Process* memiliki 4 (empat) sasaran strategis sebagai berikut:

1. Peningkatan kualitas pelayanan dengan pemanfaatan *virtual account*.
2. Peningkatan tata kelola badan yang transparan dan akuntabel.
3. Pelaksanaan transformasi BPKH berbasis digital tepat waktu.
4. Peningkatan kerja sama strategis dengan pelaku usaha dan pemangku kepentingan.

The first perspective is related to Financial and Development. It looks at BPKH's strategy from a financial point of view and its mission in providing benefits for the people. This perspective is generally the most important concern for stakeholder and has 3 (three) strategic objectives, namely:

1. *To increase investment returns and optimal placements based on sharia principles and taking into account the aspects of security, prudence, and liquidity.*
2. *To increase managed funds and investment income.*
3. *To ensure the liquidity for the short-term needs of BPKH in the organization of haji.*

The second perspective is the Customer or External Stakeholder. This perspective looks at how BPKH provides services for pilgrims as well as for prospective pilgrims. It has 4 (four) strategic objectives, as follows:

1. *To improve the quality of the pilgrimage.*
2. *To increase efficiency and rationalization in Hajj services.*
3. *To improve relationships with stakeholders more effectively.*
4. *To increase positive contributions for the people through the implementation of philanthropic programs.*

The third perspective is the Internal Business Process. This perspective is about the effectiveness and efficiency of BPKH's internal processes such as governance and financial systems, operations, community services, information technology, supporting infrastructure and so on in providing services to pilgrims. The Internal Business Process perspective has 4 (four) strategic objectives as follows:

1. *To improve service quality by utilizing virtual accounts.*
2. *To improve transparent and accountable corporate governance.*
3. *To implement BPKH's digital transformation on schedule.*
4. *To increase strategic cooperation with business practitioners and stakeholders.*

Perspektif keempat adalah *Learning and Growth*. Perspektif ini berfokus pada proses pembelajaran dan pengembangan pegawai BPKH. Perspektif *Learning and Growth* memiliki 3 (tiga) sasaran strategis yaitu:

1. Peningkatan produktivitas pegawai
2. Peningkatan kompetensi pegawai
3. Peningkatan *engagement* pegawai

Disamping itu, dikarenakan terjadinya pandemi COVID-19, tahun 2020 BPKH juga terpaksa untuk menunda investasi langsung di luar negeri mengingat faktor risiko yang meningkat. Namun demikian, BPKH telah menjajaki sejumlah investasi di luar negeri, khususnya di Arab Saudi, salah satunya adalah dengan menggandeng Perum DAMRI untuk penyediaan angkutan jemaah haji dan umrah di Arab Saudi. Selain itu, tahun 2020 BPKH juga merealisasikan investasi langsung sebesar US\$5 juta atau setara dengan Rp70,52 miliar pada *Awqaf Properties Investment Fund* (APIF).

Kinerja BPKH Tahun 2020

Di tengah berbagai tantangan yang dihadapi, tahun 2020 BPKH masih dapat membukukan kinerja operasional dan keuangan yang baik. Posisi dana haji yang dikelola BPKH sampai dengan akhir tahun 2020 adalah sebesar Rp144,91 triliun, meningkat 16,56% dari tahun sebelumnya sebesar Rp124,32 triliun. Pada Desember 2020, penempatan di perbankan syariah sebesar Rp45,33 triliun atau 31,28% dan pada investasi di instrumen investasi syariah sebesar Rp99,58 triliun atau 68,72% dimana di dalamnya termasuk Dana Abadi Umat (DAU). Produk perbankan syariah yang digunakan oleh BPKH untuk penempatan dana adalah: giro, tabungan, dan deposito. Sedangkan instrumen investasi dimaksud antara lain: Sukuk Dana Haji Indonesia (SDHI), Surat Berharga Syariah Negara (SBSN), Sukuk Korporasi, Reksa Dana Pasar Uang Syariah, Reksa Dana Terproteksi Syariah, dan Saham serta investasi langsung.

Dari investasi tersebut, nilai manfaat yang diperoleh BPKH tahun 2020 mencapai Rp7,43 triliun, yang terdiri dari Rp7,20 triliun manfaat dari dana PIH dan Rp229 miliar manfaat dari DAU. Jumlah tersebut meningkat tipis dibandingkan tahun sebelumnya sebesar Rp7,37 triliun.

Seiring dengan pembatalan penyelenggaraan ibadah haji tahun 2020, biaya penyelenggaraan ibadah haji Kementerian Agama tahun 2020 mengalami penurunan yang sangat signifikan menjadi Rp17,95 miliar dari tahun sebelumnya Rp14,45 triliun.

The fourth perspective is Learning and Growth. It focuses on the learning process and development of BPKH employees. The Learning and Growth perspective has 3 (three) strategic objectives, namely:

1. *To develop employee productivity*
2. *To develop of employee competence*
3. *To improve of employee engagement*

In addition, due to the COVID-19 pandemic, BPKH was also forced to postpone overseas direct investment following the rising risk factors. However, BPKH has explored a number of investments abroad, especially in Saudi Arabia, one of which is by cooperating with Perum DAMRI to provide transportation for Hajj and Umrah pilgrims in Saudi Arabia. In addition, in 2020 BPKH also realized a direct investment of US\$5 million or equivalent to IDR70.52 billion in the Awqaf Properties Investment Fund (APIF).

BPKH Performance in 2020

Amidst of various occurring challenges, in 2020, BPKH still managed to record positive operational and financial performance. The position of the Hajj fund managed by BPKH achieved IDR144.91 trillion as end of 2020, increased by 16.56% from IDR124.32 trillion in previous year. In December 2020, the placement in sharia banking achieved IDR45.33 trillion or 31.28% and on investment in sharia investment instruments reached IDR99.58 trillion or 68.72% with Ummatic Trust Funds (DAU) included. Sharia banking products used by BPKH for fund placement were; Giro, savings and deposits, whole investment instruments were: The Indonesia Hajj Funds Sukuk (SDHI), Government Sharia Securities (SBSN), Corporate Sukuk, Sharia Money Market Mutual Funds, Sharia Protected Mutual Funds, and Shares and direct investment.

Based on the investment, the return in 2020 reached IDR7.43 trillion, which consisted of IDR7.20 trillion from PIH funds and IDR229 billion from Ummatic Trust Funds. This number increased slightly compared to the previous year of IDR7.37 trillion.

Following the cancellation of the Hajj pilgrimage in 2020, The Hajj/Pilgrimage Organizing Cost of the Ministry of Religious Affairs in 2020 declined significantly to IDR17.95 billion from the previous year of IDR14.45 trillion.

Selain itu, nilai manfaat yang diperoleh BPKH juga dialokasikan penyalurannya pada *virtual account* jemaah haji tunggu. Distribusi *virtual account* jemaah haji tunggu pada tahun 2020 dialokasikan sebesar Rp2 triliun, meningkat 84,67% dari tahun sebelumnya Rp1,08 triliun.

Sementara itu, nilai manfaat yang diperoleh dari pengelolaan DAU didistribusikan kepada enam kelompok aktivitas (pendidikan dan dakwah, pelayanan haji, sarana/prasarana ibadah, kesehatan, sosial keagamaan, serta bantuan bencana) dengan total penyaluran sepanjang tahun 2020 adalah sebesar Rp132 miliar.

Dengan kinerja tersebut, tahun 2020 BPKH mencatat Surplus Komprehensif sebesar Rp5,78 triliun, meningkat signifikan dibandingkan tahun sebelumnya Rp649 miliar. Selain itu, BPKH juga dapat menjaga rasio likuiditas jauh di atas ketentuan perundang-undangan, yaitu mencapai 3,82 kali dari ketentuan sebesar 2 (dua) kali.

Perbandingan Target dan Realisasi

Secara umum, kinerja yang dibukukan BPKH tahun 2020 dapat mencapai target yang ditetapkan dalam Rencana Kerja dan Anggaran Tahunan (RKAT) 2020 dengan rincian sebagai berikut:

No	Uraian Description	RKAT 2020 2020 RKAT	Realisasi 2020 2020 Realization	Pencapaian RKAT RKAT Achievement
1	Total Dana Haji yang Dikelola (Rp triliun) Total Managed Hajj Funds (IDR trillion)	139,57	144,91	104%
	Penempatan di BPS-BPIH (Rp triliun) Placement at The Receiving Banks of Hajj Organizing Cost (IDR trillion)	32,29	45,33	140%
	Investasi (Rp triliun) Investment (IDR trillion)	107,28	99,58	93%
2	Nilai Manfaat (Rp triliun) Income Earned (IDR trillion)	7,15	7,43	104%
	Penempatan (Rp triliun) Placement (IDR trillion)	1,79	2,08	117%
	Investasi (Rp triliun) Investment (IDR trillion)	5,36	5,35	99%
3	Virtual Account (Rp triliun) Virtual Account (IDR trillion)	2,00	2,00	100%
4	Rasio Likuiditas Liquidity Ratio	2 kali/times	3,82 kali/times	191%

Moreover, IDR2 trillion of the return was allocated for Virtual Accounts of the hajj pilgrim waiting list, an increase of 84.67% from the previous year of IDR1.08 trillion.

Meanwhile, the return obtained from Ummatic Trust Funds management is distributed to six philanthropic categories (education and da'wah, Hajj services, facilities/infrastructure of worship, health, religious socio-religious, and disaster response) with total distribution throughout 2020 of IDR132 billion.

With this performance, 2020 BPKH recorded a comprehensive surplus of IDR5.78 trillion, significantly increased compared to the previous year of IDR649 billion. In addition, BPKH could also maintain a liquidity ratio far above the provisions of legislation, which reached 3.82 times from the provision of 2 (two) times.

Target and Realization Ratio

In general, the performance recorded by BPKH in 2020 achieved the targets set in Annual Work Plans and Annual Budget (RKAT) 2020 with detail information, as follows:

Berdasarkan tabel di atas, investasi yang dilakukan BPKH tahun 2020 masih berada di bawah target yang ditetapkan dengan pencapaian 93%. Hal tersebut disebabkan meningkatkan faktor risiko investasi, khususnya investasi langsung yang disebabkan oleh kondisi krisis ekonomi akibat pandemi COVID-19. Investasi yang terpaksa ditunda akibat pandemi COVID-19 adalah investasi di bidang catering.

Tidak tercapainya target investasi membuat nilai manfaat yang diperoleh dari investasi juga tidak mencapai target yang ditetapkan. Nilai manfaat yang diperoleh dari investasi tahun 2020 mencapai Rp5,35 triliun, sedikit di bawah target yang ditetapkan sebesar Rp5,36 triliun atau dengan pencapaian 99%.

Prospek Kinerja Keuangan Tahun 2021

Proses pemulihan ekonomi akibat dampak pandemi COVID-19 diprediksi akan berjalan dengan relatif cepat. IMF memprediksi ekonomi global akan mengalami *rebound* di tahun 2021 dengan pertumbuhan sebesar 6%. Demikian juga halnya dengan Bank Indonesia yang memprediksi perekonomian Indonesia akan tumbuh pada kisaran 4,3%-5,3% di tahun 2021.

Terlepas dari prediksi yang positif tersebut, pandemi COVID-19 yang belum juga dapat diatasi masih tetap akan menjadi tantangan bagi perekonomian global dan juga Indonesia. Program vaksinasi yang secara gencar dilakukan diberbagai negara (termasuk Indonesia) diharapkan akan memberikan dampak positif terhadap perekonomian dunia.

Ekonomi yang kembali tumbuh diharapkan akan memberikan dampak positif terhadap industri keuangan dan investasi, termasuk industri keuangan dan investasi syariah. Untuk itu, BPKH telah menyiapkan sejumlah strategi untuk melakukan investasi dana kelolaan haji di tahun 2021.

Selain penempatan dan investasi surat berharga yang selama ini telah menjadi instrumen investasi utama, BPKH juga berencana untuk berinvestasi di sukuk daerah. Karena itu BPKH mendorong agar daerah bisa menerbitkan sukuk daerah agar dapat juga memilih proyek strategis yang dinilai menjadi prioritas daerahnya.

BPKH juga akan terus menjajaki peluang investasi di luar negeri, khususnya pada sarana haji, mulai dari pemondokan, *catering* dan transportasi. Selain itu, BPKH juga akan

Based on the table above, the investment made by BPKH in 2020 was still below the target set at 93%. This was due to increasing investment risk factors, especially direct investment caused by the economic crisis caused by the COVID-19 pandemic. The investment that was forced to be postponed due to the COVID-19 pandemic was in the catering sector.

If the investment target was not achieved, the return from the investment did not reach the set target. The return obtained from the investment in 2020 reached IDR5.35 trillion, slightly below the target set at IDR5.36 trillion or with 99% achievement.

Prospects of Financial Performance in 2021

The economic recovery from the impact of the COVID-19 pandemic is predicted to run relatively quickly. IMF projected that the global economy will rebound in 2021 with a growth of 6%. Similarly, Bank Indonesia estimated that the Indonesian economy will grow around range of 4.3%-5.3% in 2021.

Despite these positive predictions, the prolong COVID-19 pandemic will still become the challenge for the global economy as well as for Indonesia. Vaccination programs that are intensively carried out in various countries (including Indonesia) are expected to have a positive impact on the world economy.

The re-growth economy is expected to have a positive impact on the financial and investment industry, including the Islamic finance and investment industry. To that end, BPKH has prepared a number of strategies hajj fund investment in 2021.

In addition to the placement and securities which have been the main investment instrument, BPKH also plans to invest in regional sukuk. Therefore, BPKH encourages regions to issue regional sukuk so that they can also choose strategic projects that are considered to be regional priorities.

BPKH will also continue to explore investment opportunities abroad, especially in hajj facilities, ranging from lodging, catering and transportation. In addition, BPKH will also invest

melakukan investasi pada produk emas. Namun demikian, BPKH memastikan seluruh investasi pilihan tersebut akan dilakukan secara *prudent* dengan mempertimbangkan faktor risiko secara matang.

Untuk mendukung pencapaian kinerja yang kuat di tahun 2021, BPKH juga akan fokus pada pelaksanaan strategi dan langkah strategi yang telah dituangkan dalam "Grand Roadmap Menuju Badan Pengelola Keuangan Haji Terpadu Kelas Dunia" dengan tujuan menjadikan BPKH sebagai pengelola keuangan dana haji dan pelayanan sarana dan prasarana haji terpadu.

Sebagai bagian dari pelaksanaan *Roadmap* tersebut, BPKH mencatat terdapat 5 (lima) isu strategis dalam pengelolaan keuangan haji BPKH 2020-2024, yaitu:

1. Keberlanjutan (*Sustainability*) Keuangan Haji.
2. Kedudukan Kelembagaan BPKH.
3. Peningkatan Jumlah Jemaah Haji Baru.
4. Orientasi Investasi Langsung.
5. Transformasi Digital, Pengembangan Teknologi Informasi.

Perkembangan Penerapan Tata Kelola

BPKH memiliki peran yang sangat penting dalam penyelenggaraan ibadah haji bagi warga negara Indonesia. BPKH bertugas mengelola Keuangan Haji mulai dari penerimaan, pengembangan, pengeluaran, dan pertanggungjawaban Keuangan Haji, termasuk perencanaan dan pelaksanaannya.

Untuk dapat mewujudkan fungsi, tugas dan tanggungjawabnya dengan baik, BPKH harus dikelola dengan baik sesuai prinsip tata kelola yang baik (*good governance*). Penerapan prinsip *good governance* yang terdiri dari Transparansi, Akuntabilitas, Pertanggungjawaban, Kemandirian dan Kewajaran, harus menjadi bagian yang tidak terpisahkan dalam setiap aktivitas di BPKH.

BPKH telah memiliki Peraturan BPKH No.3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik dan Pakta Integritas Badan Pengelola Keuangan Haji. Kebijakan tersebut menjadi pedoman bagi BPKH dalam menerapkan *corporate governance* secara baik di lingkungan BPKH.

BPKH meyakini, penerapan prinsip *good governance* secara konsisten pada akhirnya akan dapat menjadikan BPKH sebagai lembaga pengelola keuangan haji yang terpercaya

in gold products. However, BPKH ensures that all investment choices will be carried out prudently by carefully considering risk factors.

To support the achievement of strong performance in 2021, BPKH will also focus on implementing the strategies and strategic steps that have been outlined in the "Grand Roadmap Towards a World-Class Integrated Hajj Fund Management Agency" with the aim of making BPKH the financial manager of Hajj funds and the pilgrimage facilities and infrastructure services.

As part of the implementation of the Roadmap, BPKH noted that there were 5 (five) strategic issues in the hajj fund management of the 2020-2024 BPKH Hajj, as follows:

1. *Hajj Fund Sustainability.*
2. *BPKH Institutional Position.*
3. *The Increasing Number of New Hajj Pilgrims.*
4. *Direct Investment Orientation.*
5. *Digital Transformation, Information Technology Development.*

Governance Implementation Progress

BPKH has a crucial role in the organization of hajj for Indonesian people. BPKH is in charge in managing Hajj fund from the receipt, development, expenditure, and accountability of Hajj Fund, including planning and implementation.

In order to carry out the functions, duties and responsibilities properly, BPKH shall be managed properly according to the principles of good governance. Implementation of the good governance principles, which consists of Transparency, Accountability, Accountability, Independence and Fairness, shall become an integrated part of every activity at BPKH.

BPKH already has BPKH Regulation No.3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and Integrity Pact of the Hajj Fund Management Agency. These policies serve as guidelines for BPKH in implementing good corporate governance within BPKH.

BPKH believes that the consistent implementation of good governance principles will ultimately build BPKH as a trusted hajj fund management institution that can give return for

dan dapat memberikan nilai manfaat bagi calon jemaah. Karena itu, BPKH berupaya untuk terus meningkatkan kualitas penerapan *good governance* di lingkungan BPKH dengan melakukan perbaikan dan penyempurnaan baik terkait struktur, organ dan mekanisme tata kelola yang berlaku di BPKH.

BPKH memastikan seluruh aktivitas dan proses bisnis yang dijalankan telah sesuai dengan peraturan perundang-undangan yang berlaku. Dewan Pengawas beserta organ pendukungnya melakukan pengawasan secara aktif terhadap pengelolaan lembaga yang dijalankan oleh Badan Pelaksana beserta seluruh jajarannya. Organ-organ tersebut saling bersinergi agar BPKH dapat mencapai tujuan sebagaimana yang diharapkan.

Sebagai salah satu wujud upaya perbaikan dan peningkatan kualitas penerapan *corporate governance* di lingkungan BPKH, tahun 2020 BPKH meningkatkan kualitas penerapan manajemen risiko, baik manajemen risiko bisnis maupun korporat. Manajemen risiko menjadi bagian yang terintegrasi dan tidak terpisahkan dalam proses pengambilan keputusan di BPKH agar dapat menciptakan nilai tambah dalam pengelolaan keuangan haji. Karena itu, tahun 2020 BPKH mengambil inisiatif untuk melakukan pengukuran *risk maturity level* dengan melibatkan pihak independen, dimana BPKH meraih skor 3,62 atau berada pada *level managed*.

BPKH akan terus berupaya untuk meningkatkan kualitas penerapan *corporate governance* sebagai langkah untuk menunjang tercapainya tujuan lembaga untuk menjadi Badan Pengelola Keuangan Haji Terpadu Kelas Dunia.

Program Kemaslahatan

Sebagaimana diamanatkan dalam Undang-Undang Nomor 34 Tahun 2014, salah satu tujuan pengelolaan keuangan haji adalah untuk meningkatkan manfaat bagi kemaslahatan umat Islam di Indonesia. Karena itu, BPKH melaksanakan Program Kemaslahatan yang difokuskan pada 6 (enam) sub bidang yaitu: pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Program kemaslahatan secara umum dimaksudkan untuk mendukung pelayanan ibadah haji dan meningkatkan kesejahteraan umat Islam di Indonesia. Pelaksanaan kegiatan untuk kemaslahatan umat Islam ini sumber pendanaannya yang berasal dari nilai manfaat DAU.

prospective pilgrims. Therefore, BPKH strives to continuously improve the quality of the good governance practice within BPKH through continuous improvements both related to the structure, organs and governance mechanisms that prevail at BPKH.

BPKH ensures that all activities and business processes carried out are complied with the prevailing laws and regulations. The Supervisory Board and its supporting organs actively supervise the management of the institution run by the Executive Board and its entire staff. These organs synergize with each other so that BPKH can achieve the expected goals.

As a manifestation of the enhancement and improvement quality of corporate governance implementation within BPKH, in 2020 BPKH will improve the quality of risk management implementation, both business and corporate risk management. Risk management is an integrated and inseparable part of the decision-making process at BPKH in order to create added value in hajj fund management. Therefore, in 2020 BPKH took the initiative to measure the risk maturity level by involving independent parties, where BPKH achieved a score of 3.62 or was at the managed level.

BPKH will continue to strive to improve the quality of corporate governance implementation as a step to support the achievement of the institution's goal to become a World Class Integrated Hajj Fund Management Agency.

The Philanthropic

As mandated under the Law Number 34 of 2014, one of the hajj fund management purpose is to increase benefits for Muslims in Indonesia. Therefore, BPKH implements the Philanthropic Program which focused on 6 (six) sub-sectors, such as: Hajj services, education and da'wah, health, socio-religious, the economy of the people, and the construction of worship facilities and infrastructure.

Generally, the philanthropic program is intended to support Hajj services and increase philanthropy of Muslims in Indonesia. The philanthropic programs is funded by the return from Ummatic Trust Funds.

Dalam menjalankan program kemaslahatan umat, BPKH bersinergi dengan lembaga lain yang menjalankan program sejenis lainnya sehingga dapat memberikan manfaat yang lebih besar, lebih komprehensif dan lebih signifikan bagi kesejahteraan umat.

Tahun 2020, realisasi kegiatan kemaslahatan telah menyerap dana sebesar Rp156,64 miliar. Dari jumlah tersebut, penyerapan terbesar adalah pada bidang kesehatan yaitu mencapai Rp53,24 miliar, hal ini seiring dengan merebaknya pandemi COVID-19 di Indonesia sepanjang tahun 2020. Distribusi nilai manfaat DAU lainnya untuk Program Kemaslahatan adalah Rp45,25 miliar untuk bidang pendidikan dan dakwah, Rp30,64 miliar untuk bidang sosial keagamaan, Rp30,50 miliar untuk bidang sarana dan prasarana ibadah dan Rp1,00 miliar untuk bidang ekonomi umat.

Tahun 2020, distribusi Program Kemaslahatan telah menjangkau hampir seluruh provinsi di Indonesia. Hal ini menunjukkan bahwa BPKH terus memperbaiki pelaksanaan Program Kemaslahatan agar dapat memberikan kemaslahatan bagi seluruh masyarakat Indonesia.

Komposisi Badan Pelaksana

Pada tahun 2020, komposisi Badan Pelaksana BPKH tidak mengalami perubahan. Komposisi keanggotaan Badan Pelaksana BPKH adalah sesuai Keputusan Presiden RI Nomor 74/P Tahun 2017 dengan komposisi sebagai berikut:

Dr. Anggito Abimanyu, M.Sc.	Kepala Badan Pelaksana Head of BPKH Executive Board
Dr. Ir. Acep Riana Jayaprawira, M.Si	Anggota Badan Pelaksana Member of Executive Board
Dr. Beny Witjaksono, S.E., M.M.	Anggota Badan Pelaksana Member of Executive Board
A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana Member of Executive Board
Ir. Ajar Susanto Broto, M.M	Anggota Badan Pelaksana Member of Executive Board
Dr. Rahmat Hidayat, SE, MT	Anggota Badan Pelaksana Member of Executive Board
Dr. Hurriyah El Islamy, LLB (Hons), M.CL, Ph.D	Anggota Badan Pelaksana Member of Executive Board

In carrying out these programs, BPKH synergizes with other institutions that run other similar programs thereby they can provide greater, more comprehensive and more significant benefits for the philanthropy of the Muslim.

In 2020, the realization of the philanthropic program has absorbed a budget amounting IDR156.64 billion, in which the largest absorption was for the health sector, reaching IDR53.24 billion, following the outbreak of COVID-19 pandemic in Indonesia throughout 2020. Distribution of other Ummatic Trust Funds return for the philanthropic program achieved IDR45.25 billion for education and da'wah, IDR30.64 billion for socio-religious sector, IDR30.50 billion for worship facilities and infrastructure sector and IDR1.00 billion for the public economic sector.

In 2020, distribution of the Philanthropic Program has reached almost all provinces in Indonesia. This indicated that BPKH strives to perform better for all Indonesian people.

Executive Board Composition

In 2020, BPKH's Executive Board composition did not experience any change. BPKH's Executive Board composition refers to President of RI Decree Number 74/P Year 2017 with the composition as follows:

Apresiasi

Tahun 2020 yang penuh tantangan telah berhasil dilalui BPKH dengan capaian kinerja operasional dan keuangan yang baik. Atas nama Badan Pelaksana kami memberikan apresiasi yang setinggi-tingginya kepada seluruh insan BPKH atas dedikasi dan kerja kerasnya sehingga memungkinkan BPKH untuk mewujudkan kinerja yang baik tersebut.

Kami juga memberikan apresiasi dan penghargaan kepada Dewan Pengawas atas dukungan, arahan dan nasihat yang diberikan sehingga Badan Pelaksana dapat menjalankan amanah dengan baik. Apresiasi dan ucapan terima kasih juga kami berikan kepada Kementerian Agama Republik Indonesia, Kementerian Keuangan Republik Indonesia dan Dewan Perwakilan Rakyat Republik Indonesia yang menjadi mitra strategis dalam pengelolaan keuangan haji.

BPKH akan terus berupaya untuk menjalankan amanah dalam pengelolaan keuangan haji agar dapat memberikan manfaat yang besar bagi calon jemaah dan memberikan kontribusi positif terhadap kemaslahatan umat Islam di Indonesia.

Appreciation

2020 that was full of challenges has been successfully passed by BPKH with good operational and financial performance records. On behalf of the Executive Board, we would like to express our highest appreciation to all BPKH personnel for their dedication and hard work, thus enabling BPKH achieving this good performance.

We would also express our appreciation and gratitude to the Supervisory Board for the support, direction and advice provided for the Executive Board managed to carry out the mandate properly. We would also address our appreciation and gratitude to the Ministry of Religious Affairs of the Republic of Indonesia, the Ministry of Finance of the Republic of Indonesia and the House of Representatives of the Republic of Indonesia as our strategic partners in the Hajj fund management.

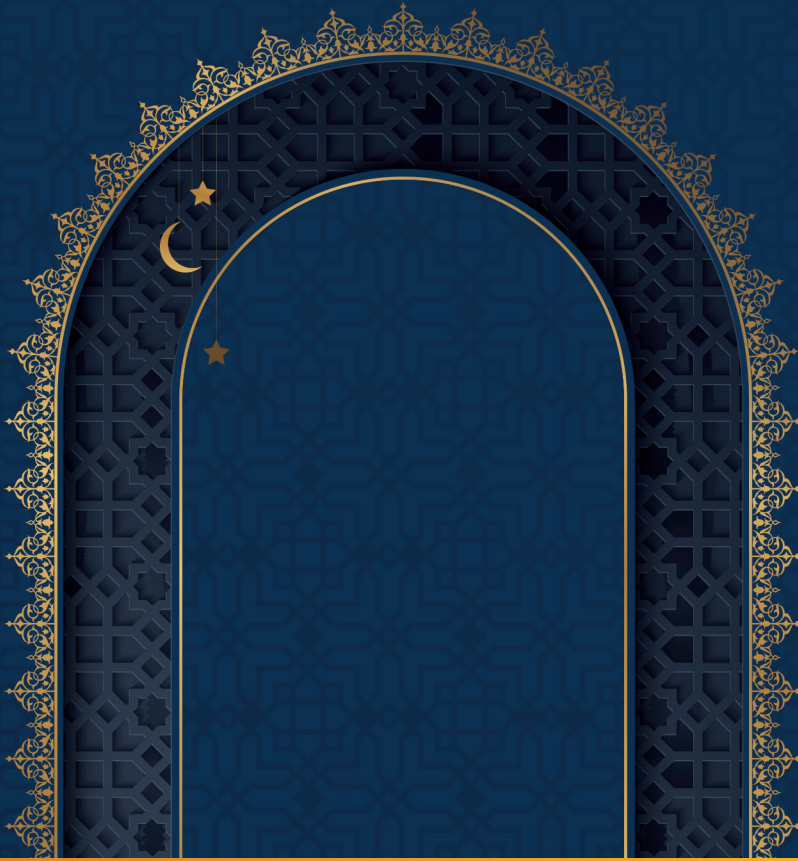
BPKH will continuously strive to carry out the mandate in the hajj fund management to deliver great benefits for prospective pilgrims and dedicate a positive contribution to the philanthropy of Muslims in Indonesia.

Jakarta, 30 Juni 2021 | June 30, 2021

Atas nama Badan Pelaksana BPKH
On Behalf of BPKH Executive Board



Dr. Anggito Abimanyu, M. Sc.
Kepala Badan Pelaksana BPKH
Head of BPKH Executive Board



PROFIL BPKH

BPKH PROFILE

“

Perkuatan organisasi yang dilakukan melalui peningkatan kualitas SDM dan Teknologi Informasi menjadi bagian dari strategi BPKH agar dapat terus memberikan manfaat dan pelayanan yang optimal bagi calon jamaah haji.

Organizational reinforcement that is done by improving the quality of human resources and information technology become a part of BPKH's strategy to always provide optimum benefits and services for the prospective pilgrims.

03





Identitas Lembaga

Institutions's Identity



“

BPKH terus memperbaiki dan menyempurnakan organisasi agar dapat memberikan pelayanan dan manfaat yang sebesar-besarnya bagi calon jemaah haji dan umat Muslim di Indonesia.

BPKH continues to improve and perfect the organization so that it can provide the maximum service and benefit for prospective pilgrims and Muslims in Indonesia.

”

Nama Lembaga

Institution's Name

Badan Pengelola Keuangan Haji/*Haji Fund Management Agency*

Nama Singkat

Abbreviated Name

BPKH



Tanggal Pendirian

Date of Establishment

11 Desember 2017

December 11, 2017



**Dasar Hukum
Pembentukan Lembaga**

*Legal Basis of Establishment
of the Institution*

- Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji
- Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji
- Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji
- *Republic of Indonesia Law Number 34 of 2014 on Hajj Fund Management*
- *President of the Republic of Indonesia Regulation Number 110 of 2017 on Hajj Fund Management Agency*
- *Government Regulation Number 5 of 2018 on the Implementation of Law Number 34 of 2014 on Hajj Fund Management*



Maksud dan Tujuan

Purpose and Objective

Melakukan Pengelolaan Keuangan Haji

To Perform Hajj Fund Management



Jumlah Pegawai

Total Employees

171 Orang

171 People



Alamat

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Bidakara Tower 1, Lantai 5
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Sekilas BPKH

BPKH at a Glance

Pengelolaan dana haji di Indonesia telah mengalami perkembangan hingga akhirnya dikelola oleh BPKH. Pada awalnya dana haji yang terkumpul dikelola secara langsung oleh Kementerian Agama berdasarkan Undang-Undang No.17 Tahun 1999. Namun, hal tersebut menimbulkan tantangan berupa cakupan tanggung jawab yang terlalu luas dan kemampuan pengelolaan yang belum mumpuni. Dengan adanya berbagai tantangan tersebut pihak pengelola Dana Abadi Umat (DAU) diubah dari Kementerian Agama menjadi BP DAU. Perkembangan terakhir, pengelolaan dana haji dikelola berdasarkan Undang-Undang No.34 Tahun 2014 yang memberikan wewenang yang lebih luas dalam investasi oleh BPKH melalui produk perbankan, surat berharga, emas, investasi langsung, dan investasi lainnya.

BPKH memiliki struktur organisasi yang terdiri dari Dewan Pengawas dan Badan Pelaksana. Kedua posisi ini bekerja sama dalam pengelolaan dana haji sebagaimana Komisaris dan Direksi dalam sebuah perusahaan. Namun, berbeda dengan Komisaris pada umumnya, Dewan Pengawas BPKH memiliki wewenang untuk memberikan persetujuan terkait penempatan dan investasi BPKH. Pengelolaan dana haji diwajibkan untuk menyediakan cadangan dana yang setara dengan dua kali biaya penyelenggaraan ibadah haji, artinya dana yang diinvestasikan dalam tahun berjalan akan tercover dengan dana cadangan tersebut sehingga penyelenggaraan dana haji akan tetap terlaksana apabila dalam kondisi kritis dana yang diinvestasikan mengalami kerugian.

BPKH adalah lembaga yang melakukan pengelolaan keuangan haji. Keuangan haji adalah semua hak dan kewajiban pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. Pengelolaan keuangan haji berasaskan pada prinsip syariah, prinsip kehati-hatian, manfaat, nirlaba, transparan dan akuntabel.

Hajj fund management in Indonesia has been developing and is finally managed by BPKH. Initially, the hajj fund was managed directly by the Ministry of Religious Affairs based on Law No.17 of 1999. However, it became too big of a responsibility and lacked of competencies. Due to such challenges, the management of Ummatic Trust Fund (DAU) was transformed the Ministry of Religious Affairs into Management Agency of Ummatic Trust Funds (BP Ummatic Trust Funds). Right now, hajj fund management is managed based on Law No.34 of 2014, which provides broader authority in investment conducted by BPKH through banking products, marketable securities, gold, direct investment, and other investments.

BPKH has an organizational structure consisting of a Supervisory Board and an Executive Board. These two positions collaborate in managing hajj fund as commissioners and directors in a company. However, the difference from the supervisory board lies in authority in approvals relating to the placement of BPKH investment. Hajj fund management is required to provide reserved fund equivalent to twice the hajj/pilgrimage organizing cost, meaning that the fund invested in the current year will be covered with these reserved fund. As a result, hajj fund management can still be carried out in the critical condition in which the fund invested suffer losses.

BPKH is an institution that conducts hajj fund management. Hajj fund constitutes all rights and obligations of the government that can be valued in money relating to the organization of hajj as well as all wealth in the form of money or goods that can be valued in money as a result of the implementation of these rights and obligations, either originating from the ummah or other non-binding legal sources. Hajj fund management is based on the principles of sharia, prudence, benefit, non-profit, transparency, and accountability.

Pengelolaan keuangan haji bertujuan meningkatkan kualitas penyelenggaraan ibadah haji, rasionalitas dan efisiensi penggunaan Biaya Penyelenggaraan Ibadah Haji (BPIH) dan manfaat bagi kemaslahatan umat Islam.

Menurut Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Badan Pengelola Keuangan Haji (BPKH) merupakan badan hukum publik yang bersifat mandiri dan bertanggung jawab kepada Presiden melalui Menteri. BPKH mempunyai tugas dan fungsi dalam mengelola keuangan haji mulai dari perencanaan, pelaksanaan, pengendalian dan pengawasan, serta pelaporan dan pertanggungjawaban pelaksanaan penerimaan, pengembangan, dan pengeluaran keuangan haji. BPKH dibentuk dengan tujuan:

1. Meningkatkan kualitas penyelenggaraan ibadah haji.
2. Meningkatkan rasionalitas dan efisiensi penggunaan biaya penyelenggaraan ibadah haji (BPIH).
3. Meningkatkan manfaat bagi kemaslahatan umat Islam dalam rangka mencapai tujuannya.

BPKH merumuskan *grand strategy* dan langkah strategis ke dalam 4 (empat) tahap yaitu:

1. Tahap menyiapkan fondasi kelembagaan.
2. Tahap membangun kepercayaan dan kredibilitas kelembagaan BPKH.
3. Tahap mengembangkan peran strategis dan tanggung jawab BPKH untuk kemaslahatan umat.
4. Tahap mengembangkan pengelolaan dan pelayanan haji terpadu.

Hajj fund management agency intends to improve the quality of the organization of hajj, rationality and efficiency of The Hajj/Pilgrimage Organizing Cost (BPIH), and benefits for the well-being of the Muslims.

According to Law Number 34 of 2014 on Hajj Fund Management, the Hajj Fund Management Agency (BPKH) is an independent public legal entity and responsible to the President through the Minister. BPKH has duties and functions in managing hajj fund, starting from planning, implementation, control, and supervision, as well as reporting and accountability for revenue, development, and expenditure of the hajj fund. BPKH was established to:

1. *Improve quality of the organization of hajj.*
2. *Improve rationality and efficiency of the hajj/pilgrimage organizing cost (BPIH) realization.*
3. *Increase advantage for the Muslims' philanthropy to achieve their goals.*

BPKH formulate a grand strategy and strategic steps into 4 (four) stages:

1. *The stage of preparing the institutional foundation.*
2. *The stage of building trust and credibility of BPKH institution.*
3. *The stage of developing strategic roles and responsibilities of BPKH for the well-being of the Muslims.*
4. *The stage of developing integrated hajj management and services.*

Jejak Langkah

Milestone

Juli 2017

July 2017

Presiden Joko Widodo resmi melantik dan mengambil sumpah tujuh Anggota Dewan Pengawas dan tujuh Anggota Badan BPKH, berdasarkan Keputusan Presiden Nomor 74 P Tahun 2017.

President Joko Widodo officially inaugurated and took the oath of Seven Members of the Supervisory Board and Seven Members of the Executive Board based on Presidential Decree Number 74 P year 2017.

Februari 2018

February 2018

Penerbitan Peraturan Pemerintah Nomor 5 Tahun 2018, BPKH diberikan kewenangan secara formalitas untuk melakukan investasi dan penempatan keuangan haji.

Issuance of Government Regulation Number 5 of 2018 BPKH was granted the authority to invest and place hajj fund.

September 2018

September 2018

Bidang Hukum dan Kepatuhan menetapkan sejumlah peraturan untuk memastikan pengelolaan keuangan haji berdasarkan prinsip Syariah, kehati-hatian, manfaat, nirlaba, transparan dan akuntabel.

Legal and compliance sector established a number of regulations to ensure that the hajj fund management is based on the principles of sharia, prudence, benefits, non-profit, transparency, and accountability.

Oktober 2018

October 2018

BPKH meluncurkan Program Kemaslahatan untuk menyalurkan nilai manfaat Dana Abadi Umat yang fokus pada kegiatan sesuai enam Asnaf.

BPKH launched Philanthropic Program to distribute the return Earned from the Ummatic Trust Fund focusing on activities according to six beneficiaries of Zakat (Asnaf).

November 2018

November 2018

Untuk menjaga mutu dalam proses penempatan dan investasi dana kelolaan haji, BPKH memperoleh Sertifikasi ISO 9001:2015.

To maintain the quality on the process of Hajj fund investment and placement, BPKH obtained ISO 9001:2015 certification.

Desember 2018

December 2018

Launching Website BPKH RI dan Lomba Logo baru untuk BPKH.

Launching of BPKH Website and Competition of BPKH New Logo.

April 2019

April 2019

Penambahan Kuota 10.000 Jemaah.

10,000 Extra Hajj Quota.

Maret 2019

March 2019

Penetapan BPIH oleh Kementerian Agama dan DPR.

Establishment of the Hajj/Pilgrimage Organizing Cost (BPIH) by Ministry of Religious Affairs and the House of Representative (DPR).

Mei 2019

May 2019

BPKH dan Kementerian Agama membiayai penambahan kuota 10.000 Jemaah tanpa menggunakan APBN.

BPKH and Ministry of Religious Affairs costed for 10,000 extra hajj quota without the APBN.

Juli 2019

July 2019

Launching Logo Baru BPKH yang bermakna Lembaga yang kuat, dinamis dan dapat dipercaya.

Launching of BPKH new logo which means strong, full of spirit and trusted institution.

Agustus 2019

August 2019

BPKH meraih sertifikasi ISO 9001:2015.

BPKH earned ISO 9001:2015 certification.

Oktober 2019

October 2019

Peluncuran SISKEHAT (Sistem Keuangan Haji Terpadu).

Launching of SISKEHAT (Integrated Hajj Financial System).

2020

2020

BPKH meraih sertifikasi ISO 37001:2016.

BPKH obtained ISO 37001:2016 certification.

Tugas, Fungsi, Wewenang, Hak dan Kewajiban BPKH

Duties, Functions, Authorities, Rights, and Obligations of BPKH



Sebagaimana diatur dalam Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Tugas, Fungsi, Wewenang, Hak dan Kewajiban BPKH adalah sebagai berikut:

Tugas BPKH

BPKH bertugas mengelola Keuangan Haji yang meliputi penerimaan, pengembangan, pengeluaran, dan pertanggungjawaban Keuangan Haji.

Fungsi BPKH

1. Perencanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.
2. Pelaksanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.

As stipulated in the Law of the Republic of Indonesia Number 34 of 2014 On Hajj Fund Management, the Duties, Functions, Authorities, Rights, and Obligations of BPKH are explained as follows:

Duties of BPKH

BPKH has duties to manage the hajj fund which includes revenue, development, expenditure, and accountability for Hajj Fund.

Functions of BPKH

1. *Planning the receipt, development, and expenditure of Hajj Fund.*
2. *Conducting the receipt, development, and expenditure of Hajj Fund.*

3. Pengendalian dan pengawasan penerimaan, pengembangan, serta pengeluaran Keuangan Haji.
4. Pelaporan dan pertanggungjawaban pelaksanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.

Wewenang BPKH

1. Menempatkan dan menginvestasikan Keuangan Haji sesuai dengan prinsip syariah, kehati-hatian, keamanan, dan nilai manfaat.
2. Melakukan kerja sama dengan lembaga lain dalam rangka pengelolaan Keuangan Haji.

Hak BPKH

BPKH berhak memperoleh dana operasional untuk penyelenggaraan program pengelolaan Keuangan Haji yang bersumber dari nilai manfaat Keuangan Haji.

Kewajiban BPKH

1. Mengelola Keuangan Haji secara transparan dan akuntabel untuk sebesar-besarnya kepentingan Jemaah Haji dan kemaslahatan umat Islam.
2. Memberikan informasi melalui media mengenai kinerja, kondisi keuangan, serta kekayaan dan hasil pengembangannya secara berkala setiap 6 (enam) bulan.
3. Memberikan informasi kepada Jemaah haji mengenai nilai manfaat BPIH dan/atau BPIH Khusus melalui rekening virtual setiap Jemaah Haji.
4. Melakukan pembukuan sesuai dengan standar akuntansi yang berlaku.
5. Melaporkan pelaksanaan pengelolaan Keuangan Haji, secara berkala setiap 6 (enam) bulan kepada Menteri dan DPR.
6. Membayar nilai manfaat setoran BPIH dan/atau BPIH Khusus secara berkala ke rekening virtual setiap Jemaah Haji.
7. Mengembalikan selisih saldo setoran BPIH dan/atau BPIH Khusus dari penetapan BPIH dan/atau BPIH Khusus tahun berjalan kepada Jemaah Haji.

3. *Controlling and supervising the receipt, development, and expenditure of Hajj Fund.*
4. *Reporting and accountability for the revenue, development, and expenditure of Hajj Fund.*

Authorities of BPKH

1. *Placing and investing Hajj Fund in accordance with the principles of sharia, prudence, security, and income earned.*
2. *Collaborating with other institutions in managing Hajj Fund.*

Rights of BPKH

BPKH has the rights to obtain operational fund for organizing hajj fund management program derived from income earned from Hajj Fund.

Obligations of BPKH

1. *Managing Hajj Fund in a transparent and accountable manner for the greatest interest of the ummah and well-being of the Muslim.*
2. *Providing information through the media about the performance, financial condition, and wealth and its development on a regular basis every 6 (six) months.*
3. *Providing information to the ummah about income earned from the Hajj/Pilgrimage Organizing Cost and/or Special the Hajj/Pilgrimage Organizing Cost through the virtual account of each pilgrim.*
4. *Conducting accountancy process in accordance with the applicable accounting standards.*
5. *Reporting the Hajj Fund management, periodically every 6 (six) months to the Minister and the House of Representatives (DPR).*
6. *Paying the return earned from the the Hajj/Pilgrimage Organizing Cost and/or Special the Hajj/Pilgrimage Organizing Cost periodically to the virtual account of each hajj pilgrim.*
7. *Returning the balance gap between the Hajj/Pilgrimage Organizing Cost deposit and/or Special the Hajj/Pilgrimage Organizing Cost from the Hajj/Pilgrimage Organizing Cost determination and/or Special the Hajj/Pilgrimage Organizing Cost of current year to the hajj pilgrims.*

Kegiatan BPKH

BPKH Activities

Sebagaimana diatur dalam Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pengelolaan Keuangan Haji meliputi perencanaan, pelaksanaan, pertanggungjawaban, pelaporan, dan pengawasan atas Keuangan Haji.

As stipulated in Government Regulation Number 5 of 2018 on the Implementation of Law Number 34 of 2014 on Hajj Fund Management, the Hajj Fund Management includes the planning, implementation, accountability, reporting, and supervision of the hajj fund.

Perencanaan Planning



- a. Perumusan kebijakan.
 - b. Penyiapan rencana strategis.
 - c. Penyiapan rencana kerja dan anggaran tahunan.
-
- a. *Policy formulation.*
 - b. *Strategic plans preparation.*
 - c. *Work plan and annual budget preparation.*

Pengawasan Supervisory



- a. Pemantauan dan evaluasi pelaksanaan pengelolaan Keuangan Haji.
 - b. Pemberian persetujuan rumusan kebijakan, rancangan rencana strategis, rancangan rencana kerja dan anggaran tahunan pengelolaan Keuangan Haji.
 - c. Pemberian penilaian dan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana.
-
- a. *Monitor and evaluate the Hajj Fund management.*
 - b. *Approve the policy formulation, strategic plans, work plans and annual budget for Hajj Fund management.*
 - c. *Provide assessment and consideration on the accountability report on the implementation of Hajj Fund management and BPKH management prepared by the Executive Board.*

Pelaksanaan Implementation



- a. Penerimaan.
 - b. Pengeluaran.
 - c. Kekayaan.
-
- a. *Revenues.*
 - b. *Expenditures.*
 - c. *Wealth.*

Pertanggungjawaban dan Pelaporan Accountability and Reporting



- a. Menyusun laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan.
 - b. Menyusun laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji.
-
- a. *Prepare performance report and financial statements on a monthly, quarterly, semester, and annual basis.*
 - b. *Prepare an accountability report of Hajj Fund management.*

Sasaran Strategis Strategic Goals



- a. Peningkatan kualitas penyelenggaraan haji.
 - b. Efisiensi dan rasionalisasi pelayanan haji.
 - c. Peningkatan hubungan dengan stakeholders.
-
- a. *Increasing the quality of hajj pilgrimage management.*
 - b. *Efficiency and rationalization of hajj services.*
 - c. *Increasing relationship with stakeholders.*



Logo BPKH

BPKH Logo



1. Huruf

Huruf BPKH didesain dengan dasar *font* yang tebal melambangkan lembaga yang tegas, kuat dan dinamis.

2. Warna

- Warna biru menggambarkan BPKH sebagai lembaga profesional yang dapat dipercaya (*trustworthy*) yang sesuai dengan asas BPKH yang mengedepankan prinsip syariah, kehati-hatian, transparan, akuntabel dan keamanan.
- Warna emas memiliki arti bernilai tinggi, yang selalu dikaitkan dengan hal-hal yang sifatnya bernilai yang sesuai dengan tujuan BPKH yang memberikan nilai manfaat optimal dan memberikan kemaslahatan untuk meningkatkan kesejahteraan umat.

1. Lettering

Lettering of BPKH is designed with bold font representing a firm, strong and dynamic institution.

2. Color

- *Blue illustrates BPKH as a professional trustworthy institution based on BPKH principles that promote sharia, prudent, transparent, accountable and safety.*
- *Gold means highly valuable, which is always related to precious matters and matches with BPKH goals to deliver optimum return to improve philanthropy of the Muslims.*



3. Percaya

Logo ini terinspirasi dari bentuk yang berasal dari jabat tangan yang melambangkan kepercayaan. Kepercayaan dalam menangani pengelolaan dana ibadah haji di Indonesia. Jabat tangan yang erat melambangkan keyakinan dan kerja sama dalam membentuk lembaga keuangan yang terpercaya dan amanah.

4. Growth

Elemen *growth* atau tumbuh, terdapat di dalam keseluruhan logo. Hal ini melambangkan pertumbuhan bisnis pada lembaga ini untuk terus berkembang dan menjadi lembaga keuangan haji yang terus bertumbuh dalam nilai dan terus memberikan kemaslahatan untuk meningkatkan kesejahteraan umat.

5. Ka'bah

Ikon siluet garis yang tergambar pada logo Ka'bah merepresentasikan sebuah lembaga keuangan haji. Bentuk ini diambil karena mengedepankan konsep minimalis dalam logo untuk menggambarkan satu tujuan menuju tanah suci.

6. Tawaf

Bentuk bulat tersebut melambangkan tawaf, sebagai salah satu rangkaian ibadah haji, yang dilakukan manusia dan juga rangkaian alam semesta (bumi mengelilingi matahari), sehingga mampu mewakili salah satu bentuk logo untuk BPKH yang akan terus-menerus menjadi lembaga yang melayani.

3. Trust

This logo is inspired by the handshaking symbol that means trust in handling hajj fund management. A close handshake symbolizes confidence and cooperation in establishing a trusted and trustworthy financial institution.

4. Growth

Growth or development elements contained in the entire shape of the logo is to picture business growth of this institution that continues to develop and become a Hajj Fund Management Agency which has more values and can provide more benefits to improve the philanthropy of the ummah.

5. Ka'bah

The line silhouette icon depicted on the Ka'bah logo represents a hajj financial institution. This icon is taken for laying forward the concept of minimalism in the logo to describe a goal towards the holy land.

6. Tawaf

The circle shape epitomizes "tawaf" as a series of hajj pilgrimage rituals conducted by human beings and also pictures the Universe (the earth orbiting the sun), so it can represent a logo of BPKH that will continue to be a trusted institution.

Bidang Usaha dan Layanan

Line of Business and Services



Sesuai Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018, bidang usaha dan layanan yang diberikan BPKH untuk mewujudkan sasaran strategisnya adalah sebagai berikut:

Investasi

Sesuai dengan Pasal 26 Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018, investasi keuangan haji dapat dilakukan dalam bentuk:

1. Surat berharga.
2. Emas.
3. Investasi langsung dan investasi Lainnya.

Semua jenis investasi dilakukan sesuai prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas. Selain memenuhi

In accordance with Government Regulation Number 5 of 2018, BPKH provides line of business and services to achieve the strategic goals, as follows.

Investment

In accordance with Article 26 of the Government Regulation of the Republic of Indonesia Number 5 of 2018, Hajj fund investments can be performed in the forms of:

1. Securities.
2. Gold.
3. Direct investment and other investments.

All types of investments are conducted based on Sharia principles by considering the aspects of financial safety, prudence, return, and liquidity. In addition to fulfilling those

aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas, investasi keuangan haji wajib dilakukan dengan mengoptimalkan pengelolaan risiko.

Investasi Keuangan Haji dalam bentuk surat berharga sebagaimana dimaksud dalam Pasal 26 meliputi:

1. Surat Berharga Syariah Negara yang diterbitkan oleh Pemerintah Pusat.
2. Surat Berharga Syariah yang diterbitkan oleh Bank Indonesia.
3. Efek Syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan.

Efek Syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan meliputi:

1. Saham Syariah yang dicatatkan di Bursa Efek.
2. Sukuk.
3. Reksa Dana Syariah.
4. Efek Beragun Aset Syariah.
5. Dana Investasi *Real Estat* Syariah.
6. Efek Syariah Lainnya.

Investasi Keuangan Haji dalam bentuk emas sebagaimana dimaksud dalam Pasal 26 hanya dapat dilakukan dalam bentuk emas batangan bersertifikat yang diproduksi dan/atau dijual di dalam negeri dan/atau dalam bentuk rekening emas yang dikelola oleh lembaga keuangan syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan. Investasi Langsung sebagaimana dimaksud dalam Pasal 26 dilakukan dengan cara:

1. Memiliki usaha sendiri.
2. Penyertaan modal.
3. Kerja sama investasi.
4. Investasi langsung lainnya.

Investasi Langsung dapat dilakukan dalam bentuk kerja sama antara BPKH dengan badan usaha dan/atau lembaga di dalam negeri dan/atau di luar negeri sesuai dengan ketentuan peraturan perundang-undangan.

aspects, hajj fund investment shall be carried out by optimizing risk management.

Hajj Fund Investments in securities as referred to in Article 26 including:

1. *Government sharia securities issued by the central government.*
2. *Sharia-compliant securities issued by Bank Indonesia.*
3. *Sharia securities regulated and monitored by the Financial Services Authority.*

Sharia securities regulated and monitored by the Financial Services Authority include:

1. *Sharia stocks listed on the stock exchange.*
2. *Sukuk.*
3. *Sharia Mutual Fund.*
4. *Sharia Asset Backed Securities.*
5. *Sharia Real Estate Investment Fund.*
6. *Other Sharia Securities.*

Hajj fund Investment in gold as referred to in Article 26 can only be performed in the form of certified gold bars produced and/or sold domestically, and/or in gold accounts managed by sharia financial institutions that are regulated and supervised by the Financial Services Authority. Direct investments, as referred to in Article 26, are carried out through:

1. *Having own business.*
2. *Equity investment.*
3. *Investment cooperation.*
4. *Other direct investments.*

Direct investments can be performed in the form of cooperation between BPKH and domestic and/or foreign business entities and/or institutions in accordance with the applicable laws and regulations.

Investasi Lainnya ditetapkan oleh BPKH

Untuk mencapai target portofolio sebesar 50% dari total dana haji dan juga mengoptimalkan nilai manfaat fokus pada Dana Haji yang tidak dapat diperjualbelikan. BPKH juga secara bertahap melakukan penempatan investasi pada beberapa instrumen diantaranya, investasi pada instrumen Sukuk Negara seri *Project Based Sukuk* (PBS), investasi pada Sukuk Negara SBSN USD, transaksi *Reverse Repo* Syariah dengan Bank Muamalat Indonesia, investasi pada Sukuk Korporasi, dan investasi pada Reksa Dana Pasar Uang Syariah.

Penempatan

Pengeluaran untuk penempatan Keuangan Haji dapat dilakukan dalam bentuk produk perbankan syariah.

Kemaslahatan

Pengeluaran kegiatan untuk kemaslahatan umat Islam pendanaannya berasal dari nilai manfaat DAU. Kegiatan Kemaslahatan BPKH dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan. Besaran nilai manfaat DAU ditetapkan berdasarkan proporsi DAU terhadap Keuangan Haji. Nilai manfaat DAU yang dapat digunakan untuk kemaslahatan umat Islam paling banyak sama dengan total nilai manfaat DAU dari tahun sebelumnya.

Other Investments Stipulated by BPKH

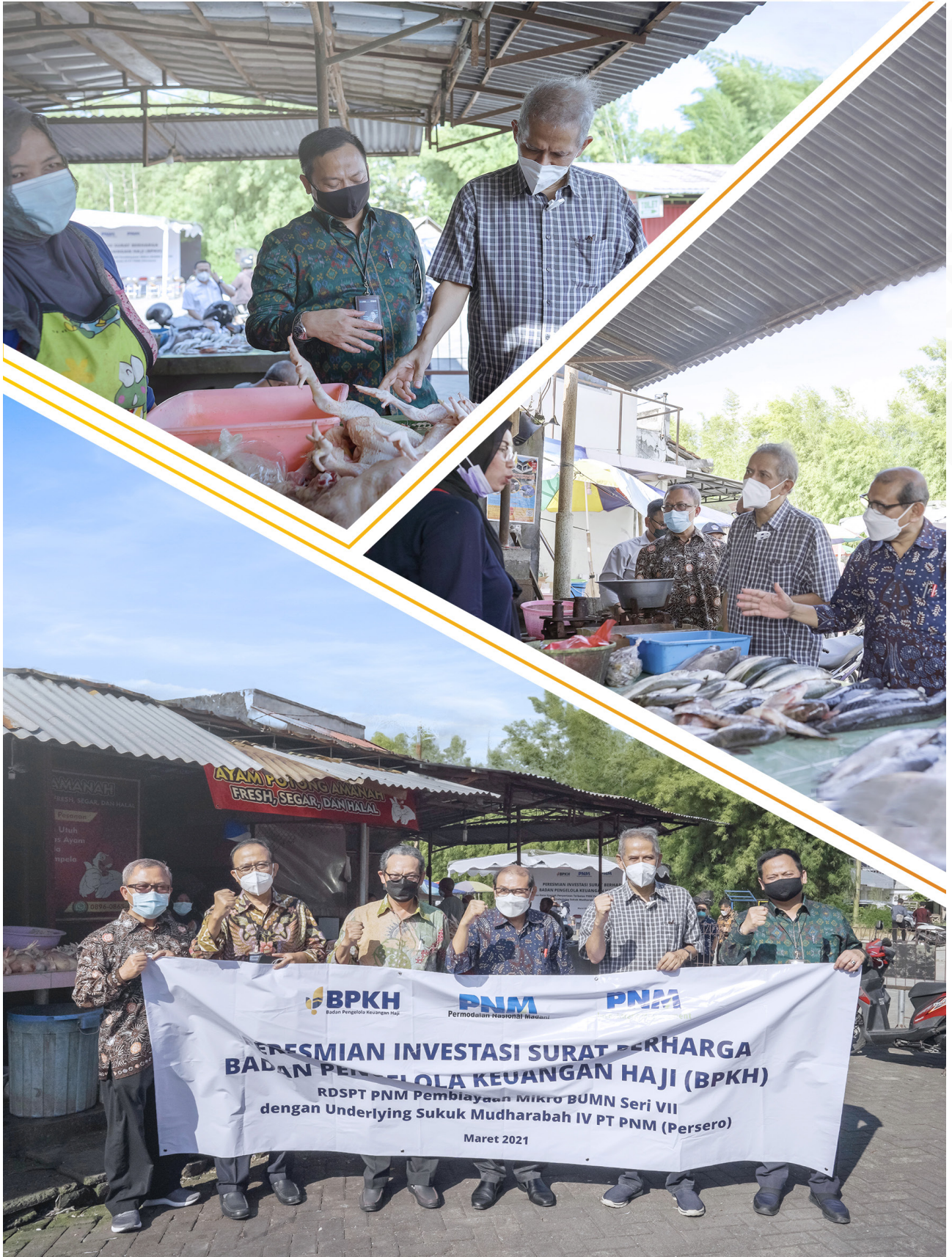
To achieve the portfolio target of 50% of the total Hajj funds and also optimize the return, BPKH focuses on the non-tradable hajj fund, BPKH has also gradually placed investments in several instruments in *Project-Based Sukuk* (PBS) series of State Sukuk instruments, investments in Government Sharia Securities USD State Sukuk, Sharia Reverse Repo transactions with Bank Muamalat Indonesia, investments in Corporate Sukuk, and investments in Sharia Money Market Fund Mutual Funds.

Placement

Expenditures for Hajj fund placement can be performed in the form of sharia banking products.

Philanthropic Programs

Social investment for the muslims prosperity are funded by the return earned from Ummatic Trust Fund. BPKH philanthropic programs are carried out in accordance with the laws and regulations. The amount of return earned from Ummatic Trust Funds is determined based on Ummatic Trust Funds proportion to Hajj Fund. It can be used as much as the total return earned from DAU in the previous year.



BPKH **PNM** **PNM**
Badan Pengelola Keuangan Haji Permodalan Nasional Madani

**PERESMIAN INVESTASI SURAT PERHARGA
BADAN PENGELOLA KEUANGAN HAJI (BPKH)
RDSPT PNM Pembiayaan Mikro BUMN Seri VII
dengan Underlying Sukuk Mudharabah IV PT PNM (Persero)**
Maret 2021

Daftar Tunggu Antrian Jemaah Haji 2020

Hajj Pilgrims Waiting List in 2020



1 Aceh **31** tahun year

2 Sumut **20** tahun year

3 Sumbar **23** tahun year

4 Riau **24** tahun year

5 Kepri **21** tahun year

6 Jambi **30** tahun year

7 Bengkulu **20** tahun year

8 Sumsel **22** tahun year

9 Lampung **22** tahun year

10 Babel **24** tahun year

11 Banten **25** tahun year

12 Jakarta **26** tahun year

13 Jabar **23** tahun year

14 Jateng **30** tahun year

15 DIY **30** tahun year

16 Jatim **32** tahun year



17	Bali	26	tahun	21	Kalteng	26	tahun	25	Sulbar	23	tahun	29	Sulut	14	tahun
	Bali		year		Kalteng		year		Sulbar		year		Sulut		year
18	NTB	35	tahun	22	Kalsel	36	tahun	26	Sul-Tenggara	25	tahun	30	Maluku Utara	18	tahun
	NTB		year		Kalsel		year		Sul-Tenggara		year		Maluku Utara		year
19	NTT	23	tahun	23	Kaltim	23	tahun	27	Sulteng	22	tahun	31	Maluku	14	tahun
	NTT		year		Kaltim		year		Sulteng		year		Maluku		year
20	Kalbar	18	tahun	24	Sulsel	34	tahun	28	Gorontalo	17	tahun	32	Papua Barat	17	tahun
	Kalbar		year		Sulsel		year		Gorontalo		year		Papua Barat		year
												33	Papua	24	tahun
													Papua		year

Visi dan Misi BPKH

Vision and Missions of BPKH



Visi Vision

“

Menjadi lembaga pengelola keuangan terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.

To become a trusted financial management institution that provides an optimal income earned from profit shared for the ummah and the well-being of Muslims.

”



Misi Mission

“

1. Membangun kepercayaan melalui pengelolaan sistem keuangan yang transparan dan modern.
2. Meningkatkan efisiensi dan rasionalitas BPIH melalui kerja sama strategis.
3. Melakukan investasi pada imbal hasil yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesionalitas.
4. Menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintegritas dan profesional.
5. Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat.

”

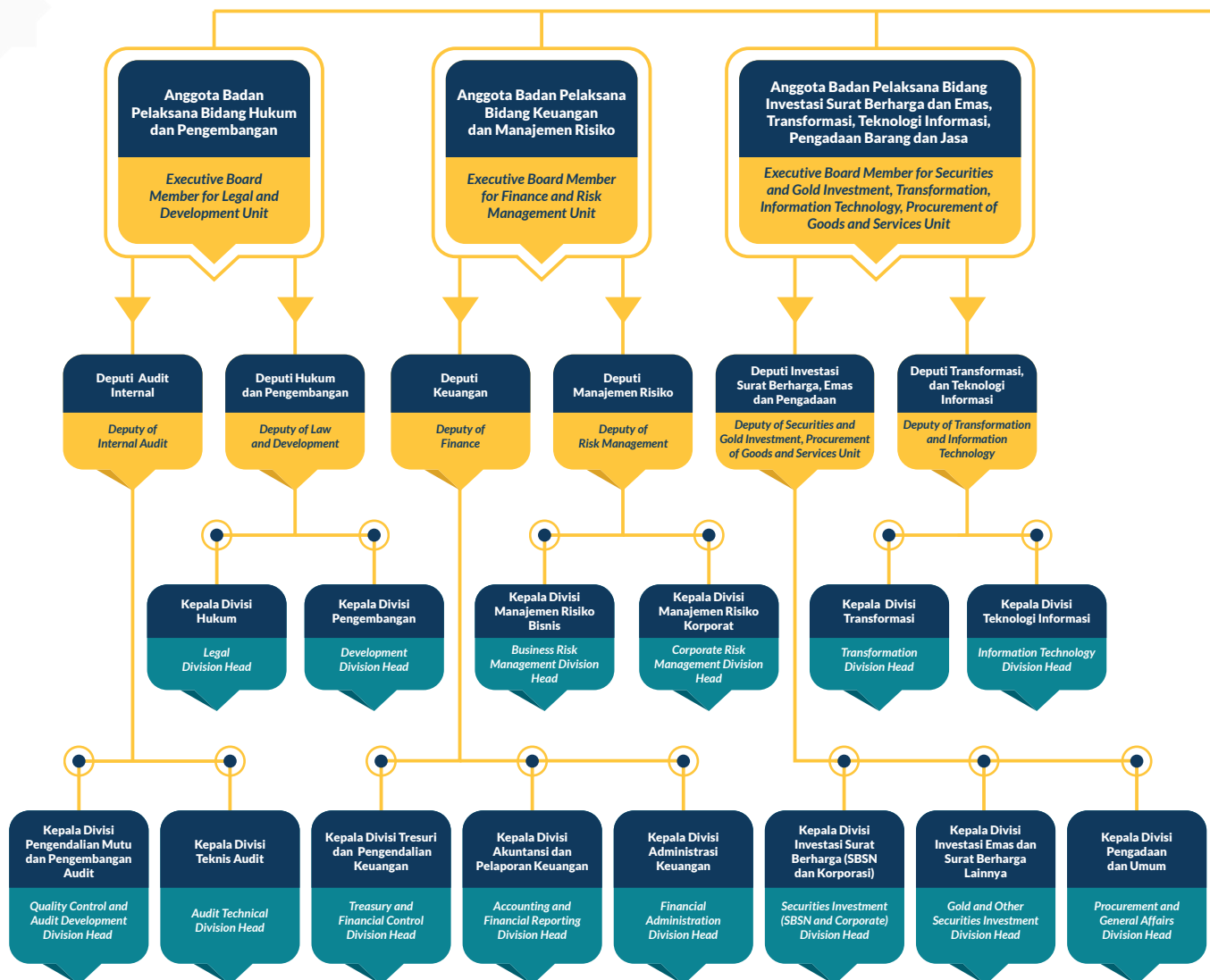
1. *Building trust through a transparent and modern financial management system.*
2. *Increasing the efficiency and rationality of the Hajj/Pilgrimage Organizing Cost through strategic cooperation.*
3. *Conducting investment with optimal returns based on sharia principles and considering the assurance, prudence, and professionalism aspects.*
4. *Creating comprehensive and accountable governance and work system by developing integrated and professional human resources.*
5. *Providing social responsibility programs to improve Muslims' philanthropy.*

Struktur Organisasi

Organization Structure

Struktur organisasi dan tata kerja BPKH berdasarkan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 33 Tahun 2020 tentang Perubahan atas Peraturan Kepala Badan Pelaksana BPKH Nomor 26 Tahun 2020, tentang Struktur Organisasi dan Tata kerja BPKH.

BPKH organization structure and working procedures refer to the Regulation of the Head of the Hajj Fund Management Agency Executive Board Number 33 of 2020 concerning Amendments to the Regulation of the Head of the BPKH Executive Board Number 26 of 2020, concerning BPKH Organization Structure and Work Procedure.







Mohammad Hatta, AK., M.B.A.

Anggota Dewan Pengawas
Member of Supervisory Board

Dr. Yuslam Fauzi S.E, MBA

Ketua Dewan Pengawas
Chairman of Supervisory Board

**Muhammad Akhyar Adnan,
Ph.D., MBA., CA., CRP., Ak.**

Anggota Dewan Pengawas
Member of Supervisory Board



Prof. Dr. Abd. Hamid Paddu, M.A., CRP

Anggota Dewan Pengawas
Member of Supervisory Board

Ir. Suhaji Lestiadi, M.E.

Anggota Dewan Pengawas
Member of Supervisory Board

Khasan Faozi, S.E., Ak., M.Si.

Anggota Dewan Pengawas
Member of Supervisory Board

Dr. KH. Marsudi Syuhud

Anggota Dewan Pengawas
Member of Supervisory Board

Profil Dewan Pengawas

Profile of Supervisory Board



Dr. Yuslam Fauzi S.E, MBA

Ketua Dewan Pengawas
Chairman of Supervisory Board

Usia

61 Tahun

Age

61 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1 Ekonomi, Universitas Indonesia (1986)
- S2 Finance & Investment Banking, Arizona State University USA (1992)
- S3 Strategic Management, Universitas Indonesia (2017)

Educational Background

- Bachelor's degree in Economics, University of Indonesia (1986)
- Master's degree in Finance & Investment Banking, Arizona State University USA (1992)
- Ph.D degree in Strategic Management, University of Indonesia (2017)

Riwayat Pekerjaan

- Konsultan Direksi LPPI (2016-2017)
- Dekan untuk Syariah Finance Academy, Mandiri University (2014-2015)
- CEO (Direktur Utama) PT Bank Syariah Mandiri (2005-2014)

Career Experience

- Advisor to Board of Directors, LPPI (2016-2017)
- Dean for Syariah Finance Academy, Mandiri University (2014-2015)
- CEO (President Director) PT Bank Syariah Mandiri (2005-2014)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Appointment Decree

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Masyarakat

Membership Element

Society



Khasan Faozi, S.E., Ak., M.Si.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

61 Tahun

Age

61 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1 Ekonomi Akuntansi, Universitas Diponegoro Semarang (1996)
- S2 Ekonomi Akuntansi, Universitas Diponegoro Semarang (2003)

Educations

- Bachelor's degree in Economic Accounting, Diponegoro University, Semarang (1996)
- Master's degree in Economic Accounting, Diponegoro University, Semarang (2003)

Riwayat Pekerjaan

- Sekretaris Direktorat Jenderal Penyelenggaraan Ibadah Haji dan Umroh Kementerian Agama Republik Indonesia (2012-2017)
- Kepala Sub Bidang Penyelenggaraan Ibadah Haji (BPIH) Kementerian Agama Republik Indonesia (2012-2013)
- Akuntan di Badan Pengawasan Keuangan dan Pembangunan (1996-2012)
- Ajun Akuntan di Badan Pengawasan Keuangan dan Pembangunan (1986-1996)

Work Experiences

- Secretary of Directorate General for The Organization of Hajj, the Ministry of Religious Affairs (2012-2017)
- Head of the Hajj/Pilgrimage Organizing Cost Sub-Division (BPIH), the Ministry of Religious Affairs (2012-2013)
- Accountant at Financial and Development Supervisory Agency (1996-2012)
- Junior Accountant at Financial and Development Supervisory Agency (1986-1996)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Pemerintah

Membership Element

Government



Mohammad Hatta, Ak., M.B.A.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

62 Tahun

Age

62 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Tangerang

Domicile

Tangerang

Riwayat Pendidikan

- D3 Keuangan Spesialisasi Akuntansi, Sekolah Tinggi Akuntansi Negara (1980)
- D4 Akuntansi, Sekolah Tinggi Akuntansi Negara (Ak.) (1987)
- Master of Finance, Accounting, and Business Administration (MBA) University of New Brunswick Fredericton, Canada
- S2 Finance Accounting and Business Administration (MBA) University of New Brunswick Fredericton, Canada (1993)

Educations

- Diploma III of Finance, Specialist in Accounting, Sekolah Tinggi Akuntansi Negara (1980)
- Diploma IV of Accounting, Sekolah Tinggi Akuntansi Negara (Ak.) (1987)
- Master of Finance, Accounting, and Business Administration (MBA) University of New Brunswick Fredericton, Canada
- S2 Finance Accounting and Business Administration (MBA) University of New Brunswick Fredericton, Canada (1993)

Riwayat Pekerjaan

- Anggota Dewan Pengawas, Badan Pengelola Keuangan Haji (BPKH) (2017-sekarang)
- Kepala Biro Perencanaan dan Keuangan, Sekretariat Jenderal Kementerian Keuangan (2015-2017)
- Kepala Pusat Layanan Pengadaan Secara Elektronik, Sekretariat Jenderal Kementerian Keuangan (2011-2015)
- Kepala Bagian Pengadaan Biro Perlengkapan, Sekretariat Jenderal Kementerian Keuangan (2008-2009)
- Kepala Bagian Perlengkapan DJPBN (2004-2007)
- Kepala Bagian Sistem dan Standar Akuntansi di Badan Akuntansi Keuangan Negara (1998-2004)
- Kepala Seksi Standar Akuntansi di Badan Akuntansi Keuangan Negara (1994-1997)
- Akuntan di Pusat Perbukuan Keuangan Negara (1987-1990)
- Ajun Akuntan di BPKP Denpasar (1983-1984)
- Ajun Akuntan di Kantor Akuntan Negara Denpasar - DJPKN (1980-1983)

Work Experiences

- Member of Supervisory Board, Hajj Fund Management Agency (BPKH) (2017-present)
- Head of Planning and Financing Bureau, Secretariat General of Ministry of Finance (2015-2017)
- Head of Electronic Procurement Service Center, Secretariat General of Ministry of Finance (2011-2015)
- Procurement Head of Supplies Bureau, Secretariat General of Ministry of Finance (2008-2009)
- Section Head of DJPBN Equipments (2004-2007)
- Section Head of System and Accounting Standard at State-Financial Accounting Agency (1998-2004)
- Section Head of Accounting Standard at State-Financial Accounting Agency (1994-1997)
- Accounting at State-Financial Book Center (1987-1990)
- Adjunct Accounting at BPKP Denpasar (1983-1984)
- Adjunct Accounting at Denpasar State Accounting Firm - DJPKN (1980-1983)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Pemerintah

Membership Element

Government



Dr. KH. Marsudi Syuhud

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

56 Tahun

Age

56 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1, English Departement Indraprasta PGRI University, Jakarta (1995)
- S2, Marketing Management Tarumanagara University (UNTAR), Jakarta (2006)
- S3, Islamic Economics & Finance Trisakti University, Jakarta (2014)

Educations

- Bachelor's degree, English Departement Indraprasta PGRI University, Jakarta (1995)
- Master's degree, Marketing Management Tarumanagara University (UNTAR), Jakarta (2006)
- Ph.D degree in Islamic Economics & Finance Trisakti University, Jakarta (2014)

Riwayat Pekerjaan

- Wakil Ketua Umum Majelis Ulama Indonesia (2020-2025)
- Ketua Pengurus Besar Nahdlatul Ulama (2015-2020)
- Sekretaris Jenderal Pengurus Nahdlatul Ulama (PBNU) (2011-2015)

Work Experiences

- Vice General Chairman Indonesia Ulama Council (2020-2025)
- General Chairman of Nahdlatul Ulama (2015-2020)
- General Secretary of the Central Board Nahdlatul Ulama (PBNU) (2011-2015)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Masyarakat

Membership Element

Society



Ir. Suhaji Lestiadi, M.E.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

55 Tahun

Age

55 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1 Pertanian, Fakultas Pertanian, Institut Pertanian Bogor (IPB), Bogor (1990)
- S2 Manajemen Ekonomi, Universitas Trisakti, Jakarta (2010)
- S3 Ilmu Ekonomi Akuntansi Syariah, Universitas Trisakti

Educations

- Bachelor's degree, Faculty of Agriculture, Institut Pertanian Bogor (IPB), Bogor (1990)
- Master's degree in Economics, Trisakti University, Jakarta (2010)
- Ph.D degree in Economic Studies Majoring Sharia Accounting, Trisakti University

Riwayat Pekerjaan

- Direktur Utama PT Tatar Sunda Sejahtera (2010-2017)
- Direktur PT Bank Bumiputera Indonesia Tbk (2006-2007)
- Direktur Utama PT Bank Persyarikatan Indonesia (2004-2005)
- Direktur PT Bank Muamalat Indonesia (1999-2004)

Work Experiences

- President Director PT Tatar Sunda Sejahtera (2010-2017)
- Director of PT Bank Bumiputera Indonesia Tbk (2006-2007)
- President Director PT Bank Persyarikatan Indonesia (2004-2005)
- Director PT Bank Muamalat Indonesia (1999-2004)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Masyarakat

Membership Element

Society



Muhammad Akhyar Adnan, Ph.D., MBA., CA., CRP., Ak.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

62 Tahun

Age

62 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1, (Drs) Fakultas Ekonomi, Universitas Gadjah Mada (1985)
- S2, (MBA) The Department of Management, The University of Wollongong, New South Wales, Australia (1991)
- S3, (Dr) The Department of Accounting and Finance, The University of Wollongong, New South Wales, Australia (1996)

Educations

- Bachelor's degree (Drs) Faculty of Economics, Universitas Gadjah Mada (1985)
- Master's degree (MBA), The Department of Management, The University of Wollongong, New South Wales, Australia (1991)
- Ph.D degree (Dr), The Department of Accounting and Finance, The University of Wollongong, New South Wales, Australia (1996)

Riwayat Pekerjaan

- Kepala Pusat Studi Pengembangan Ekonomi Islam dan Filantropi, Universitas Muhammadiyah Yogyakarta (2016-2018)
- Associate Professor, Departemen Akuntansi, International Islamic University Malaysia (IIUM) (2006-2011)
- Wakil Rektor Universitas Islam Indonesia (UII) (2002-2006)
- Dosen Luar Biasa di Program Pascasarjana di Institut Pertanian Bogor (IPB) (2012-2018)
- Dosen Luar Biasa di Program Pascasarjana di UIN Sunan Kalijaga (2015-2016)
- Dosen Luar Biasa di Program Institut Agama Islam Negeri Surakarta (2013-2015)
- Dosen Luar Biasa di Program Universitas Muhammadiyah Surakarta (2011-2013)

Work Experiences

- Head of Centre for Islamic Economics Development and Philanthropy, Universitas Muhammadiyah Yogyakarta (UMY) (2016-2018)
- Associate Professor, Department of Accounting, International Islamic Malaysia University (IIUM) (2006-2011)
- Vice Rector, Islam Indonesia University (UII) (2002-2006)
- Visiting Professor in the Postgraduate Programs of Institut Pertanian Bogor (IPB) (2012-2018)
- Visiting Professor in the Postgraduate Programs of UIN Sunan Kalijaga (2015-2016)
- Visiting Professor in the Postgraduate Programs of Institut Islam Negeri Surakarta (2013-2015)
- Visiting Professor in the Postgraduate Programs of Universitas Muhammadiyah Surakarta (2011-2013)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Masyarakat

Membership Element

Society



Prof. Dr. Abd. Hamid Paddu, M.A., CRP

Anggota Dewan Pengawas
Member of Supervisory Board

Usia

61 Tahun

Age

61 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1, (Drs) Fakultas Ekonomi Universitas Hasanuddin (1983)
- S2, (MA) School of Economic University of Philippines (1992)
- S3, (Dr) Pasca Sarjana Universitas Hasanuddin (2010)

Educations

- S1, (Drs) Faculty of Economics, Hasanuddin University (1983)
- S2, (MA) School of Economic University of Philippines (1992)
- S3, (Ph.D) Postgraduate Hasanuddin University (2010)

Riwayat Pekerjaan

- Tim Ahli Ekonomi Menteri Keuangan RI (2014-2017)
- Tim Asistensi Menteri Keuangan Bidang Desentralisasi Fiskal, Kementerian Keuangan RI (2007-2014)
- Anggota Badan Pengawas PDAM Kota Makassar (2007-2011)
- Consultant (STC)/ Economist in Decentralization Support Facility (DSF) World Bank, Jakarta (2010-2011)

Work Experiences

- Expert Team of the Minister of Finance of the Republic of Indonesia (2014-2017)
- Assistance Team of the Minister of Finance for Fiscal Decentralization, Ministry of Finance of the Republic of Indonesia (2007-2014)
- Member of Makassar City PDAM Supervisory Board (2007-2011)
- Consultant (STC)/ Economist in Decentralization Support Facility (DSF) World Bank, Jakarta (2010-2011)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Unsur Keanggotaan

Masyarakat

Membership Element

Society

Sejalan dengan tantangan yang meningkat, Dewan Pengawas meningkatkan efektivitas pengawasan untuk memastikan BPKH telah dikelola sesuai dengan peraturan perundang-undangan dan menghasilkan kinerja yang optimal.

In line with the increasing challenges, the Supervisory Board increases the effectiveness of supervision to ensure that BPKH is managed in accordance with the laws and regulations and produces optimal performance.





Dr. Ir. Acep Riana Jayaprawira, M.Si

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Dr. Anggito Abimanyu, M.Sc.

Kepala Badan Pelaksana BPKH
Head of BPKH Executive Board

Dr. Beny Witjaksono, S.P., M.M.

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board



**Hurriyah El Islamy,
LLB (Hons), M.CL, Ph.D**

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Ir. Ajar Susanto Broto, M.M

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Dr. Rahmat Hidayat, SE, MT

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

**A. Iskandar Zulkarnain,
S.E., M.M.**

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Profil Badan Pelaksana

Profile of Executive Board



Dr. Anggito Abimanyu, M.Sc.

Kepala Badan Pelaksana BPKH
Head of BPKH Executive Board

Usia

57 Tahun

Age

57 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- Sarjana Ekonomi Fakultas Ekonomi Universitas Gadjah Mada (1985)
- Master of Science, University of Pennsylvania Philadelphia, Amerika Serikat (1990)
- Ph.D, University of Pennsylvania Philadelphia, Amerika Serikat (1993)

Educations

- Bachelor's degree in Economics, Faculty of Economics, Gadjah Mada University (1985)
- Master of Science, Pennsylvania Philadelphia University, United States (1990)
- Ph.D, Pennsylvania Philadelphia University, United States (1993)

Riwayat Pekerjaan

- Dosen Fakultas Ekonomi dan Bisnis/Departemen Ekonomi dan Bisnis, Universitas Gadjah Mada (1987-sekarang)
- Komisaris BRI Syariah (2015-2017)
- Chief Economist BRI (2014-2017)
- Direktur Jenderal Penyelenggaraan Haji dan Umrah Kementerian Agama (2012-2014)
- Kepala Badan Kebijakan Fiskal/Staf Ahli Menteri Keuangan (2000-2010)
- Komisaris di PT Telkom Indonesia (2004-2008)
- Komisaris Lippo Bank (2001-2003)
- Komisaris Bank Internasional Indonesia (2000-2001)

Work Experiences

- Lecturer of the Faculty of Economics and Business/Department of Economics and Business, Universitas Gadjah Mada (1987-present)
- Commissioner of BRI Syariah (2015-2017)
- BRI Chief Economist (2014-2017)
- Director General of Hajj and Umrah Organization of the Ministry of Religion (2012-2014)
- Head of Fiscal Policy Agency/Expert Staff of the Minister of Finance (2000-2010)
- Commissioner at PT Telkom Indonesia (2004-2008)
- Commissioner of Lippo Bank (2001-2003)
- Commissioner of Bank Internasional Indonesia (2000-2001)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



Dr. Ir. Acep Riana Jayaprawira, M.Si

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

57 Tahun

Age

57 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1 Teknik Industri, Institut Teknologi Bandung (1986)
- S2 Administrasi Kebijakan Bisnis, Universitas Indonesia (2002)
- S3 Teknologi Industri Pertanian, Institut Pertanian Bogor (2010)

Educations

- S1 Industrial Engineering, Bandung Institute of Technology (1986)
- Master's Degree in Business Policy Administration, University of Indonesia (2002)
- S3 Agricultural Industrial Technology, Bogor Agricultural University (2010)

Riwayat Pekerjaan

- Dewan Komisaris; Direktur Risiko dan Kepatuhan, PT Bank BNI Syariah (2010)
- Komisaris Independen, PT Persada Ventura Syariah (2007)
- Direktur Utama, PT Score Consulting Indonesia (2007)
- Direktur Perencanaan dan Pengembangan, Teknologi Informasi dan Risiko, PT Jamsostek Persero (2005-2007)
- Direktur Keuangan, PT Permodalan Nasional Madani VC (2000-2005)
- Kepala Divisi Kredit Program; Direktur Administrasi dan Treasury, PT Permodalan Nasional Madani Persero (1999)
- Deputy General Manager Cabang Utama Jakarta, Kepala Divisi Supervisi Pembiayaan, PT Bank Muamalat Indonesia (1994)

Work Experiences

- Board of Commissioners; Director of Risk and Compliance, PT Bank BNI Syariah (2010)
- Independent Commissioner, PT Persada Ventura Syariah (2007)
- President Director, PT Score Consulting Indonesia (2007)
- Director of Planning and Development, Information Technology and Risk, PT Jamsostek Persero (2005-2007)
- Director of Finance, PT Permodalan Nasional Madani VC (2000-2005)
- Head of Program Credit Division; Director of Administration and Treasury, PT Permodalan Nasional Madani Persero (1999)
- Deputy General Manager of Jakarta Main Branch, Head of Financing Supervision Division, PT Bank Muamalat Indonesia (1994)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



Dr. Beny Witjaksono, S.P., M.M.

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

56 Tahun

Age

56 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1, Sarjana Pertanian, Fakultas Pertanian - Universitas Jember (1987)
- S2, Magister Management (MM), IPWI Jakarta, konsentrasi di Marketing (1995)
- S3 (Dr) bidang Islamic Economic Finance - Universitas Trisakti, Jakarta (2016)

Educations

- Bachelor's degree in Agriculture, Faculty of Agriculture, Jember University (1987)
- Master's degree in Management (MM), IPWI Jakarta, Majoring Marketing (1995)
- Ph.D (Dr) majoring Islamic Economic Finance - Trisakti University, Jakarta (2016)

Riwayat Pekerjaan

- Ketua LSP Keuangan Syariah (2015-2017)
- Direktur Eksekutif Asbisindo (2015-2017)
- Direktur Utama Bank Mega Syariah (2007-2015)
- Direktur PT Bank Mega Tbk (1997-2007)

Work Experiences

- Chairman of LSP Sharia Finance (2015-2017)
- Executive Director of Asbisindo (2015-2017)
- President Director of Bank Mega Syariah (2007-2015)
- Director of PT Bank Mega Tbk (1997-2007)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



A. Iskandar Zulkarnain, S.E., M.M.

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

57 Tahun

Age

57 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta, Indonesia

Domicile

Jakarta, Indonesia

Riwayat Pendidikan

- S1 Ekonomi, Universitas Sebelas Maret
- S2 Magister Manajemen, Universitas Sebelas Maret

Educations

- Bachelor's degree in Economics, Sebelas Maret University
- Master's degree in Management, Sebelas Maret University

Riwayat Pekerjaan

- Direktur Utama di PT Bali Investasi Global (2013-2017)
- Dewan Eksekutif di PKES (Pusat Komunikasi Ekonomi Syariah) (2012-2017)
- Direktur Keuangan di PT Balai Pustaka (Persero) (2007-2013)

Work Experiences

- President Director at PT Bali Investasi Global (2013-2017)
- Executive Board at PKES (Center of Sharia Economics Communication) (2012-2017)
- Finance Director at PT Balai Pustaka (Persero) (2007-2013)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



Hurriyah El Islamy, LLB (Hons), M.CL, Ph.D

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

44 Tahun

Age

44 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta, Indonesia

Domicile

Jakarta, Indonesia

Riwayat Pendidikan

- LLB (Law and Shari'ah), International Islamic University, Malaysia (1998)
- Master of Comparative Laws, International Islamic University, Malaysia (1999)
- PhD in Law, University of Strathclyde, United Kingdom (2007)

Educations

- LLB (Law and Shari'ah), International Islamic University, Malaysia (1998)
- Master of Comparative Laws, International Islamic University, Malaysia (1999)
- PhD in Law, University of Strathclyde, United Kingdom (2007)

Riwayat Pekerjaan

- APIF Supervisory Committee, IsDB (2020)
- Anggota Pleno, DSN MUI (2020)
- Islamic Finance Advisory Board Member, Astana International Financial Centre (2018-2020)
- IMF Expert in Islamic Financial and Capital Markets (2016-2020)
- Group Director, CIMB Group, Islamic Legal and Capital Markets & Shariah Governance (2014-2015)
- Chairman, Legal and Internal Audit, Bahrain Association of Bankers (2010-2013)
- Director/Head, Capinnova Investment Bank/Kuwait Finance House (Bahrain) (2007-2013)

Work Experiences

- APIF Supervisory Committee, IsDB (2020)
- Plenary Member, DSN MUI (2020)
- Islamic Finance Advisory Board Member, Astana International Financial Center (2018-2020)
- IMF Expert in Islamic Financial and Capital Markets (2016-2020)
- Group Director, CIMB Group, Islamic Legal and Capital Markets & Shariah Governance (2014-2015)
- Chairman, Legal and Internal Audit, Bahrain Association of Bankers (2010-2013)
- Director/Head, Capinnova Investment Bank/Kuwait Finance House (Bahrain) (2007-2013)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



Dr. Rahmat Hidayat, SE, MT

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

56 Tahun

Age

56 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta

Domicile

Jakarta

Riwayat Pendidikan

- S1 Ekonomi, Universitas Jember (1990)
- S2 Institut Teknologi Bandung (ITB), (2002)
- S3 Ph.D Ekonomi Islam, Universitas Kebangsaan Malaysia (2010)

Educations

- Bachelor's degree in Economics, Jember University (1990)
- Master's degree, Institut Teknologi Bandung (ITB), (2002)
- Ph.D degree in Islamic Economics, Kebangsaan Malaysia University (2010)

Riwayat Pekerjaan

- Bekerja di Kementerian Pekerjaan Umum dan Perumahan Rakyat (2006-2017)
- Bekerja di Bappenas (1994-2006)

Work Experiences

- Working at Ministry of Public Works and Public Housing (2006-2017)
- Worked at Bappenas (1994-2006)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017



Ir. Ajar Susanto Broto, M.M

Anggota Badan Pelaksana BPKH
Member of BPKH Executive Board

Usia

48 Tahun

Age

48 Years

Kewarganegaraan

Indonesia

Nationality

Indonesia

Domisili

Jakarta, Indonesia

Domicile

Jakarta, Indonesia

Riwayat Pendidikan

- S1 Teknik Sipil, Fakultas Teknik Universitas Diponegoro, Semarang (1996)
- S2, Magister Management (MM), IPWI Jakarta, konsentrasi di Marketing (2009)

Educations

- Bachelor's degree in Civil Engineering, Faculty of Engineering, Universitas Diponegoro, Semarang (1996)
- Master's degree in Management (MM), IPWI Jakarta majoring Marketing (2009)

Riwayat Pekerjaan

- Corporate Planning & Strategy Group Head Bank BRI Syariah (2012-2017)
- Risk Management & Compliance Group Head (Senior Vice President) Bank BRI Syariah (2009-2012)
- Risk Management Division Head (Vice President) Bank Bukopin (2007-2009)
- Market Risk Department Head (Assistant Vice President) Bank Bukopin (2001-2007)

Work Experiences

- Corporate Planning & Strategy Group Head of Bank BRI Syariah (2012-2017)
- Risk Management & Compliance Group Head (Senior Vice President) Bank BRI Syariah (2009-2012)
- Risk Management Division Head (Vice President) Bank Bukopin (2007-2009)
- Market Risk Department Department Head (Assistant Vice President) Bank Bukopin (2001-2007)

Dasar Hukum Pengangkatan

Keputusan Presiden RI Nomor 74/P Tahun 2017

Basis of Appointment

President RI Decree Number 74/P of 2017

Di tengah kondisi ekonomi dan bisnis yang menantang, BPKH masih dapat membukukan pertumbuhan kinerja yang baik. Posisi dana haji yang dikelola BPKH meningkat menjadi Rp144 triliun dari tahun sebelumnya Rp124 triliun.

In the midst of challenging economic and business conditions, BPKH was still able to record good performance growth. The position of Hajj funds managed by BPKH increased to IDR144 trillion from the previous year of IDR124 trillion.



Pejabat Senior

Senior Management



Emir Rio Krishna, ST, MBA, Msc

Sekretaris Badan
Corporate Secretary

Usia <i>Age</i>	45 Tahun <i>45 Years</i>
Riwayat Pendidikan <i>Educations</i>	<ul style="list-style-type: none"> • S1 Teknik Elektro, Universitas Trisakti (1999) • S2 Business Administration, University of Hertfordshire (2000) • S2 Information Systems, University of Leeds (2001) • S1 Electrical Engineering, Trisakti University (1999) • Master of Business Administration (MBA), University of Hertfordshire (2000) • Master of Science (MSc) in Information Systems, University of Leeds (2001)
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> • Direktur Operasional, Kemitraan (2017-2018) • Senior Program Officer, Japan ASEAN Integration Fund Management Team (2013-2017) • Operations Director, Partnership (2017-2018) • Senior Program Officer, Japan ASEAN Integration Fund Management Team (2013-2017)



**Juni Supriyanto S.Kom, M.Si, SAS, Ak, CMA,
CSRS, CertDA**

Deputi Keuangan
Deputy of Finance

Usia Age	42 Tahun 42 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • S1 Teknik Informatika, STMIK Perbanas (2004) • S2 Kajian Ketahanan Nasional, Universitas Indonesia (2009) • <i>Bachelor's degree in Informatics Engineering, STMIK Perbanas (2004)</i> • <i>Master's degree in National Resilience Studies, University of Indonesia (2009)</i>
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Kepala Grup Keuangan & Pelaporan, PT Bank Panin Syariah (2013-2017) • Anggota Dewan Standar Akuntansi Syariah, Ikatan Akuntan Indonesia (2015-2021) • <i>Head of Finance & Reporting Group, PT Bank Panin Syariah (2013-2017)</i> • <i>Member of Sharia Accounting Standard Board, Indonesia Accountant Association (2015-2021)</i>



Dr. Indra Gunawan SE, SIP, MSc

Deputi Investasi

Deputy of Securities and Gold Investment, Procurement of Goods and Services Unit

Usia
Age

43 Tahun
43 Years

Riwayat Pendidikan
Educations

- S1 Hubungan Internasional, Universitas Pasundan (2000)
- S1 Ekonomi Studi Pembangunan, Universitas Padjadjaran (2001)
- S2 Law & Economics, Utrecht University (2003)
- S3 Doktor Manajemen Bisnis (DMB), Universitas IPB
- *Bachelor's degree in International Relation, Pasundan University (2000)*
- *Bachelor's degree in Economics majoring Development Studies, Padjajaran University (2001)*
- *Master's degree in Law & Economics, Utrecht University (2003)*
- *Ph.D Majoring Business Management (DMB), IPB University*

Riwayat Pekerjaan
Work Experiences

- Kepala Pengelola Investasi, PT Insight Investments Management (2014-2018)
- Kepala Group Investasi, Tenaga Ahli/Spesialis, PT CIMB Sunlife (2011-2014)
- Kepala Pengelola Investasi, PT AJ Tugu Mandiri (2011)
- *Head of Investment, PT Insight Investment Management (2014-2018)*
- *Head of investment Group, Expert/Specialist, PT CIMB Sunlife (2011-2014)*
- *Head of Investment, PT AJ Tugu Mandiri (2011)*



Sulistyo Budi, ST, M.Kom

Deputi Penghimpunan, Penempatan, Investasi Langsung
dan Investasi Lainnya

*Deputy of Collections, Placements, Direct Investments
and Other Investments*

Usia Age	55 Tahun 55 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none">• S1 Teknik Elektro, Institut Teknologi Bandung (1990)• S2 Teknologi Informasi, Universitas Indonesia (1999)• Bachelor's degree in Electrical Engineering, Institut Teknologi Bandung (1990)• Master's degree in Information Technology, University of Indonesia (1999)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none">• Direktur Teknologi Informasi dan Manajemen, PT Bursa Efek Indonesia (2015-2018)• Direktur, PT Kustodian Sentral Efek Indonesia (2000-2015)• Director of Information Technology and Management, PT Bursa Efek Indonesia (2015-2018)• Director, PT Kustodian Sentral Efek Indonesia (2000-2015)



Karno, SE, MM

Deputi Manajemen Risiko
Deputy of Risk Management

Usia <i>Age</i>	48 Tahun <i>48 Years</i>
Riwayat Pendidikan <i>Educations</i>	<ul style="list-style-type: none"> • S1 Ekonomi Manajemen, Universitas Indonesia (2000) • S2 Manajemen, Institut Pertanian Bogor (2012) • <i>Bachelor's degree in Management, University of Indonesia (2000)</i> • <i>Master's degree in Management, Institut Pertanian Bogor (2012)</i>
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> • Head of Risk Management, PT Bank Panin Dubai Syariah Tbk (2016-2018) • Kepala Departemen Manajemen Risiko, PT Bank BCA Syariah (2013-2016) • <i>Head of Risk Management, PT Bank Panin Dubai Syariah Tbk (2016-2018)</i> • <i>Head of Risk Management Department, PT Bank BCA Syariah (2013-2016)</i>



Miftahudin

Deputi Transformasi dan Teknologi Informasi
Deputy of Transformation and Information Technology

Usia Age	46 Tahun 46 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none">• Sarjana (S1) Institut Pertanian Bogor• Bachelor's degree form Institute Pertanian Bogor
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none">• HR Division/HR Plant Operation Department Head, Toyota, (2018-2019)• HR Division/Government Relations & Suppliers Support (2014-2017)• HR Division/Employee Relations Department Head (2013)• HR Division/HR Plant Operation Department Head, Toyota, (2018-2019)• HR Division/Government Relations & Suppliers Support (2014-2017)• HR Division/Employee Relations Department Head (2013)



Dr. Hadiyati Munawaroh, SE, M.Ak., Ak., CA

Deputi Audit Internal
Deputy of Internal Audit

Usia <i>Age</i>	45 Tahun <i>45 Years</i>
Riwayat Pendidikan <i>Educations</i>	<ul style="list-style-type: none"> • D3 Akuntansi, STAN (1996) • S1 Akuntansi, Universitas Padjadjaran (1999) • S2 Akuntansi, Universitas Indonesia (2004) • S3 Administrasi Publik, Universitas Diponegoro (2014) • <i>Diploma 3 in Accounting, STAN (1996)</i> • <i>Bachelor's degree in Accounting, Padjajaran University (1999)</i> • <i>Master's degree in Accounting, University of Indonesia (2004)</i> • <i>Ph.D in Public Administration, Diponegoro University (2014)</i>
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> • Auditor, Badan Pemeriksa Keuangan (1996-2018) • Auditor, Supreme Audit Agency (1996-2018)



Ahmad Zaky, MBA

Deputi SDM dan Kepatuhan
Deputy of HR and Compliance

Usia Age	44 Tahun 44 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • S1 Syariah, UIN Sunan Kalijaga (2001) • S2 Business Administration in Human Resources Management and International Business, Rochester Institute of Technology (2007) • Bachelor of Sharia, UIN Sunan Kalijaga (2001) • Master of Business Administration in Human Resources Management and International Business, Rochester Institute of Technology (2007)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Pendiri/Direktur, PT Tosora Konsultindo (2012-2018) • Direktur, Alfabeta Publishing House (2008-2012) • Founder/Direktur, PT Tosora Konsultindo (2012-2018) • Director, Alfabeta Publishing House (2008-2012)



Harry Alexander, SH., MH., LL.M.

Deputi Hukum dan Pengembangan
Deputy of Law and Development

Usia Age	41 Tahun 41 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • S1 Sarjana Hukum (SH), Fakultas Hukum Universitas Indonesia (2001) • S2 Magister Hukum (MH), Fakultas Hukum Universitas Indonesia (2006) • S2 Master of Law (LL.M), Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008) • <i>Bachelor of Law (SH), Faculty of Law, University of Indonesia (2001)</i> • <i>Master of Law (MH), Faculty of Law, University of Indonesia (2006)</i> • <i>Master of Law (LL.M), Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008)</i>
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Kepala Divisi Manajemen Risiko, Sekretariat Komite Stabilitas Sistem Keuangan (KSSK) di Kementerian Keuangan – Penugasan LPS (2019) • Kepala Divisi Peraturan dan Divisi Pengembangan Kebijakan, Lembaga Penjamin Simpanan (LPS) (2014-2019) • <i>Advisor on Regulatory dan Public Private Transactions, International Finance Corporation – World Bank Group (2010-2014)</i> • <i>Risk Management Division Head, Secretariat of the Financial System Stability Committee (KSSK) at the Ministry of Finance – LPS Assignment (2019)</i> • <i>Regulation Division and Policy Development Division Head, Deposit Insurance Corporation (LPS) (2014-2019)</i> • <i>Advisor on Regulatory and Public Private Transactions, International Finance Corporation – World Bank Group (2010-2014)</i>



Hari Prasetya, S.E., MBA

Deputi Perencanaan dan Pengkajian
Deputy of Planning and Research

Usia Age	49 Tahun 49 Years
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • S1 Akuntansi, Universitas Brawijaya (1994) • S2 Business Administration, University of Hartford, CT-USA (2002) • Bachelor of Accounting, Brawijaya University (1994) • Master of Business Administration, University of Hartford, CT-USA (2002)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Direktur Group Pengendalian Operasional, Lembaga Penjamin Simpanan (2015-2018) • Direktur Group Manajemen Risiko, Lembaga Penjamin Simpanan (2013-2015) • Director of Operational Control Group, Indonesia Deposit Insurance Corporation (2015-2018) • Director of Risk Management Group, Deposit Insurance Corporation (2013-2015)

Manajer Investasi Mitra Badan Pengelola Keuangan Haji

BPKH's Investment Manager Partners

Berdasarkan Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji (BPKH) Nomor 8/BPKH.00/2018, pada Tahun 2018, BPKH telah menetapkan sejumlah Manajer Investasi sebagai mitra BPKH, yaitu:

Based on the Decision of the Head of BPKH Executive Board of Hajj Fund Management Agency (BPKH) No.8/BPKH.00/2018, in 2018, BPKH determined a number of Investment Manager as BPKH Partners, which are:

PT BNI Asset Management

Centennial Tower, Lantai 19
Jl. Gatot Subroto Kav 24 & 25 Jakarta 12930
T. +62-21 2996 9646 (Hotline)
F. +62-21 2996 9647
E. customerservices@bni-am.co.id

PT BNI Asset Management

Centennial Tower, 19th Floor
Jl. Gatot Subroto Kav 24 & 25 Jakarta 12930
T. +62-21 2996 9646 (Hotline)
F. +62-21 2996 9647
E. customerservices@bni-am.co.id

PT Schroder Investment Management Indonesia

Gedung Bursa Efek Indonesia, Tower 1, Lantai 30
Jl. Jend. Sudirman Kav.52-53 Jakarta 12190 - Indonesia
T. +6221 - 2965 5100
E. privacy@schroders.com

PT Schroder Investment Management Indonesia

Gedung Bursa Efek Indonesia, Tower 1, 30th Floor
Jl. Jend. Sudirman Kav.52-53 Jakarta 12190 - Indonesia
T. +6221 - 2965 5100
E. privacy@schroders.com

PT Bahana TCW Investment Management

Graha CIMB Niaga, Lantai 21,
Jl. Jend. Sudirman, Kav 58, Jakarta 12190 - Indonesia
T. (021) 2505277

PT Bahana TCW Investment Management

Graha CIMB Niaga, 21st Floor,
Jl. Jend. Sudirman, Kav 58, Jakarta 12190 - Indonesia
T. (021) 2505277

PT Mandiri Manajemen Investasi

Menara Mandiri 2 Lantai 15,
Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 - Indonesia
T. (021) 526 3505
E. info@mandiri-investasi.co.id

PT Mandiri Manajemen Investasi

Menara Mandiri 2 15th Floor,
Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190 - Indonesia
T. (021) 526 3505
E. info@mandiri-investasi.co.id

PT Batavia Prosperindo Aset Manajemen

Gedung Chase Plaza Lantai 12,
Jl. Jend. Sudirman Kav. 21 Jakarta 12920
T. (62-21) 520 8390
CS. (62-21) 520 8377
E. customer@bpam.co.id

PT Batavia Prosperindo Aset Manajemen

Gedung Chase Plaza 12th Floor,
Jl. Jend. Sudirman Kav. 21 Jakarta 12920
T. (62-21) 520 8390
CS. (62-21) 520 8377
E. customer@bpam.co.id

PT Manulife Aset Manajemen Indonesia

Sampoerna Strategic Square South Tower, Lantai 31,
Jl. Jend. Sudirman Kav.45-46, Jakarta 12930
T. (021) 2555 22 55
E. hai@manulifeam.com

PT Manulife Aset Manajemen Indonesia

Sampoerna Strategic Square South Tower, 31st floor,
Jl. Jend. Sudirman Kav.45-46, Jakarta 12930
T. (021) 2555 22 55
E. hai@manulifeam.com

PT RHB Asset Management Indonesia

Revenue Tower Lantai 11 District 8, SCBD Lot 13
Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 - Indonesia
T. +6221 5093 9889
F. +6221 5093 9898

PT RHB Asset Management Indonesia

Revenue Tower 11th Floor District 8, SCBD Lot 13
Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190 - Indonesia
T. +6221 5093 9889
F. +6221 5093 9898

PT Trimegah Asset Management

Gedung Artha Graha Lantai 19
Jl. Jend Sudirman Kav. 52-53
Jakarta 12190
T. +62-21 2924 8030
F. +62-21 2924 8040
cs_tram@trimegah.com
www.trimegah-am.com

PT Trimegah Asset Management

Gedung Artha Graha 19th Floor
Jl. Jend Sudirman Kav. 52-53
Jakarta 12190
T. +62-21 2924 8030
F. +62-21 2924 8040
cs_tram@trimegah.com
www.trimegah-am.com

PT Indo Premier Investment Management ("IPIM")

Pacific Century Place Lantai 15, Suite 1509 SCBD Lot 10
Jl. Jend. Sudirman Kav 52-53
Jakarta Pusat 12190 - Indonesia
T. +62 21 5098 1168
investindonesia@ipc.co.id

PT Indo Premier Investment Management ("IPIM")

Pacific Century Place 15th Floor, Suite 1509 SCBD Lot 10
Jl. Jend. Sudirman Kav 52-53
Central Jakarta 12190 - Indonesia
T. +62 21 5098 1168
investindonesia@ipc.co.id

PT Samuel Aset Manajemen

Menara Imperium Ground Floor
Jakarta 12980 - Indonesia
T. +62-21 2854 8800 (Hotline)
+62-21 2854 8824
F. +62-21 8370 3278
E. marketing@sam.co.id

PT Samuel Aset Manajemen

Menara Imperium Ground Floor
Jakarta 12980 - Indonesia
T. +62-21 2854 8800 (Hotline)
+62-21 2854 8824
F. +62-21 8370 3278
E. marketing@sam.co.id

PNM Investment Management

Menara TASPEN Lantai 8
Jl. Jendral Sudirman Kav. 2 Jakarta 10220 - Indonesia
T. (+62 21) 2511395
F. (+62 21) 2511385, (+62 21) 2511382
E. reksadana@pnmim.com

PNM Investment Management

Menara TASPEN 8th Floor
Jl. Jendral Sudirman Kav. 2 Jakarta 10220 - Indonesia
T. (+62 21) 2511395
F. (+62 21) 2511385, (+62 21) 2511382
E. reksadana@pnmim.com

PT BNP Paribas Asset Management

Sequis Tower Lantai 29
Jl. Jend. Sudirman Kav. 71 SCBD Lot 11B Jakarta 12190 - Indonesia
E. sales.service@bnpparibas-am.co.id

PT BNP Paribas Asset Management

Sequis Tower 29th Floor
Jl. Jend. Sudirman Kav. 71 SCBD Lot 11B Jakarta 12190 - Indonesia
E. sales.service@bnpparibas-am.co.id

PT Danareksa Investment Management

Plaza BP Jamsostek Lantai 11
Jl. H.R. Rasuna Said Kav. 112 Blok B Jakarta Selatan, 12910
T. 1-500-688 (tekan 2 untuk DIM)
F. (62-21) 25198 003
E.ClientServiceDIM@danareksainvestment.co.id

PT Danareksa Investment Management

Plaza BP Jamsostek 11th Floor
Jl. H.R. Rasuna Said Kav. 112 Blok B South Jakarta, 12910
T. 1-500-688 (tekan 2 untuk DIM)
F. (62-21) 25198 003
E.ClientServiceDIM@danareksainvestment.co.id

PT Principal Asset Management

Revenue Tower, District 8, Lantai 5,
Jl. Jend. Sudirman No.52-53 Jakarta 12190 - Indonesia
T. +(62 21) 5088 9988
E. customer.services@principal.co.id

PT Principal Asset Management

Revenue Tower, District 8, 5th Floor,
Jl. Jend. Sudirman No.52-53 Jakarta 12190 - Indonesia
T. +(62 21) 5088 9988
E. customer.services@principal.co.id

PT Syailendra Capital

District 8 Treasury Tower, Lantai 39, Unit 39A, SCBD Lot 28
Jl. Jend. Sudirman Kav. 52-53 Jakarta - Indonesia 12190
T. +6221 27939900
F. +6221 29721199
E. marketing@syailendracapital.com

PT Syailendra Capital

District 8 Treasury Tower, 39th Floor, Unit 39A, SCBD Lot 28
Jl. Jend. Sudirman Kav. 52-53 Jakarta - Indonesia 12190
T. +6221 27939900
F. +6221 29721199
E. marketing@syailendracapital.com

PT Eastspring Investments Indonesia

Prudential Tower Lantai 23
Jl. Jend. Sudirman Kav. 79, Jakarta 12910
T. +62 21 2924 5555
F. +62 21 2924 5566

PT Eastspring Investments Indonesia

Prudential Tower 23th Floor
Jl. Jend. Sudirman Kav. 79, Jakarta 12910
T. +62 21 2924 5555
F. +62 21 2924 5566

Setelah PMK (Peraturan Menteri Keuangan) tentang pengecualian pajak BPKH resmi ditetapkan, BPKH telah mempersiapkan tata kelola pengalihan Instrumen Reksa Dana Terproteksi Syariah (RDTS) dan Reksa Dana Pasar Uang Syariah (RDPUS) secara mandiri (swakelola).

Investasi BPKH bersama Manajer Investasi akan fokus mempertimbangkan investasi *Alternative Investment* di pasar modal sebagai nilai tambah, inklusi, literasi dan penganekaragaman investasi Syariah BPKH.

After the comencing of PMK (Minister of Finance Regulation) regarding BPKH tax exemptions, governance preparation of transferring all assets of the Sharia Protected Mutual Fund (RDTS) and Sharia Money Market Mutual Funds (RDPUS) on the pipeline for execution.

BPKH and Investment Managers going forward will focus on exploring Alternative Investment investments in the capital market as an added value for financial inclusion, Shariah literacy and diversification of Sharia investments Innovation for BPKH.





Muda Naik Haji?

Seputar BPKH

BPKH adalah lembaga yang melakukan pengelolaan Keuangan Haji. Keuangan Haji adalah semua hak dan kewajiban pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. Pengelolaan Keuangan Haji berasaskan pada prinsip syariah, prinsip kehati-hatian, manfaat, nirriba, transparan dan akuntabel.



Website BPKH

BPKH Website



Sebagai bagian dari penerapan prinsip transparansi yang sekaligus juga sebagai sarana edukasi publik, BPKH menyediakan situs resmi yang dapat diakses dengan mudah oleh masyarakat luas yang beralamat pada: <https://www.bpkh.go.id>. Situs tersebut menyajikan berbagai informasi terkait Badan Pengelola Keuangan Haji Indonesia dalam bahasa Indonesia dan bahasa Inggris antara lain:

1. Sejarah Badan
2. Visi dan Misi
3. Tugas dan Fungsi
4. Profil Dewan Pengawas dan Badan Pelaksana
5. Artikel Publikasi
6. Layanan yang Diberikan
7. Informasi Program Kemaslahatan
8. Informasi Lowongan Pekerjaan
9. Investasi Surat Berharga dan Emas
10. Investasi Luar Negeri
11. Info Pengadaan
12. Alamat dan Nomor Kontak
13. Saluran Pengaduan/WBS

Seluruh informasi yang disediakan senantiasa diperbaharui oleh Badan secara periodik dengan tujuan agar masyarakat mendapatkan informasi yang paling terkini.

As part of transparency principle implementation as well as means of public education media, BPKH provides official website that is accessible for public at: <https://www.bpkh.go.id>. The website contains various information related to Indonesia Hajj Fund Management Agency which is available in Indonesian and English, as follows:

1. *History of the Institution*
2. *Vision and Mission*
3. *Duties and Functions*
4. *Profile of Supervisory Board and Executive Board*
5. *Articles Publication*
6. *Services*
7. *Information on Social Responsibility Program*
8. *Job Vacancy*
9. *Securities and Gold Investment*
10. *Overseas Investment*
11. *Procurement Info*
12. *Address and Contact*
13. *Customer Care/WBS*

All of information is updated by the institution periodically so that public obtain latest updates.

Sumber Daya Manusia

Human Resources



BPKH menyadari bahwa Sumber Daya Manusia (SDM) merupakan aset utama yang mendukung pencapaian visi dan misi organisasi. Perencanaan, pengelolaan, dan pengembangan SDM yang dilakukan BPKH selalu selaras dengan strategi dan tujuan organisasi, baik yang bersifat jangka pendek maupun jangka panjang. Untuk itu, BPKH menggunakan pendekatan yang terintegrasi untuk proses seleksi-rekrutmen, pengembangan SDM, pengelolaan kinerja, kompensasi dan tunjangan, administrasi pengelolaan kepersonaliaan, serta sistem informasi SDM yang memadai.

BPKH sangat memahami bahwa untuk dapat memenangkan kompetisi melalui peningkatan produktivitas dibutuhkan SDM yang tepat sesuai kuantitas dan kualitas kompetensi. Maka dari itu, perencanaan dan pengembangan SDM harus dibuat selaras dengan kebutuhan organisasi, target yang ingin dicapai, dan strategi yang digunakan. Akhirnya, BPKH fokus pada pengembangan kompetensi keterampilan emosional (*soft skill*), kompetensi teknis (*hard skill*), internalisasi nilai-nilai organisasi dan kepemimpinan.

BPKH views that Human Resources (HR) as main assets that support achievement of the organization's vision and mission. HR planning, management and development implemented in BPKH are always in line with both short and long term strategy and objectives of the organization. Therefore, BPKH applies an integrated approach for recruitment-selection process, HR development, performance management, compensation and benefits, personnel management administration, and an adequate HR information system.

BPKH fully understands that to win the competition through increased productivity requires proper human resources according to the quantity and quality of competencies. Therefore, HR planning and development shall be made in line with the needs of the organization, the targets to be achieved, and the strategies used. Finally, BPKH focuses on developing competences for emotional skills (soft skills), technical competencies (hard skills), internalizing organizational values and leadership.

Penanggung Jawab Pengelolaan SDM

Pengelolaan manajemen SDM BPKH memiliki struktur jabatan yang seragam dan ramping, yaitu Deputi, Kepala Divisi yang dibantu Manajer dan Asisten Manajer. Formasi pengelolaan SDM BPKH di bawah struktur Bidang SDM dan Kepatuhan adalah sebagai berikut:

Unit in Charge in HR Management

The management of BPKH HR management has a corresponding and lean position structure, namely Deputy, Head of Division assisted by Manager and Assistant Manager. The formation of BPKH HR management under the structure of the HR and Compliance Division is as follows:



Tugas dan Tanggung Jawab Pengelolaan SDM BPKH

1. Menyusun dan mengelola rencana strategis Divisi SDM.
2. Melaksanakan perencanaan, rekrutmen, penempatan dan pengembangan pegawai, serta sistem dan kebijakan imbal jasa pegawai.
3. Mengkoordinasikan penggunaan Sistem Informasi SDM dalam mengelola *database* kepegawaian.
4. Menyusun dan mengelola perencanaan, pengorganisasian dan administrasi program pendidikan dan pelatihan.
5. Melaksanakan program pengelolaan talenta.
6. Mengkoordinasikan pembuatan rancangan Surat Keputusan tentang kepegawaian dan administrasi kontrak kerja pegawai.
7. Mengelola sistem manajemen karir pegawai dalam bentuk rotasi, promosi dan demosi.
8. Menyusun dan mengelola sistem insentif pegawai berdasarkan penilaian kinerja.
9. Memastikan proses penilaian kinerja seluruh pegawai terlaksana di seluruh unit.
10. Melaksanakan penilaian kepuasan dan *engagement* pegawai.
11. Melaksanakan program budaya kerja BPKH.
12. Melakukan kajian dan evaluasi terhadap efektivitas program dan peraturan kepegawaian.
13. Melakukan pembinaan, pengembangan, dan penilaian kinerja.

Program Kerja Strategis Bidang SDM

Di dalam rencana strategis yang telah disusun oleh BPKH pengelolaan SDM, terkait dengan perspektif *Learning* and *Growth* memiliki 9 (sembilan) inisiatif/program strategis, yaitu sebagai berikut:

1. Melakukan program perekrutan pegawai yang selektif untuk terus menjaga rasio produktivitas.
2. Mengimplementasikan pendidikan dan pelatihan baik *inhouse* dan/atau menggunakan jasa pihak eksternal.
3. Bekerja sama dengan vendor pendidikan dan pelatihan yang memiliki pengalaman di bidang keuangan syariah.
4. Menyusun tingkat literasi pegawai dalam proses digitalisasi dan budaya digital organisasi dan insan BPKH.
5. Menyusun program pengembangan SDM yang komprehensif dan berbasis kompetensi.
6. Menyusun remunerasi berbasis kinerja.
7. Melibatkan pegawai dalam pengambilan beberapa kebijakan BPKH.

Duties and Responsibilities of BPKH HR Management

1. *Develop and manage the HR Division's strategic plan.*
2. *Carry out planning, recruitment, placement and development of employees, as well as employee compensation systems and policies.*
3. *Coordinate the use of HR Information Systems in managing the employment database.*
4. *Develop and manage planning, organization and administration of education and training programs.*
5. *Implement talent management program.*
6. *Administer Decree drafting regarding employment and employee's work contracts.*
7. *Manage employee career management system in the form of rotation, promotion and demotion.*
8. *Develop and manage employee incentive system based on performance appraisal.*
9. *Ensure the performance appraisal process for all employees is carried out in all units.*
10. *Carry out employee satisfaction and engagement assessments.*
11. *Implement BPKH work culture program.*
12. *Conduct studies and evaluations on the effectiveness of programs and personnel regulations.*
13. *Conduct coaching, development, and performance appraisal.*

Strategic Work Program for Human Resources

In the strategic plan prepared by BPKH for HR management, there are 9 (nine) strategic initiatives/programs related to the Learning and Growth perspective, as follows:

1. *Conduct a selective employee recruitment program to always keep the productivity ratio.*
2. *Implement education and training, both in-house and/or using the services of external parties.*
3. *Cooperate with experienced education and training vendors in sharia finance.*
4. *Develop employee literacy levels in the digitalization process and digital culture of the organization and BPKH's personnel.*
5. *Develop a comprehensive and competency-based HR development program.*
6. *Develop performance-based remuneration.*
7. *Involve employees in BPKH policies making.*

8. Melaksanakan promosi dan mutasi berdasarkan kompetensi dan kinerja pegawai.
9. Membuat program-program yang memberi kepuasan kerja non-material.

Pengelolaan SDM

Pengelolaan SDM BPKH dilakukan secara terintegrasi mulai dari rekrutmen hingga masa purna bakti, sebagai proses yang saling berkaitan satu dengan lainnya, guna memberikan dukungan nyata terhadap pencapaian visi dan misi BPKH.

Rekrutmen

Rekrutmen menjadi proses awal yang sangat menentukan keberlanjutan manajemen SDM BPKH. Melalui program rekrutmen yang baik, BPKH dapat memperoleh SDM yang sesuai dengan kebutuhan, baik dari segi kompetensi maupun karakter.

Proses seleksi awal yang dilakukan memiliki persyaratan sebagai berikut:

1. Warga Negara Indonesia.
2. Usia paling rendah 18 (delapan belas) tahun pada saat melamar.
3. Beragama Islam.
4. Sehat jasmani dan rohani.
5. Memiliki integritas dan kepribadian yang tidak tercela.
6. Memiliki kualifikasi dan kompetensi sesuai dengan kebutuhan.
7. Tidak pernah dipidana dengan pidana penjara berdasarkan putusan pengadilan yang sudah mempunyai kekuatan hukum tetap karena melakukan tindak pidana dengan pidana penjara 2 (dua) tahun atau lebih.
8. Lulus tahapan seleksi yang ditetapkan oleh BPKH, minimal yaitu:
 1. Seleksi administrasi.
 2. Seleksi kompetensi dan potensi.
 3. Wawancara.

8. Carry out promotions and mutations based on employee competence and performance.
9. Create programs that provide non-material job satisfaction.

HR Management

BPKH HR management is carried out in an integrated manner starting from recruitment to retirement, as an interrelated process with one another, in order to provide real support for the achievement of BPKH vision and mission.

Recruitment

Recruitment becomes an initial process that highly determines sustainability of BPKH HR management. Through a good recruitment program, BPKH can recruit human resources that suit the requirements, both in terms of competence and character.

The initial selection process has the following requirements:

1. Indonesian citizen.
2. At least 18 (eighteen) years old when applying.
3. Muslim.
4. Physically and mentally healthy.
5. Has impeccable integrity and personality.
6. Has the qualifications and competencies according to the needs.
7. Has never been convicted of imprisonment based on a court decision that has permanent legal force because of committing a crime with imprisonment of 2 (two) years or more.
8. Pass the selection stages set by BPKH, at a minimum, namely:
 1. Administration selection.
 2. Selection of competence and potential.
 3. Interview.

Hak Pegawai Badan Pengelola Keuangan Haji meliputi:

1. Mendapatkan penghasilan meliputi gaji, tunjangan, fasilitas kesehatan dan fasilitas lainnya sesuai dengan ketentuan.
2. Mendapatkan jaminan sosial sesuai dengan ketentuan perundang-undangan.
3. Mendapatkan fasilitas Bantuan Hukum sesuai dengan ketentuan.
4. Mendapatkan cuti tahunan sebanyak 12 (dua belas) hari kerja, cuti bersalin, cuti sakit dan cuti dengan alasan penting lainnya.
5. Mengundurkan diri.
6. Mendapatkan kesempatan untuk menyampaikan pendapat, kritik, dan saran.
7. Melakukan komunikasi dua arah yang bebas, terbuka dan bertanggung jawab.
8. Mendapatkan jaminan kerahasiaan data kepegawaian.
9. Mendapatkan program pengembangan Sumber Daya Manusia.

Seluruh calon pegawai akan diseleksi berdasarkan kualifikasi kebutuhan secara objektif dan akurat. Melalui proses rekrutmen yang baik akan didapatkan calon pegawai yang tepat dan memiliki kompetensi tinggi untuk dapat mendukung pertumbuhan dan perkembangan BPKH di masa mendatang.

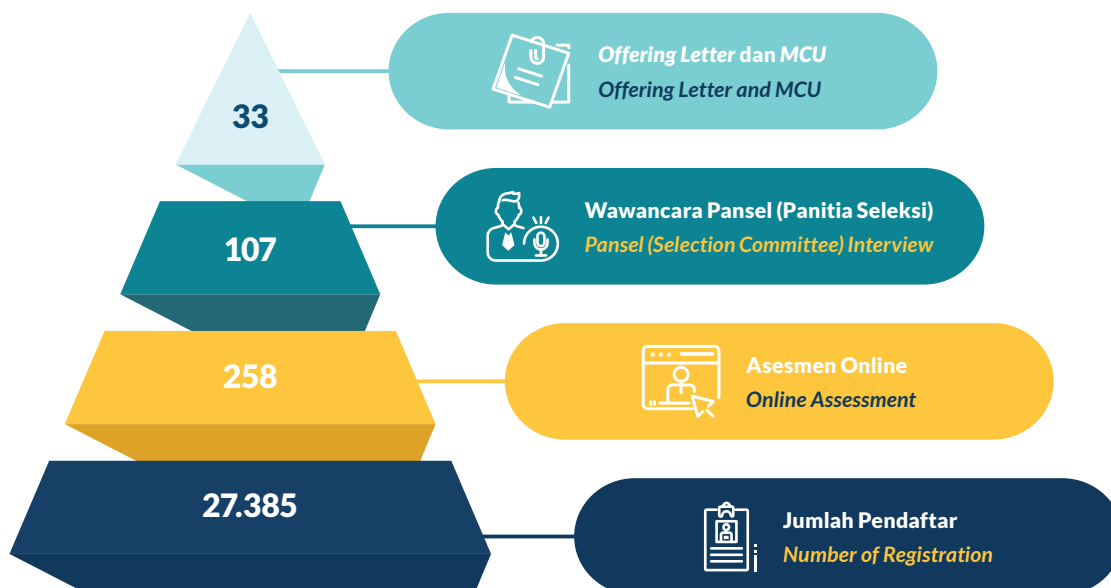
Hasil rekrutmen pegawai tetap tahun 2020 dapat diresume sebagai berikut:

The Hajj Fund Management Agency Employees Rights, including:

1. *Receiving income such as salary, allowances, as well as health and other facilities based on the provisions.*
2. *Receiving social insurance based on the relevant laws and regulations.*
3. *Obtaining Legal Assistance based on the policies.*
4. *Receiving annual leave of 12 (twelve) working days, maternity leave, sick leave, and leave due to other important reasons.*
5. *Resignation.*
6. *Receiving the opportunity to express opinions, criticisms, and suggestions.*
7. *Conducting free, open, and responsible two-way interaction.*
8. *Getting the employment data confidentiality.*
9. *Receiving Human Resources development programs.*

All prospective candidates will be selected based on the qualification objectively and accurately. A proper recruitment process is conducted to obtain the right prospective employees who have high-competence to support BPKH's growth and development for the years to come.

The results of the 2020 permanent employee recruitment can be summarized as follows:



- **Jumlah Pendaftar**
Dari total 27.385 pendaftar, sebanyak 13.724 peserta yang memenuhi kelengkapan dokumen administrasi.
- **Asesmen Online**
Sebanyak 258 peserta telah memenuhi persyaratan kualifikasi jabatan dan kompetensi teknis.
- **Wawancara Pansel**
Sebanyak 107 orang peserta sebagai *ranking 3* (tiga) teratas per formasi posisi berhak mengikuti tahapan selanjutnya yaitu Wawancara Panitia Seleksi (Pansel) melalui fasilitas Zoom dan tatap muka fisik.
- **Offering Letter dan MCU**
Berdasarkan hasil wawancara Pansel, sebanyak 33 orang peserta berhak mengikuti tahapan terakhir yaitu Tes Kesehatan dan sebelumnya BPKH menyampaikan *Offering Letter* kepada masing-masing peserta.

Program Pendidikan dan Pelatihan

Di dalam Peraturan BPKH Nomor 10 Tahun 2018 tentang Sistem Kepegawaian, pada Bab XI telah dijelaskan mengenai Pengembangan Pegawai dan sebagai upaya dalam meningkatkan produktivitas, keterampilan dan kemampuan pegawai, BPKH mengikutsertakan pegawai untuk melaksanakan program pengembangan kompetensi dalam bentuk pendidikan keterampilan atau kemampuan yang diselenggarakan sendiri atau oleh badan-badan lain baik di dalam maupun di luar negeri sesuai dengan kebutuhan BPKH. BPKH juga telah mengalokasikan anggaran khusus untuk pengembangan sumber daya manusia yang dimiliki untuk mengantisipasi tantangan di masa depan, dengan memiliki SDM yang handal dan berkualitas.

Selama tahun 2020, BPKH telah memberikan pelatihan kepada 118 orang pegawai dengan total hari pelatihan 314 hari.

- **Number of Registration**
Out of the total 27,385 registrants, 13,724 participants met the completeness of administrative documents.
- **Online Assessment**
258 participants have met the requirements for position qualifications and technical competence.
- **Pansel Interview**
107 participants as top 3 (three) rankings per position formation are entitled to follow the next stage, namely Interview of the Selection Committee (Pansel) via Zoom and in-person meeting.
- **Offering Letter and MCU**
Based on the results of the panel interviews, 33 participants are entitled to participate in the last stage which is the Health Test and BPKH submitted an Offering Letter to each participant in advance.

Education and Training Program

In BPKH Regulation Number 10 of 2018 concerning the Personnel System, Chapter XI explains about Employee Development and as an effort to increase employee productivity, skills and abilities, BPKH involves employees to carry out competency development programs in the form of skills or abilities education that is held alone or by other agencies both at home and abroad in accordance with the needs of BPKH. BPKH has also allocated a special budget for the development of its human resources to anticipate future challenges, by having reliable and quality human resources.

During 2020, BPKH has provided training to 118 employees with a total of 314 training days.

Rincian pelatihan yang diikuti oleh pegawai BPKH dapat dilihat pada tabel berikut ini:

The detail training followed by the employee of BPKH can be seen in the table below:

No	Bidang Fields	Pelatihan/Sertifikasi Training/Certification	Tanggal Date	Kategori Category	Jumlah Hari Pelatihan Total Training Days	Jumlah Peserta Total Participants
1	Manajemen Risiko dan Perencanaan <i>Risk Management and Planning</i>	Chartered Financial Analyst	18 Januari - 16 Mei 2020 <i>January 18-May 16, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	12	1
2	Manajemen Risiko dan Perencanaan <i>Risk Management and Planning</i>	Certified Risk Management Professional	27-31 Januari 2020 <i>January 27-31, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	5	1
3	Manajemen Risiko dan Perencanaan <i>Risk Management and Planning</i>	Sertifikasi Analisa Efek (CSA) <i>Securities Analysis Certification (CSA)</i>	1, 8, 15, 22, 29 Februari 2020, 7, 13 Maret 2020 <i>February 1, 8, 15, 22, 29, 2020 March 7, 13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	7	2
4	Manajemen Risiko dan Perencanaan <i>Risk Management and Planning</i>	Professional Financial Modeller	24-28 Februari 2020 <i>February 24-28, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	5	1
5	Investasi <i>Investation</i>	Corporate Credit Analysis	10-12 Februari 2020 <i>February 10-12, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	3
6	Keuangan <i>Finance</i>	Assets & Liabilities Management (ALMA)	12-13 Maret 2020 <i>March 12-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
7	Manajemen Risiko, Hukum dan Kepatuhan <i>Risk Management, Legal and Compliance</i>	Refreshment Sertifikasi Kompetensi Basic Treasury Dealer	12-13 Juni 2020 <i>June 12-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
8	Keuangan dan Perencanaan <i>Finance and Planning</i>	GRI Standards Certified Training on Sustainability Reporting	22-26 Juni 2020 <i>June 22-26, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	5	1
9	Komite Dewan Pengawas <i>Supervisory Board Committee</i>	Lead Auditor Sistem Manajemen Anti Suap ISO 37001:2016	29 Juni-2 Juli 2020 <i>June 29-July 2, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	4
10	Manajemen Risiko, Hukum dan Kepatuhan <i>Risk Management, Legal and Compliance</i>	Governance Risk Compliance Professional (GRCP)	1,2 dan 6 Juli 2020 <i>July 1,2,6, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	3
11	Pengembangan, Perencanaan dan SDM <i>Development, Planning and HR</i>	Certified Strategy Execution Professional (CSEP)	6-27 Juli 2020 <i>July 6 - 27, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	14	4

12	Investasi dan Kerja sama LN <i>Foreign Investment and Cooperation</i>	Bahasa Inggris <i>English</i>	23 Juli-23 Desember <i>July 23-December 23, 2020</i>	Teknis Umum <i>General Technical</i>	18	10
13	Keuangan <i>Finance</i>	Bond Market & Instrumets	10-13 Agustus 2020 <i>August 10-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
14	Manajemen Risiko <i>Risk Management</i>	Professional Financial Modeller	1, 8, 15, 22 Agustus 2020 <i>August 1, 8, 15, 22, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
15	TI dan Pengadaan Barjas <i>IT and Procurement of Barjas</i>	Certified Supply Chain Analyst	24-27 Agustus 2020 <i>August 24-27, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	2
16	Manajemen Risiko <i>Risk Management</i>	Certified Risk Professional	8,15,22, 29 Agustus 2020 <i>August 8, 15,22, 29, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
17	Manajemen Risiko <i>Risk Management</i>	Manajemen Risiko Level 5 <i>Risk Management Level 5</i>	24-25 Agustus 2020 <i>August 24-25, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
18	Keuangan <i>Finance</i>	Aspek Administrasi & Legal Dalam Proses Kredit <i>Administrative & Legal Aspects in the Credit Process</i>	3 September 2020 <i>September 3, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	8
19	Keuangan <i>Finance</i>	Certified PSAK Course	5 September-28 November 2020 <i>September 5-November 28, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	25	1
20	Keuangan <i>Finance</i>	Chartered Financial Analyst	5 September-28 November 2020 <i>September 5-November 28, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	25	2
21	Keuangan <i>Finance</i>	Chartered Financial Analyst Level 1,2 dan 3	18 Agustus-18 Februari 2020 <i>August 18-February 18, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	35	1
22	Perencanaan dan Pengkajian <i>Planning and Research</i>	Balanced Scorecard Master Class	14-17 & 21-22 September 2020 <i>September 14-17 & 21-22, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	6	2
23	TI dan Pengadaan Barjas <i>IT and Procurement of Barjas</i>	Certified Supply Chain Manager	5, 6 & 12 Oktober 2020 <i>October 5, 6, 12, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	2
24	Kemaslahatan <i>Social Responsibility</i>	GRI Certified Training Course + Assessment to SR Specialist	23-24 September 2020 <i>September 23-24, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	6

25	Keuangan Finance	Implementasi dan Penyesuaian Tugas dan Fungsi Asset & Liability Management (ALMA) <i>Implementation and Adjustment of Asset & Liability Management (ALMA) Duties and Functions</i>	24-25 September 2020 <i>September 24-25, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
26	Pengembangan Development	Infografis <i>Infographics</i>	23-24 September 2020 <i>September 23-24, 2020</i>	Teknis Umum <i>General Technical</i>	2	9
27	Penghimpunan, Penempatan, dan Investasi Lainnya <i>Associations, Placements and Other Investments</i>	Training and Sertifikasi Certified Security Analyst (CSA) <i>Certified Security Analyst (CSA) training and certification</i>	November 2020-Januari 2021 <i>November 2020-January 2021</i>	Teknis Fungsional <i>Functional Technical</i>	7	1
28	Penghimpunan, Penempatan, dan Investasi Lainnya <i>Associations, Placements and Other Investments</i>	English Conversation Course	Oktober 2020-Februari 2021 <i>October 2020-February 2021</i>	Teknis Umum <i>General Technical</i>	20	6
29	Penghimpunan, Penempatan, dan Investasi Lainnya <i>Associations, Placements and Other Investments</i>	Training dan Sertifikasi Risk Management Tingkat II <i>Level II Risk Management Training and Certification</i>	November-Desember 2020 <i>November-December 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	5
30	Investasi <i>Investation</i>	Bond Portofolio Management	11-12 November 2020 <i>November 11-12, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	6
31	Investasi <i>Investation</i>	Bond Market Analysis	12-15 Oktober 2020 <i>October 12-15, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	1
32	Kepatuhan, Keuangan dan IKLN <i>Compliance, Finance and IKLN</i>	Refreshment BSMR: Pengelolaan Risiko Bisnis untuk Sustainability Bank dalam Turbulence Ekonomi Akibat Dampak Pandemi <i>BSMR Refreshment: Business Risk Management for Bank Sustainability in Economic Turbulence Due to Pandemic Impact</i>	16 Oktober 2020 <i>October 16, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	3
33	Keuangan Finance	Dasar-Dasar Praktis Audit Internal <i>Practical Fundamentals of Internal Audit</i>	26-28 Oktober 2020 <i>October 26-28, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	7
34	Investasi <i>Investation</i>	Pelatihan Lanjutan Pegawai dengan Sertifikasi dan Izin WMI <i>Advanced Training of Employees with WMI Certification and Permits</i>	7 Oktober 2020 <i>October 7, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	11

35	Kemaslahatan <i>Social Responsibility</i>	Pelatihan & Sertifikasi Manajemen Risiko Profesional ERM Certified Risk Professional (CRP) <i>ERM Certified Risk Professional (CRP) Professional Risk Management Training & Certification</i>	24 Oktober- 4 November 2020 <i>October 24- November 4, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
36	Manajemen Risiko <i>Risk Management</i>	Pelatihan & Sertifikasi Manajemen Risiko Profesional ERM Certified Risk Professional (CRP) <i>ERM Certified Risk Professional (CRP) Professional Risk Management Training & Certification</i>	24 Oktober- 4 November 2020 <i>October 24- November 4, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
37	Komite Dewan Pengawas <i>Supervisory Board Committee</i>	Pelatihan & Sertifikasi Manajemen Risiko Profesional ERM Certified Risk Professional (CRP) <i>ERM Certified Risk Professional (CRP) Professional Risk Management Training & Certification</i>	24 Oktober- 4 November 2020 <i>October 24- November 4, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
38	Perencanaan dan Pengkajian <i>Planning and Research</i>	Pelatihan & Sertifikasi Manajemen Risiko Profesional ERM Certified Risk Professional (CRP) <i>ERM Certified Risk Professional (CRP) Professional Risk Management Training & Certification</i>	24 Oktober- 4 November 2020 <i>October 24- November 4, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	1
39	Penghimpunan, Penempatan, dan Investasi Lainnya <i>Associations, Placements and Other Investments</i>	Risk Management Certification Test (Level 2 & Level 3)	12-13 November 2020 <i>November 12-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
40	SDM <i>HR</i>	Risk Management Certification Test (Level 2 & Level 3)	12-13 November 2020 <i>November 12-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
41	Perencanaan dan Pengkajian <i>Planning and Research</i>	Risk Management Certification Test (Level 2 & Level 3)	12-13 November 2020 <i>November 12-13, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	2	1
42	TI dan Pengadaan Barjas <i>IT and Procurement of Goods and Services</i>	Certified Supply Chain Analyst (CSCA)	9-12 November 2020 <i>November 9-12, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	4	2
43	Komite Dewan Pengawas <i>Supervisory Board Committee</i>	Pelatihan Continue Professional Education (CPE) GRCP <i>GRCP Continue Professional Education (CPE) training</i>	4 November 2020 <i>November 4, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	3
44	Komite Dewan Pengawas <i>Supervisory Board Committee</i>	Certified Investment Banking (CIB)	22-24 Desember 2020 <i>December 22-24, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	6

45	SDM HR	Pelatihan dan Sertifikasi BNSP untuk Manajer SDM <i>BNSP Training and Certification for HR Managers</i>	23-27 November 2020 <i>November 23-27, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	5	1
46	Keuangan Finance	Pelatihan Sertifikasi Treasury Level Advance <i>Advanced Level Treasury Certification Training</i>	28 November 2020 <i>November 28, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	1
47	SDM HR	Pelatihan Perpajakan untuk HRD <i>Tax Training for HRD</i>	7-9 Desember 2020 <i>December 7-9, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	3	1
48	Keuangan Finance	Pelatihan Online Brevet AB+eSPT <i>Brevet AB+e-SPT Online Training</i>	14 Oktober-27 Januari 2021 <i>October 14-January 27, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	19	1
49	Pengembangan Development	Certified Strategy Execution Professional (CSEP)	23 November-23 Desember 2020 <i>November 23-December 23, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	16	1
50	Audit Internal, IKLN, Keuangan, Manrisk, ILAL, SDM, Komite Dewas, Kesekretariatan dan Kemaslahatan <i>Internal Audit, IKLN, Finance, Manrisk, ILAL, HR, Board Committee, Secretariat and Benefits</i>	Islamic Finance (IRT)	1 Desember-31 Desember 2020 <i>December 1-December 31, 2020</i>	Teknis Fungsional <i>Functional Technical</i>	1	31
Total Hari Pelatihan <i>Total Training Days</i>					314	Hari <i>Days</i>
Jumlah Pegawai Tetap <i>Number of Permanent Employees</i>					118	Orang <i>People</i>
Rata-rata per Pegawai <i>Average per Employee</i>					2,66	Hari <i>Days</i>
eq. to (per jam pelatihan = (@45 menit) <i>eq. to (per training hour = (@45 minutes)</i>					28,38	Jam <i>Hours</i>
Target = (@45 menit) <i>Target = (@45 minutes)</i>					24,00	Jam <i>Hours</i>
Pencapaian <i>Achievement</i>					118,27%	Persen <i>Percent</i>

Biaya Pengembangan Kompetensi Pegawai

Sebagai bentuk kesungguhan BPKH dalam mencetak bibit-bibit Pegawai yang unggul, maka selama tahun 2020, BPKH menyelenggarakan serangkaian program dan/atau kegiatan pelatihan dan pengembangan kompetensi Pegawai dengan total biaya investasi sebesar Rp1.093.218.329.

Employee Competency Development Budget

As a manifestation of BPKH commitment in fostering superior employee talents, throughout 2020, BPKH has organized series of programs and/or training and competency development activities for employees with a total investment budget of IDR1,093,218,329.

Biaya untuk pengembangan kompetensi mengalami penurunan mengingat pandemi yang dialami mengakibatkan terbatasnya kegiatan pelatihan bagi Pegawai.

Remunerasi Pegawai dan Pimpinan

BPKH telah menyelesaikan program remunerasi dan kesejahteraan yang penting pada tahun 2020, dengan melakukan evaluasi jabatan dalam penyusunan *job grading* untuk semua jabatan di BPKH. Selain itu BPKH juga telah melakukan perbandingan remunerasi Pegawai tetap mengacu pada pasar remunerasi di sektor keuangan dan perbankan. Menggunakan metodologi HayGroup, dibantu oleh konsultan independen, maka BPKH dapat secara presisi membandingkan posisi remunerasi Pegawai dengan pasar yang dipilih (*selected market*).

Terkait dengan remunerasi Anggota BPKH, pada tahun 2020 telah terbit Peraturan Presiden Nomor 49 tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas BPKH. Implementasi perpres ini dikaitkan dengan Keputusan Presiden No.47/P tahun 2017 juga telah dilakukan dengan menerbitkan PBPBK No.5 tahun 2020 yang telah menjadi Lembaran Negara yang diundangkan di Kementerian Hukum & HAM.

Program Perencanaan SDM BPKH ke Depan

Pada tahun 2020, Divisi SDM melakukan simulasi penghitungan *manpower planning* dalam jangka panjang dilihat dari rencana strategi BPKH. Perhitungan ketersediaan *manpower* di BPKH, berdasarkan tren *attrition rate* dan *retirement age*, dapat dikatakan tersedia dalam jumlah yang masih cukup tinggi dalam beberapa tahun ke depan dikarenakan tingkat penurunan karyawan relatif kecil persentasenya.

Berikut adalah beberapa faktor yang memungkinkan terjadinya hal tersebut:

1. Usia organisasi BPKH yang masih cukup muda
Pada organisasi yang berusia beberapa tahun biasanya kultur organisasi belum terbentuk dan terinternalisasi di antara karyawan. Hal ini dikarenakan setiap individu merupakan insan “baru” di BPKH yang mencoba menerapkan cara kerja dan kultur kerja terdahulu di BPKH. *Turnover* yang disebabkan karena masalah *organization unfitness* biasanya jarang terjadi pada organisasi muda.

The competency development budget decreasing due to the pandemic outbreak has resulted in limited training activities for employees.

Employee and Leadership Remuneration

BPKH has completed an important remuneration and philanthropy program in 2020, by conducting a job evaluation in the preparation of job grading for all positions in BPKH. In addition, BPKH has also compared the remuneration of permanent employees referring to the remuneration market in the financial and banking sectors. Using the HayGroup methodology, assisted by an independent consultant, BPKH can accurately compare the position of Employee remuneration with the selected market.

Regarding the remuneration of BPKH Members, in 2020 Presidential Regulation Number 49 of 2020 has been issued concerning Salaries or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of BPKH. The implementation of this presidential regulation is linked to Presidential Decree No.47/P of 2017 has also been carried out by issuing PBPBK No.5 of 2020 which has become the State Gazette promulgated at the Ministry of Law & Human Rights.

BPKH HR Future Planning Program

In 2020, the HR Division stimulated the calculation of long-term manpower planning in terms of the BPKH strategic plan. The calculation of the availability of manpower at BPKH, based on the trend of attrition rate and retirement age, can be said to be available in a number that is still quite high in the next few years due to the relatively small percentage of employee decline.

Here are some factors that make this possible:

1. *BPKH is Relatively New Organization.*
In new organizations the organizational culture has not been formed and internalized among employees. This is due to each individual is “new” personnel in BPKH that attempts to apply the previous working methods and work culture at BPKH. Turnover due to organizational unfitness problems is usually rare in relatively new organizations.

2. **Masa kerja karyawan**
Sehubungan dengan poin No.1 di atas, masa kerja rata-rata karyawan BPKH adalah dua (2) tahun. Dengan masa kerja yang relatif masih baru, karyawan masih dalam masa adaptasi terhadap lingkungan kerja, termasuk bagi karyawan generasi Millennial. Sejalan dengan temuan penelitian terkait masa kerja rata-rata karyawan millennials, masa kerja 2-5 tahun merupakan rentang rata-rata masa kerja mereka.
 3. **Kondisi internal organisasi**
Selain dari hal-hal yang disebutkan di atas, kondisi internal organisasi lainnya juga dapat menyebabkan retention rate di BPKH tinggi dan efektif. Kondisi internal tersebut dapat merupakan *value* organisasi, paket remunerasi yang menarik dan kompetitif, maupun lingkup pekerjaan yang menantang.
 4. **Kondisi eksternal lainnya.**
Salah satu kondisi yang terjadi di tahun 2020 yang memiliki dampak signifikan terhadap *market* pekerjaan adalah pandemi COVID-19. Keadaan seperti tahun ini mengakibatkan pergerakan atau perpindahan talenta di *market* melambat.
2. **Employment Period.**
In relation to point No.1 above, the average tenure of BPKH employees is two (2) years. With a relatively new working period, employees are still in an adaptation period to the work environment, including Millennial generation employees. In line with research findings related to the average tenure of millennial employees, 2-5 years of service is the range of their average tenure.
 3. **Organizational Internal Conditions.**
Apart from the things mentioned above, other internal organizational conditions can also cause the retention rate at BPKH to be high and effective. These internal conditions can be an organizational value, an attractive and competitive remuneration package, as well as a challenging scope of work.
 4. **Other External Conditions.**
One of the conditions occurred in 2020 that had a significant impact on the job market was the COVID-19 pandemic. These circumstances have caused the movement or transfer of talent in the market to slow down.

Kebutuhan Manpower BPKH BPKH Manpower Needs

Skenario 1 Scenario 1



Pengembangan Organisasi (Growth Centric)

Rata-rata pertumbuhan organisasi yang dijadikan acuan dalam Renstra adalah 8,8% per tahunnya dan didasarkan pada pertumbuhan dana kelolaan.

Organizational Development (Growth Centric)

The average organizational growth that is used as a reference in the Strategic Plans is 8.8% per year and is based on the growth of managed funds.

Skenario 2 Scenario 2



Produktivitas

Mengacu kepada sasaran strategis perspektif *learning and growth*, maka diharapkan terjadi peningkatan produktivitas karyawan dari tahun 2021-2024 dibandingkan pada tahun 2020, dimana rasio karyawan dan dana kelolaan adalah 1:1T. Sekalipun produktivitas meningkat, kebutuhan *manpower* BPKH tetap meningkat dikarenakan jumlah dana kelolaan yang juga tetap meningkat.

Productivity

Referring to the strategic target of learning and growth perspective, it is expected that there will be an increase in employee productivity from 2021-2024 compared to 2020, where the ratio of employees and funds under management is 1:1T. Even though productivity increases, the need for BPKH manpower continues to increase due to the increase in the amount of funds under management.

Skenario 3 Scenario 3



Budget/Operasional Gaji

Pertambahan *budget* yang dianggarkan untuk keperluan operasional gaji meningkat dengan rata-rata 9,1% per tahunnya. Pertambahan anggaran ini merupakan indikasi pertumbuhan organisasi yang juga berdampak langsung bagi bertambahnya jumlah *manpower* BPKH.

Budget/Operational Salary

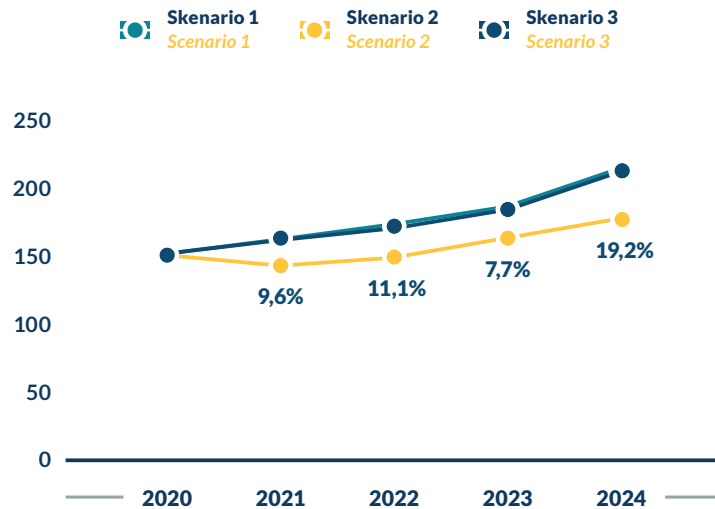
The increase in the budget budgeted for operational needs increased by an average of 9.1% per year. This budget increase is an indication of organizational growth which also has a direct impact on increasing the number of BPKH manpower.

Berikut merupakan proyeksi kebutuhan manpower BPKH periode tahun 2021-2024. Perhitungan kebutuhan manpower berdasarkan 3 (tiga) skenario bisnis menghasilkan jumlah kebutuhan manpower yang berbeda. Perbedaan paling signifikan antara kebutuhan terendah dan tertinggi terjadi di tahun 2024 sebanyak 19,2% atau 33 HC.

The following is a projection of BPKH manpower needs for the period 2021-2024. Calculation of manpower requirements based on 3 (three) business scenarios results in the number of different manpower requirements. The most significant difference between the lowest and highest needs occurs in 2024 as much as 19.2% or 33 HC.

Perhitungan Kebutuhan Manpower Skenario 1-3

Calculation of Manpower Needs Scenario 1-3



	2020	2021	2022	2023	2024
Skenario 1 / Scenario 1					
Pengembangan Organisasi <i>Organizational Development</i>					
• Jumlah Manpower (HC)	150	160	170	180	210
• Total Manpower (HC)					
• Dana Kelolaan (Rp)	139,5 T	146,1 T	153 T	167,2 T	177,1 T
• Management Fund (IDR)					
• Produktivitas (Rp/HC)	923 M	913 M	900 M	928 M	842 M
• Productivity (IDR/HC)					
Skenario 2 / Scenario 2					
Produktivitas <i>Productivity</i>					
• Dana Kelolaan (Rp)	144,9 T	146,1 T	153 T	167,2 T	177,1 T
• Management Fund (IDR)					
• Produktivitas (Rp/HC)	923 M	1 T	1 T	1 T	1 T
• Productivity (IDR/HC)					
• Jumlah Manpower (HC)	150	146	153	167	177
• Total Manpower (HC)					
Skenario 3 / Scenario 3					
Budget/Operasional Gaji <i>Budget/Operational Salary</i>					
• Budget Operasional Gaji (Rp)	151,3	161,6 M	169,7 M	178,2	213,7
• Operating Budget Salary (IDR)					
• Budget Operasional Gaji Karyawan (Rp)	90,7	96,9 M	101,8 M	106,9 M	128,2 M
• Employee Salary Operational Budget (IDR)					
• Jumlah Manpower (HC)	150	160	168	177	211
• Total Manpower (HC)					
• Produktivitas (Rp/HC)	930 M	913 M	911 M	945 M	839 M
• Productivity (IDR/HC)					

Kajian dan Penyediaan Aplikasi Kepegawaian (HCMS)

Telaah referensi implementasi sistem informasi kepegawaian dan pertemuan dengan beberapa penyedia sistem informasi kepegawaian menghasilkan penyusunan kriteria umum sistem informasi kepegawaian BPKH. Kriteria umum sistem informasi kepegawaian BPKH yang untuk selanjutnya disebut dengan *nickname* HCMS (*Human Capital Management System*) adalah sebagai berikut:

1. *Integrated* HCMS dengan modular *approach*, sehingga memungkinkan diimplementasikan secara bertahap modul per modul.
2. Kapabilitas *Web Service* yang mempergunakan *browser* (*Chrome, IE, Mozilla, dsb*) untuk mempermudah akses HCMS pada lokasi yang terpisah.
3. Fleksibilitas aplikasi HCMS dalam menyesuaikan kebutuhan proses yang ada.
4. *Scalability* aplikasi HCMS, agar tetap sesuai dengan kebutuhan sampai 3-5 tahun ke depan.
5. *Training* dan alih teknologi dari Penyedia kepada SDM dan IT. Hal ini diperlukan untuk meningkatkan kesiapan dalam mempergunakan HCMS tersebut dan juga mengurangi ketergantungan kepada Penyedia.
6. Vendor memiliki program *technical support* yang baik demi menjaga keberlangsungan HCMS pasca-*implementasi*.

Sebelumnya BPKH menggunakan sistem sewa bulanan untuk memelihara data kepegawaian dengan sistem aplikasi awan (*cloud*). Berikutnya, dengan pertimbangan kehandalan, kemudahan operasional, serta keamanan dan kerahasiaan data, BPKH perlu menggunakan sistem *on-premises* yang akan dikelola oleh BPKH sendiri, dengan dukungan teknis dari penyedia.

Mengingat kebijakan dan proses kerja di Divisi SDM belum sepenuhnya terimplementasi dan masih dalam tahap pengembangan, maka implementasi modul HCMS dilakukan secara bertahap. Pertimbangan ini juga selaras dengan masukan dari Divisi Pengadaan dan Divisi Teknologi Informasi kala penyusunan KAK Pengadaan HCMS BPKH.

Sebagai kesimpulan penyelesaian pelaksanaan program kerja RKAT 2019-2020 untuk penyediaan HCMS BPKH, modul-modul yang minimal dimiliki HCMS dengan implementasi secara modular, adalah:

Review and Provision of Personnel Applications (HCMS)

The review of references to the implementation of the personnel information system and meetings with several providers of the personnel information system resulted in the preparation of general criteria for the BPKH personnel information system. The general criteria for the BPKH personnel information system, hereinafter referred to as HCMS (Human Capital Management System) are as follows:

1. *Integrated* HCMS with a modular *approach*, enabling it to be implemented in stages, module by module.
2. *Web Service capability* that uses a browser (*Chrome, IE, Mozilla, etc.*) to facilitate access to HCMS in separate locations.
3. *Flexibility* of HCMS application in adapting existing process needs.
4. *Scalability* of the HCMS application, to keep it in line with the needs for the next 3-5 years.
5. *Training and technology transfer* from Provider to HR and IT. This is necessary to increase readiness in using the HCMS and also reduce dependence on Providers.
6. *Vendors have a good technical support program* in order to maintain the continuity of the post-*implementation* HCMS.

Previously, BPKH used a monthly rental system to maintain personnel data using a cloud application system. Next, with consideration of reliability, ease of operation, as well as data security and confidentiality, BPKH needs to use an on-premises system that will be managed by BPKH itself, with technical support from the provider.

Considering that the policies and work processes in the HR Division have not been fully implemented and are still in the development stage, the implementation of the HCMS module is carried out in stages. This consideration is also in line with input from the Procurement Division and the Information Technology Division when drafting the BPKH HCMS Procurement KAK.

As a conclusion to complete the implementation of the 2019-2020 RKAT work program for the provision of BPKH HCMS, the modules that HCMS must have at least with modular implementation are:

Tahapan Implementasi <i>Implementation Stage</i>	Modul/Kapabilitas yang digunakan (<i>minimal requirement</i>) <i>Modules/Capabilities used (minimum requirement)</i>
Tahap 1 <i>Stage 1</i>	<ul style="list-style-type: none"> • Tata kelola data organisasi • Administrasi kepegawaian • Administrasi kompensasi, manfaat, dan penggajian • <i>Organizational data governance</i> • <i>Officialdom administration</i> • <i>Compensation, benefits and payroll administration</i>
Tahap 2 <i>Stage 2</i>	<ul style="list-style-type: none"> • Perencanaan kepegawaian • Rencana karir • Rekrutmen • Pelatihan • Pengelolaan kinerja dan talenta • Pengakhiran hubungan kerja • Kapabilitas lain: <i>dashboard</i> data statistik, <i>mobile attendance</i>, <i>employee self service (ESS)</i> yang bisa diakses melalui PC dan <i>mobile (Android dan iOS)</i>, dan <i>mobile apps</i>. • <i>Staff planning</i> • <i>Career plans</i> • <i>Recruitment</i> • <i>Training</i> • <i>Performance and talent management</i> • <i>Termination of employment</i> • <i>Other capabilities: statistical data dashboard, mobile attendance, employee self service (ESS) which can be accessed via PC and mobile (Android and iOS), and mobile apps.</i>

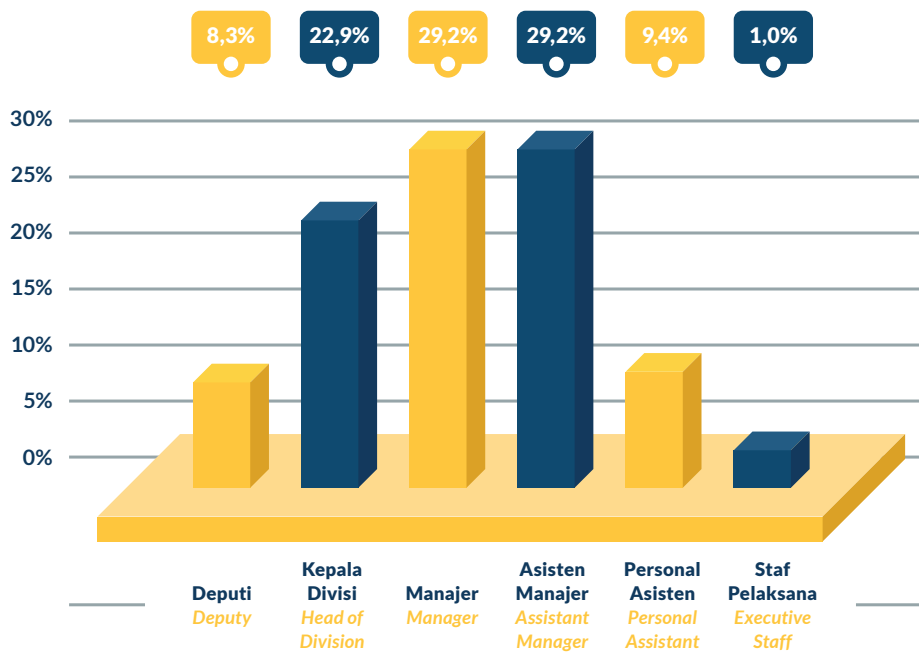
Employee Engagement Survey 2020

Pegawai BPKH yang ikut berpartisipasi dalam Pelaksanaan Employee Engagement Survei sejumlah 137 orang dari total karyawan BPKH sebanyak 157 orang.

Employee Engagement Survey 2020

BPKH employees who participated in the Employee Engagement Survey were 137 people of a total of 157 BPKH employees.

Sebaran Berdasarkan Level Jabatan Distribution Based on Job Level



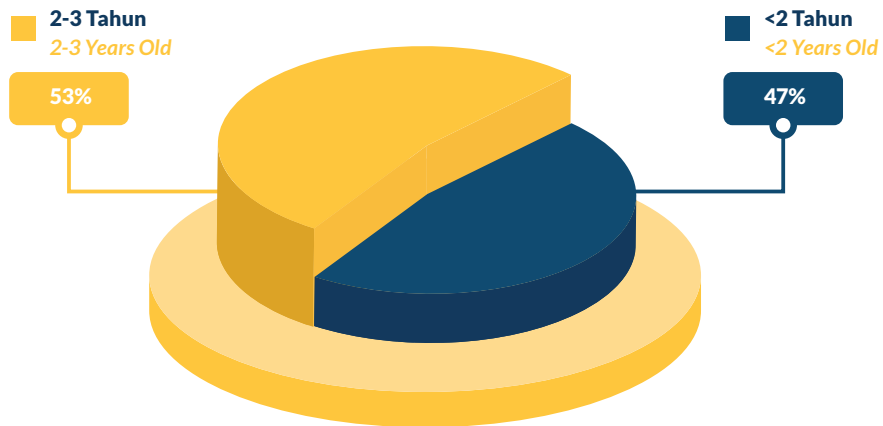
Dari persentase sebaran berdasarkan level jabatan, persentase paling tinggi didapat oleh level jabatan manajer dan asisten manajer yaitu 29,2%. Sedangkan persentase paling rendah di dapat pada level jabatan staf pelaksana yaitu 1,0%.

From the percentage distribution based on the level of position, the highest percentage was obtained by the level of manager and assistant manager, namely 29.2%. Meanwhile, the lowest percentage was obtained at the level of the executive staff position, which is 1.0%.

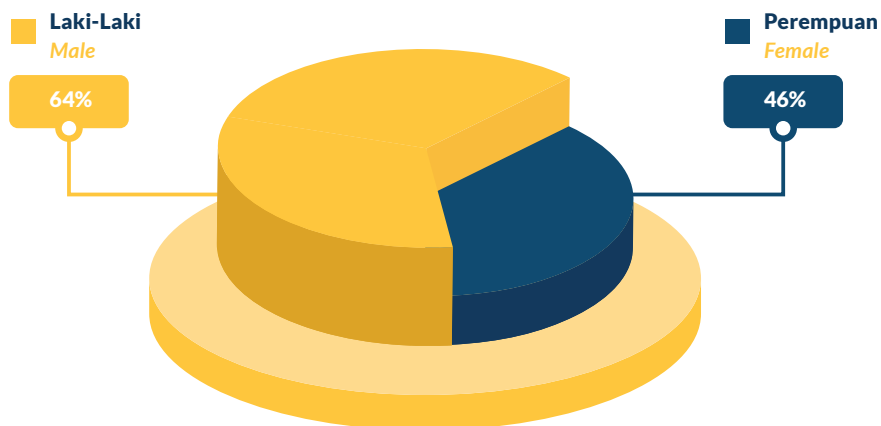
Sebaran Berdasarkan Generasi Based on Distribution Generation



Sebaran Berdasarkan Masa Kerja Based on Distribution Working Period



Sebaran Berdasarkan Jenis Kelamin Based on Distribution by Gender

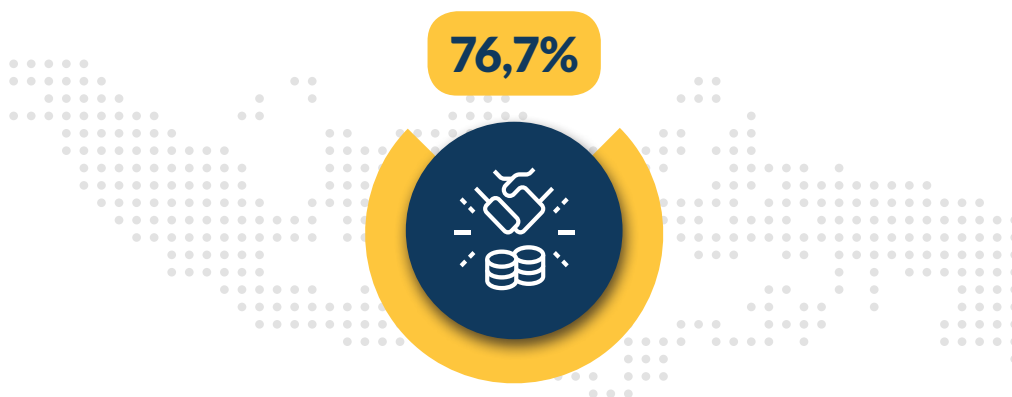


Dari persentase sebaran berdasarkan generasi, persentase paling tinggi di dapat pada generasi Y yaitu 70%. Paling rendah yakni generasi X yakni 30%. Selanjutnya, persentase berdasarkan masa kerja, persentase masa kerja paling tinggi yaitu 2 - 3 tahun yaitu 53% dan paling rendah masa kerja <2 tahun yakni 47%. Persentase berdasarkan jenis kelamin, persentase paling tinggi di dapat oleh laki-laki yaitu 64% dan paling rendah perempuan yakni 36%.

From the percentage distribution by generation, the highest percentage is obtained in generation Y, which is 70%. While the lowest is Generation X, which is 30%. Furthermore, the percentage is based on years of service, the highest percentage of years of service is 2 - 3 years which is 53% and the lowest is <2 years of service which is 47%. And the percentage by gender, the highest percentage is obtained by men, namely 64% and the lowest is women, namely 36%.

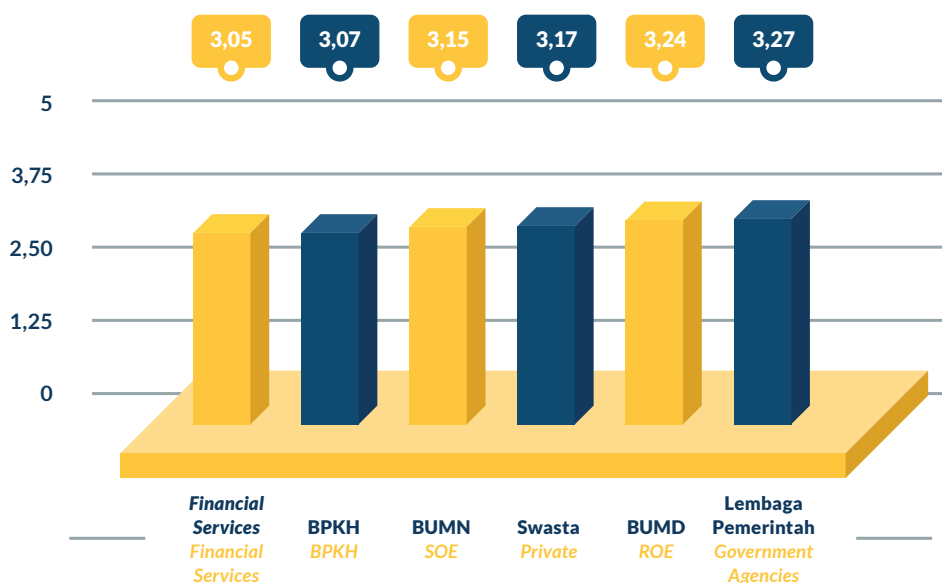
Hasil Survey Engagement

Engagement Survey Results



Nilai engagement pegawai BPKH tergolong pada kelompok *Potentially Engaged*. Dibandingkan dengan lembaga lain dengan metodologi yang sama, posisi BPKH terletak pada besaran indeks yang tidak berbeda secara berarti, khususnya dengan *industry* keuangan dan BUMN.

The value of BPKH employee engagement is categorized as the *Potentially Engaged* group. Compared to other institutions with the same methodology, BPKH position lies in not significantly different index level, especially with the financial industry and BUMN.



Dua Perilaku dengan Korelasi Tertinggi, $R^2=0,792$

Two Behaviors with the Highest Correlation, $R^2=0.792$



Berdasarkan hasil *Employee Engagement 2020* terdapat dua perilaku yang memiliki korelasi tertinggi dengan indeks hasilnya, yaitu terkait dengan kepercayaan dan kebanggaan bekerja di BPKH.

Based on the Employee Engagement 2020 results, there are two behaviors that have the highest correlation with the result index, which are related to trust and pride of working at BPKH.

Statistik Pegawai

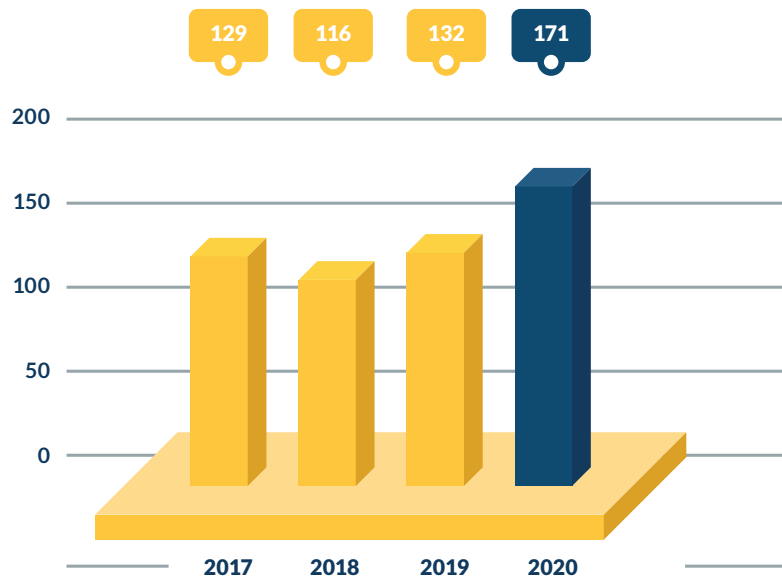
Sepanjang tahun 2020, jumlah pegawai BPKH tercatat sebanyak 171 orang atau meningkat 29,55% dari tahun sebelumnya sebanyak 132 orang. Peningkatan jumlah pegawai yang terjadi di tahun ini disebabkan oleh kebutuhan. Pada tabel di bawah ini dapat dilihat perbandingan komposisi karyawan Perseroan dalam kurun 2 (dua) tahun terakhir berdasarkan *level* organisasi, tingkat pendidikan, status kepegawaian, kompetensi, kelompok usia, dan jenis kelamin.

Employee Statistics

Throughout 2020, the number of BPKH employees was 171, an increase of 29,55% from the previous year of 132. The increase this year was due to demand. The table below shows a comparison of the composition of the Company's employees in the last 2 (two) years based on organization level, education level, employment status, competency, age group, and gender.

Jumlah Pegawai BPKH 2017-2020

BPKH Total Employee 2017 - 2020



Pada tabel di bawah ini dapat dilihat perbandingan komposisi Pegawai dalam kurun 2 (dua) tahun terakhir berdasarkan usia, jenis kelamin, tingkat pendidikan, *level* jabatan dan status kepegawaian.

The following tables present a comparison of Employees composition for the recent 2 (two) years based on age, gender, education level, position level and employment status.

Komposisi Pegawai Berdasarkan Usia *Employee Composition by Age*

Rentang Usia <i>Age Range</i>	2020		2019	
	Jumlah <i>Total</i>	%	Jumlah <i>Total</i>	%
< 21 Tahun <i>< 21 Years Old</i>	0	0%	0	0,00%
21 - 30 Tahun <i>21 - 30 Years Old</i>	62	36,26%	44	33,33%
31 - 40 Tahun <i>31 - 40 Years Old</i>	52	30,41%	38	28,79%
41 - 50 Tahun <i>41 - 50 Years Old</i>	52	30,41%	46	34,85%
51 - 55 Tahun <i>51 - 55 Years Old</i>	5	2,92%	4	3,03%
Jumlah <i>Total</i>	171	100%	132	100,00%

Komposisi Pegawai Berdasarkan Jenis Kelamin *Employee Composition by Gender*

Jenis Kelamin <i>Gender</i>	2020		2019	
	Jumlah <i>Total</i>	%	Jumlah <i>Total</i>	%
Laki-laki <i>Male</i>	116	67,84%	89	67,42%
Perempuan <i>Female</i>	55	32,16%	43	32,58%
Jumlah <i>Total</i>	171	100,00%	132	100,00%

Komposisi Pegawai Berdasarkan Tingkat Pendidikan *Employee Composition by Education Level*

Tingkat Pendidikan <i>Education Level</i>	2020		2019	
	Jumlah <i>Total</i>	%	Jumlah <i>Total</i>	%
Doktor <i>Doctor</i>	6	3,51%	-	-
Pascasarjana <i>Postgraduate</i>	43	25,15%	41	31,06%
Sarjana <i>Bachelor</i>	102	59,65%	72	54,55%
Diploma <i>Diploma</i>	6	3,51%	5	3,79%
SMU atau Sederajat <i>High School or Equivalent</i>	14	8,19%	14	10,61%
Jumlah <i>Total</i>	171	100,00%	132	100,00%

Komposisi Pegawai Berdasarkan Level Jabatan

Employee Composition by Job Level

Level Jabatan <i>Position Level</i>	2020		2019	
	Jumlah <i>Total</i>	%	Jumlah <i>Total</i>	%
Deputi <i>Deputy</i>	11	6,43%	9	6,82%
Kepala Divisi <i>Division Head</i>	35	20,47%	31	23,48%
Manajer <i>Manager</i>	46	26,90%	30	22,73%
Asisten Manajer <i>Assistant Manager</i>	49	28,65%	32	24,24%
Staf <i>Staff</i>	16	9,36%	16	12,12%
Pengemudi/Supir <i>Driver</i>	14	8,19%	14	10,61%
Jumlah <i>Total</i>	171	100,00%	132	100,00%

Komposisi Pegawai Berdasarkan Status Kepegawaian

Employee Composition by Employment Status

Status Kepegawaian <i>Employment Status</i>	2020		2019	
	Jumlah <i>Total</i>	%	Jumlah <i>Total</i>	%
Pegawai Tetap <i>Permanent Employee</i>	137	80,12%	100	75,76%
Pegawai Kontrak <i>Contract Employee</i>	34	19,88%	32	24,24%
Jumlah <i>Total</i>	171	100,00%	132	100,00%

Teknologi Informasi

Information Technology



Bagi BPKH, Teknologi Informasi (TI) memiliki peran penting dalam menunjang proses operasional dan pelayanan. Oleh karena itu, BPKH berkomitmen untuk terus meningkatkan kapasitas TI serta mengikuti perkembangannya untuk diterapkan dalam rangka mendukung produktivitas kerja yang optimal. Dengan demikian, keberadaan TI diharapkan mampu mendukung target-target yang telah ditentukan.

Penanggung Jawab Pengelolaan TI

Dalam struktur organisasi BPKH, fungsi perencanaan, pengembangan, pengelolaan, dan dukungan layanan TI berada di bawah Divisi Teknologi Informasi. Divisi ini dikepalai oleh seorang Kepala Divisi yang bertanggung jawab langsung kepada Deputy Transformasi dan Teknologi Informasi. Struktur Organisasi Divisi TI sesuai dengan PKBP (Peraturan Kepala Badan Pelaksana) BPKH Nomor 33 Tahun 2020 tentang Perubahan Atas Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 26 Tahun 2020 tentang Struktur Organisasi dan Tata Kerja Badan Pengelola Keuangan Haji.

For BPKH, Information Technology (IT) has an important role in supporting operational processes and services. Therefore, BPKH is committed to continuously improving IT capacity and following its development to be implemented in order to support optimal work productivity. Thus, the existence of IT is expected to be able to support the designated targets.

Person in Charge of IT Management

Within the organizational structure of BPKH, the functions of planning, developing, managing, and supporting IT services are under the Information Technology Division. This division is headed by a Division Head who reports directly to the Deputy of Transformation and Information Technology. The organizational structure of the IT Division is in accordance with the PKBP (Regulation of the Head of the Executive Board) BPKH Number 33 of 2020 concerning Amendments to the Regulation of the Head of the Executive Board of the Hajj Fund Management Agency Number 26 of 2020 concerning the Organizational Structure and Work Procedure of the Hajj Fund Management Agency.

Bagan Organisasi
Bidang Investasi Surat Berharga, Investasi Emas, Transformasi,
Teknologi Informasi dan Pengadaan Barang dan Jasa

Organizational Structure

Securities Investment, Gold Investment, Transformation,
Information Technology and Procurement of Goods and Services



Tugas dan Tanggung Jawab Divisi TI sesuai dengan PKBP BPKH Nomor 2 Tahun 2019 tentang Struktur Organisasi dan Tata Kerja:

- Tugas Divisi TI: Mengelola teknologi informasi termasuk pengelolaan rekening virtual jemaah haji
- Fungsi Divisi TI:
 - Mengawasi semua operasi teknologi dan mengevaluasinya sesuai dengan tujuan yang telah ditetapkan.
 - Merancang dan menetapkan kebijakan dan sistem teknologi informasi untuk mendukung penerapan strategi yang ditetapkan oleh manajemen tertinggi.
 - Menganalisis kebutuhan bisnis semua bagian untuk menentukan kebutuhan teknologinya.
 - Membeli peralatan teknologi dan perangkat lunak yang efisien dan hemat biaya.
 - Memeriksa penggunaan peralatan teknologi dan perangkat lunak untuk memastikan fungsionalitas dan efisiensi.
 - Identifikasi kebutuhan untuk *upgrade*, konfigurasi atau sistem baru dan memberikan laporan.
 - Mengendalikan anggaran dan melaporkan pengeluaran.
 - Membantu membangun hubungan dengan *vendor* dan membuat kontrak hemat biaya.
 - Menjaga keberlangsungan sistem dan aplikasi.

Program Rencana Kerja Divisi TI Tahun 2020

Sepanjang tahun 2020, Divisi Teknologi Informasi telah menjalankan program kerja dalam melakukan pengembangan program dan aplikasi pendukung untuk menciptakan proses kerja yang efektif dan efisien, antara lain:

1. Pembangunan, Pemeliharaan dan Pengembangan Aplikasi
 - a. Pembangunan Aplikasi Kepatuhan.
 - b. Pengembangan aplikasi Nilai Manfaat *Virtual Account*.
 - c. Pembangunan Aplikasi Intranet.
2. Operasional dan Pengembangan Infrastruktur Teknologi Informasi
 - a. Sewa layanan dan keamanan sistem email BPKH.
 - b. Perpanjangan sewa *Leased line/internet, colocation data center* dan lisensi *software*.

Duties and responsibilities of the IT Division are in accordance with the PKBP BPKH Number 2 of 2019 concerning Organizational Structure and Work Procedures:

- *Duties of the IT Division: Managing information technology including the management of virtual accounts of Hajj pilgrims*
- *IT Division Functions:*
 - *Supervising technology operations and evaluating them according to established objectives.*
 - *Designing and establishing information technology policies and systems to support the implementation of strategies set by top management.*
 - *Analyzing business needs of all departments to determine their technology requirements.*
 - *Purchasing of efficient and cost-effective technology equipment and software.*
 - *Check on the use of technology equipment and software to ensure functionality and efficiency.*
 - *Identifying the need for upgrades, configurations or new systems and providing reports.*
 - *Controlling budgets and reporting expenses.*
 - *Helping to build relationships with vendors and create cost-effective contracts;*
 - *Maintaining system and application continuity.*

IT Division's Work Plan 2020

Throughout 2020, the Information Technology Division has carried out a work program in developing supporting programs and applications to create effective and efficient work processes, including:

1. *Application Development, Maintenance and Development*
 - a. *Compliance Application Development.*
 - b. *Application development Income Earned of Virtual Account.*
 - c. *Intranet Application Development.*
2. *Operation and Development of Information Technology Infrastructure*
 - a. *BPKH's email system security and service rental.*
 - b. *Leased line/internet lease extension, data center colocation and software license.*

- c. Pengadaan Penambahan Server di Kantor BPKH Bidakara.
3. Penyiapan dan Penyajian Data Teknologi Informasi
 - a. Penyusunan IT Master Plan.
 - b. Penyusunan Roadmap Transformasi Digital.
 - c. Pengujian keamanan infrastruktur dan aplikasi

Program Kerja Strategis

Program Strategis Divisi TI PKBP BPKH Nomor 24 Tahun 2020 tentang Cetak Biru Pengembangan Teknologi Informasi dan Komunikasi BPKH Tahun 2020-2024

1. Mengintegrasikan sistem pengelolaan keuangan haji dan sistem penyelenggaraan ibadah haji (Pembangunan *Host to Host* antara BPKH dengan SISKOHAT Kementerian Agama dan 32 BPS-BPIH (Bank Penerima Setoran Biaya Perjalanan Ibadah Haji).
2. Mendukung otomatisasi proses bisnis dengan menggunakan teknologi informasi dan komunikasi.
3. Menyediakan layanan teknologi informasi dan komunikasi yang efisien dengan berfokus kepada kebutuhan pemangku kepentingan lembaga.
4. Melakukan peningkatan skalabilitas infrastruktur teknologi informasi dan komunikasi untuk kebutuhan jangka panjang.
5. Meningkatkan kapabilitas dan integrasi *core system* secara terus-menerus.
6. Menyediakan saran pertukaran informasi eksternal yang optimal.
7. Meningkatkan kapabilitas analitik dan pengolahan data untuk mendukung kebutuhan fungsi utama lembaga.
8. Meningkatkan kolaborasi dalam unit kerja dan antar unit kerja untuk menyelaraskan teknologi informasi dan komunikasi dengan bisnis.
9. Meningkatkan teknologi informasi dan komunikasi sesuai dengan praktik-praktik terbaik.
10. Meningkatkan kapabilitas sistem pendukung internal agar lebih efisien.

- c. *Procurement of additional servers at the BPKH Bidakara Office.*
3. *Preparation and Presentation of Information Technology Data*
 - a. *Preparation of IT Master Plan.*
 - b. *Development of a Digital Transformation Roadmap.*
 - c. *Infrastructure and application security testing.*

Strategic Work Program

PKBP BPKH IT Division Strategic Program Number 24 of 2020 concerning the Blueprint for Development of BPKH Information and Communication Technology for 2020-2024

1. *Integrating the hajj fund management system and the organization of hajj system (Host to Host Development between BPKH and SISKOHAT of the Ministry of Religion and 32 BPS BPIH (The Receiving Banks of Hajj Organizing Cost).*
2. *Supporting automation of business processes using information and communication technology.*
3. *Providing efficient information and communication technology services by focusing on the needs of institutional stakeholders.*
4. *Increasing the scalability of information and communication technology infrastructure for long-term needs.*
5. *Continuously improving core system capability and integration.*
6. *Providing optimal external information exchange advice.*
7. *Improving analytical and data processing capabilities to support the needs of the institution's main functions.*
8. *Increasing collaboration within work units and between work units to align information and communication technology with business.*
9. *Improving information and communication technology in accordance with best practices.*
10. *Improving the capability of the internal support system to be more efficient.*

Kebijakan Investasi TI BPKH dan Besaran Investasi TI Tahun 2020

Sesuai ITSP (*Information Technology Strategic Plan*) bahwa di tahun 2020 akan dikembangkan *Data Center* (DC) BPKH. Pengembangan DC untuk meningkatkan performa dan pembangunan aplikasi serta sewa jaringan dan *Colocation*. Biaya pengembangan DC di tahun 2020 sesuai hasil kajian dari konsultan dibagi menjadi 2 (dua) tahap yaitu pengembangan di tahun 2020 dan tahun 2021. Adapun besarnya anggaran pengembangan DC dan DRC di tahun 2020 sebesar Rp22,4 miliar dan besarnya anggaran lanjutan di tahun 2021 sebesar Rp24,6 miliar. Namun karena persetujuan pengembangan DC disetujui pada triwulan ke-4/akhir tahun 2020, maka pelaksanaan pengembangan DC khususnya peningkatan performa DC dan DRC dikhawatirkan tidak selesai pada Desember 2020 dan pelaksanaannya ditunda pada tahun 2021. Sedangkan pelaksanaan pembangunan aplikasi dan sewa jaringan serta *Colocation* tetap berjalan. Meskipun terjadi penundaan pengembangan DC, operasional DC tetap berjalan dengan baik.

Pengembangan Kompetensi SDM TI

Program pendidikan dan pelatihan SDM TI tahun 2020 banyak yang dilangsungkan secara online dikarenakan situasi pandemi hingga akhir tahun. Pelatihan bertujuan untuk meningkatkan kompetensi dan kapasitas para pegawai dalam upaya menunjang pelaksanaan tugas dan tanggungjawabnya.

Sepanjang tahun 2020, Divisi TI telah melaksanakan pendidikan dan pelatihan sebagai berikut:

- VMWare Administration & Implementation
- Zimbra Mail Administration & Implementation
- Awareness Penggunaan Teknologi Informasi di Masa Pandemi
- Seminar Sistem Pemerintahan Berbasis Elektronik (SPBE)

Tata Kelola TI

Tata kelola TI dalam menggunakan, mengelola dan mengoptimalkan TI untuk mendukung BPKH dalam mencapai tujuan dan sasarannya berupa:

BPKH's IT Investment Policy and IT Investment Amount in 2020

In accordance with ITSP (Information Technology Strategic Plan) that in 2020 the BPKH Data Center (DC) will be developed. DC development aims to improve performance and application development as well as network leasing and colocation. DC development costs in 2020 according to the results of the consultant's study are divided into 2 (two) stages, namely development in 2020 and 2021. The amount of the DC and DRC development budget in 2020 is IDR22.4 billion and the follow-up budget in 2021 is IDR24.6 billion. However, since the DC development approval was approved in the 4th quarter/end of 2020, it is feared that the implementation of DC development, especially the improvement of DC and DRC performance, will not be completed by December 2020 and the implementation will be postponed to 2021. Meanwhile, the implementation of application development and network leases and Colocation will continue. Despite the delay in DC development, DC operations continued to run well.

IT HR Competency Development

Many IT HR education and training programs in 2020 were held online due to the pandemic situation until the end of the year. The training aims to improve the competence and capacity of employees in an effort to support the implementation of their duties and responsibilities.

Throughout 2020, the IT Division has carried out the following education and trainings:

- VMWare Administration & Implementation
- Zimbra Mail Administration & Implementation
- Awareness of the Use of Information Technology during a Pandemic
- Seminar on Electronic-Based Government System (SPBE)

IT Governance

IT governance in using, managing and optimizing IT to support BPKH in achieving its goals and objectives in the form of:

1. Peraturan
 - a. PKBP BPKH Nomor 2 Tahun 2019 tentang Struktur Organisasi dan Tata Kerja
 - b. PKBP BPKH Nomor 22 Tahun 2020 tentang Struktur Organisasi dan Tata Kerja
 - c. PKBP BPKH Nomor 24 Tahun 2020 tentang Cetak Biru Pengembangan Teknologi Informasi dan Komunikasi BPKH Tahun 2020-2024
 - d. PKBP BPKH Nomor 25 Tahun 2020 tentang Pedoman Penggunaan Akun dan Kata Sandi Surat Elektronik, Intranet dan Internet
2. Infrastruktur
 - a. Tersedia *Colocation Data Center* BPKH (perangkat server, firewall dan jaringan)
 - b. Perangkat server, firewall dan jaringan di Kantor BPKH Bidakara
 - c. Perangkat komputer untuk insan BPKH
3. Sistem/Aplikasi
 - a. Penggunaan aplikasi dalam menjalankan proses bisnis di bidang-bidang di BPKH
 - b. Penggunaan *software* berlisensi untuk aktivitas sehari-hari insan BPKH

1. Rules
 - a. PKBP BPKH Number 2 of 2019 concerning Organizational Structure and Work Procedures
 - b. PKBP BPKH Number 22 of 2020 concerning Organizational Structure and Work Procedures
 - c. PKBP BPKH Number 24 of 2020 concerning Blueprint for Development of BPKH Information and Communication Technology for 2020-2024
 - d. PKBP BPKH Number 25 of 2020 concerning Guidelines for Using Accounts and Passwords for Electronic Mail, Intranet and Internet
2. Infrastructure
 - a. Available Colocation Data Center BPKH (server device, firewall and network)
 - b. Server, firewall and network equipment at BPKH Bidakara Office
 - c. Computer equipment for BPKS's employees
3. System/Application
 - a. The use of applications in carrying out business processes in the fields of BPKH
 - b. Use of licensed software for the daily activities of BPKH's employees

Investasi dan Kerja Sama Luar Negeri

Foreign Investment and International Relations

Sebagai lembaga yang baru terbentuk tahun 2017, BPKH terus berupaya untuk memperkuat dan menyempurnakan organisasinya agar dapat mewujudkan visi, misi dan tujuan dibentuknya BPKH.

Sesuai pasal 3 Undang-Undang No.34 Tahun 2014 (UU 34/2014) tentang Pengelolaan Keuangan Haji, tujuan dari pengelolaan keuangan haji adalah meningkatkan kualitas Penyelenggaraan Ibadah Haji, rasionalitas dan efisiensi penggunaan BPIH dan manfaat bagi kemaslahatan umat Islam.

Berlandaskan pada hal tersebut, tahun 2020 BPKH membentuk Bidang baru, yaitu Bidang Investasi dan Kerja Sama Luar Negeri (IKSLN), tepatnya pada 7 April 2020. Tujuan dari pembentukan Bidang ini adalah sejalan dengan pasal 55 UU 34/2014, dimana memungkinkan BPKH untuk melakukan kerja sama dan investasi di luar negeri, baik dalam bentuk Investasi Langsung maupun Investasi Lainnya dalam rangka meningkatkan kualitas pengelolaan Keuangan Haji serta pengembangan dan pembinaan kelembagaan BPKH.

Struktur Organisasi

Struktur Organisasi Bidang IKSLN terdiri dari Kedeputian Investasi dan Kerja Sama Luar Negeri yang dibantu oleh:

- a. Divisi Investasi Luar Negeri.
- b. Divisi Kerja Sama Luar Negeri.
- c. Divisi Advisory dan Support Luar Negeri.

As an institution that was newly formed in 2017, BPKH continues to strive to strengthen and improve its organization in order to realize the vision, mission and objectives of the establishment of BPKH.

In accordance with Article 3 of Law No.34 of 2014 (Law 34/2014) concerning Hajj Fund Management, the purpose of hajj fund management is to improve the quality of The Organization of Hajj, rationality and efficiency in the use of the Hajj/Pilgrimage Organizing Cost and the advantages for the benefits of Muslim.

Based these concerns, BPKH established a new sector in 2020, namely the Foreign Investment and International Relations Department (IKSLN), precisely on April 7, 2020. The purpose of the establishment is in line with Article 55 of Law 34/2014, which allows BPKH to cooperate and invest abroad, either in the form of Direct Investment or Other Investment in order to improve the quality of Hajj Fund management as well as the institutional development of BPKH.

Organizational Structure

The Organizational Structure of the IKSLN Department consists of the Deputy of Foreign Investment and International Relations assisted by:

- a. *Foreign Investment Division.*
- b. *International Relations Division.*
- c. *Advisory and Support Abroad.*



Tugas dan Fungsi

Sesuai Peraturan Kepala Badan Pelaksana BPKH Nomor 33 Tahun 2020, Bidang IKSLN memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan portofolio investasi berbentuk Investasi Langsung maupun Investasi Lainnya di luar negeri, serta pengelolaan kerja sama dengan pemerintah, lembaga dan pemangku kepentingan luar negeri.

Untuk menunjang pelaksanaan tugas dan fungsi Bidang IKSLN, BPKH telah menetapkan dan mengundangkan Peraturan BPKH Nomor 6 Tahun 2020 tentang Tata Cara dan Bentuk Investasi Keuangan Haji Luar Negeri. Berdasarkan ketentuan tersebut, investasi Keuangan Haji Luar Negeri bertujuan untuk meningkatkan nilai manfaat dari pengelolaan Keuangan Haji. Selain itu, Investasi

Duties and Functions

In accordance with the Regulation of the Head of the BPKH Executive Board Number 33 of 2020, the IKSLN Department has the duties, functions and responsibilities for managing investment portfolios in the form of Direct Investments and Other Investments abroad, as well as managing cooperation with governments, institutions and overseas stakeholders.

To support the implementation of the duties and functions of IKSLN Department, BPKH has enacted and promulgated BPKH Regulation Number 6 of 2020 concerning Procedures and Forms of Overseas Hajj Financial Investment. Based on these provisions, the investment of Overseas Hajj Finance aims to increase the income earned from the management of Hajj Finance. In addition, Overseas Hajj Financial Investment can

Keuangan Haji Luar Negeri dapat juga dilaksanakan untuk tujuan strategis dan/atau untuk mengoptimalkan pengelolaan Keuangan Haji yang bertujuan meningkatkan kualitas Penyelenggaraan Ibadah Haji, rasionalitas dan efisiensi penggunaan BPIH, dan manfaat bagi kemaslahatan umat Islam.

Investasi Keuangan Haji Luar Negeri wajib dilakukan sesuai dengan prinsip syariah dan dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas.

Bentuk Investasi Luar Negeri

Sesuai dengan PBPBH No.6 Tahun 2020 tentang Tata Cara dan Bentuk Investasi Keuangan Haji Luar Negeri, Investasi Keuangan Haji Luar Negeri dapat dilakukan dalam bentuk:

1. Investasi langsung
Investasi langsung Luar Negeri dilakukan dengan cara:
 - a. Memiliki usaha sendiri.
 - b. Penyertaan modal.
 - c. Kerja sama investasi.
 - d. Investasi langsung lainnya.
2. Investasi lainnya
Investasi lainnya dapat dilakukan dalam bentuk
 - a. Produk perbankan di Luar Negeri.
 - b. Produk instansi keuangan syariah yang diatur serta diawasi oleh bank sentral, Otoritas Jasa Keuangan, otoritas pasar modal di Luar Negeri dan/atau otoritas yang melakukan fungsi regulasi dan/atau pengawasan di yurisdiksi terkait.
 - c. Investasi di pasar uang.
 - d. Investasi di pasar modal.
 - e. Pembiayaan.
 - f. Pengelolaan aset.
 - g. Pengelolaan portofolio.
 - h. Investasi dalam kegiatan terkait penyelenggaraan haji dan umrah.
 - i. Investasi bisnis penyediaan jasa.
 - j. Sewa tanah/bangunan/barang yang dapat dinilai dengan uang.

also be carried out for strategic purposes and/or to optimize Hajj Finance management which aims to improve the quality of The Organization of Hajj, the rationality and efficiency of the use of The Hajj/Pilgrimage Organizing Cost, and benefits for the social responsibility of Muslims.

Overseas Hajj Financial Investment must be carried out in accordance with sharia principles and considering the aspects of security, prudence, income earned, and liquidity.

Forms of Overseas Investment

In accordance with PBPBH No.6 of 2020 concerning Procedures and Forms of Foreign Hajj Financial Investment, Overseas Hajj Financial Investments can be made in the form of:

1. Direct Investment
Direct overseas investment is carried out by:
 - a. Possession of own business.
 - b. Equity capital.
 - c. Investment cooperation.
 - d. Other direct investments.
2. Other investments
Other investments can be made in the form of
 - a. Overseas banking products.
 - b. Products of Islamic financial institutions that are regulated and supervised by the central bank, the Financial Services Authority, overseas capital market authorities and/or authorities performing regulatory and/or supervisory functions in relevant jurisdictions.
 - c. Stock market investment.
 - d. Capital market investment.
 - e. Financing.
 - f. Asset management.
 - g. Portfolio management.
 - h. Investment in activities related to the implementation of Hajj and Umrah.
 - i. Service provision business investment.
 - j. Rental of land/buildings/goods with money value.

Kinerja Bidang Investasi dan Kerja Sama Luar Negeri

Sejak dibentuk pada April 2020 lalu, Bidang IKSLN BPKH telah aktif mencari peluang investasi baik yang terkait dengan perhajian maupun yang tidak di luar negeri. Namun upaya tersebut terkendala dengan adanya pandemi COVID-19 yang melanda seluruh negara di dunia, sehingga upaya peninjauan dan negosiasi yang dilakukan mengalami hambatan karena banyak negara yang menerapkan kebijakan *lockdown*.

Di tengah kondisi yang penuh keterbatasan tersebut, tahun 2020 Bidang IKSLN berhasil melakukan investasi di lembaga internasional, salah satunya Awqaf Property Investment Fund (APIF) milik Islamic Development Bank (IsDB). Tepatnya pada Juni 2020, IKSLN mengalokasikan sekitar US\$5 juta investasi ke APIF.

Investasi pada APIF ini juga dalam rangka memperkuat hubungan strategis antara BPKH dan IsDB yang juga merupakan mitra strategis Pemerintah Indonesia. Terbukti, dengan investasi ini, IsDB berkomitmen untuk melakukan investasi di Indonesia sebesar US\$65 juta.

Meski investasi tersebut baru berjalan sekitar 6 bulan, dividen atau nilai manfaat yang diberikan oleh lembaga internasional tersebut cukup tinggi, mendekati 5% atau sekitar US\$112.320.

Selain bekerja sama dengan IsDB, BPKH juga aktif menjajaki kerja sama investasi dengan dunia internasional lainnya. Termasuk peninjauan investasi di bidang perhajian (hotel, restoran, dan transportasi) di negara Saudi Arabia, lembaga keuangan UEA (Dubai), Qatar maupun Bahrain. Namun, karena adanya pandemi COVID-19, rencana tersebut masih mengalami penundaan.

Selain itu, tahun 2020 BPKH juga telah menandatangani Nota Kesepahaman (MOU) dengan Perum DAMRI untuk penyediaan angkutan jemaah haji dan umrah di Arab Saudi. Ini merupakan sebuah *project* internasional, untuk pelayanan transportasi jemaah haji dan umrah.

Performance in Investment Sector and Foreign Cooperation

Since formed in April 2020, the BPKH IKSLN Department has been actively seeking investment opportunities both related to Hajj and nationally. However, these efforts were hampered by the COVID-19 pandemic that hit all countries in the world, that the exploration and negotiation efforts were hampered because many countries implemented lockdown policies.

Amid these limited conditions, in 2020 the IKSLN Department managed to invest in international institutions, one of which was the Awqaf Property Investment Fund (APIF) owned by the Islamic Development Bank (IsDB). Precisely in June 2020, IKSLN allocated around US\$5 million in investment to APIF.

This investment in APIF is also to strengthen the strategic relationship between BPKH and IsDB which is also a strategic partner of the Government of Indonesia. Proven with this investment, IsDB is committed to invest in Indonesia amounting to US\$65 million.

Although the investment has only been running for about 6 months, the dividend or income earned provided by the international institution is quite high, approaching 5% or around US\$112,320.

In addition to collaboration with IsDB, BPKH also actively exploring investment cooperation with other international communities. Including exploring investment in the hajj sectors (hotels, restaurants, and transportation) in Saudi Arabia, financial institutions in the UAE (Dubai), Qatar and Bahrain. However, due to the COVID-19 pandemic, the plan is delayed.

In addition, in 2020 BPKH has also signed a Memorandum of Understanding (MOU) with Perum DAMRI for the provision of transportation for Hajj and Umrah pilgrims in Saudi Arabia. This is an international project, for the transportation service for Hajj and Umrah pilgrims.

Rencana Ke Depan

Untuk terus meningkatkan pelayanan perhajian dan untuk meningkatkan nilai manfaat bagi calon jemaah haji, BPKH akan terus menggali potensi investasi di luar negeri. Prioritas utama investasi BPKH di luar negeri adalah yang berkaitan dengan perhajian, sesuai dengan tujuan pendirian BPKH pada UU 34/2014.

Beberapa sektor di Arab Saudi yang menjadi target investasi BPKH yang terkait perhajian antara lain perhotelan, transportasi dan proyek catering di dua kota suci.

Selain itu, BPKH juga melakukan peninjauan investasi luar negeri pada negara-negara yang tergabung dalam Dewan Kerja sama Teluk atau *Gulf Cooperation Council* yang terdiri dari enam negara yakni Arab Saudi, Uni Emirat Arab (UEA), Bahrain, Qatar, Kuwait dan Oman.

Selain itu, ada juga peninjauan dengan instansi salah satu bank syariah terbesar di dunia, di mana salah satu perusahaannya berada di Bahrain. Upaya-upaya tersebut masih dalam potensi peninjauan dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat dan likuiditas.

Future Plan

To continue to improve Hajj services and to increase the income earned for prospective pilgrims, BPKH will continue to explore overseas investment potential. The main priority of BPKH investment abroad is related to pilgrimage, in accordance with the purpose of establishing BPKH in Law 34/2014.

Several sectors in Saudi Arabia that have become the targets of BPKH investment related to hajj include hospitality, transportation and catering projects in the two holy cities.

In addition, BPKH is also exploring overseas investment in the Gulf Cooperation Council or the Gulf Cooperation Council country member which consists of six countries namely Saudi Arabia, United Arab Emirates (UAE), Bahrain, Qatar, Kuwait and Oman.

In addition, there is also an assessment with one of the largest sharia bank institution in the world, where one of the companies located in Bahrain. These efforts are still under potential assessment by considering the aspects of security, prudence, income earned and liquidity.



ANALISIS & PEMBAHASAN MANAJEMEN

MANAGEMENT DISCUSSION & ANALYSIS

“

Strategi investasi yang tepat dengan pertimbangan risiko yang baik membuat BPKH tetap mampu membukukan nilai manfaat yang optimal di tengah kondisi ekonomi dan bisnis yang sangat menantang di tahun 2020.

Effective investment strategy with good risk consideration supported BPKH to keep achieving optimum benefit values amidst very challenging economic and business conditions in 2020.

04





Tinjauan Ekonomi

Economic Review

Analisis Perekonomian Global dan Nasional Global and National Economic Analysis



Kondisi perekonomian global menghadapi tantangan yang sangat berat di tahun 2020. Merebaknya pandemi *Coronavirus Disease* (COVID-19) sejak akhir tahun 2019 menjadi tantangan terberat yang dihadapi perekonomian global di tahun 2020. Tantangan yang dihadapi juga menjadi semakin berat, karena perekonomian dunia masih belum pulih dari dampak perang dagang antara Amerika Serikat dan Tiongkok dan berbagai krisis geopolitik yang terjadi di tahun 2019.

Dalam laporan *World Economic Outlook* yang dirilis pada Januari 2021, IMF memprediksi perekonomian global tahun 2020 akan mengalami kontraksi sebesar -3,5%. Sebagian besar negara di dunia mengalami pertumbuhan negatif dan masuk ke jurang resesi ekonomi, termasuk Amerika Serikat, Jepang, juga mengalami resesi ekonomi.

In 2020, global economy condition experienced formidable challenges. The outbreak of Coronavirus disease 2019 (COVID-19) pandemic since the end of 2019 has become the toughest challenge embraced by the global economy in 2020. The challenges were also tougher as the world economy was still not yet recovering from impact of the United States and China trade war and the various geopolitical crises occurred in 2019.

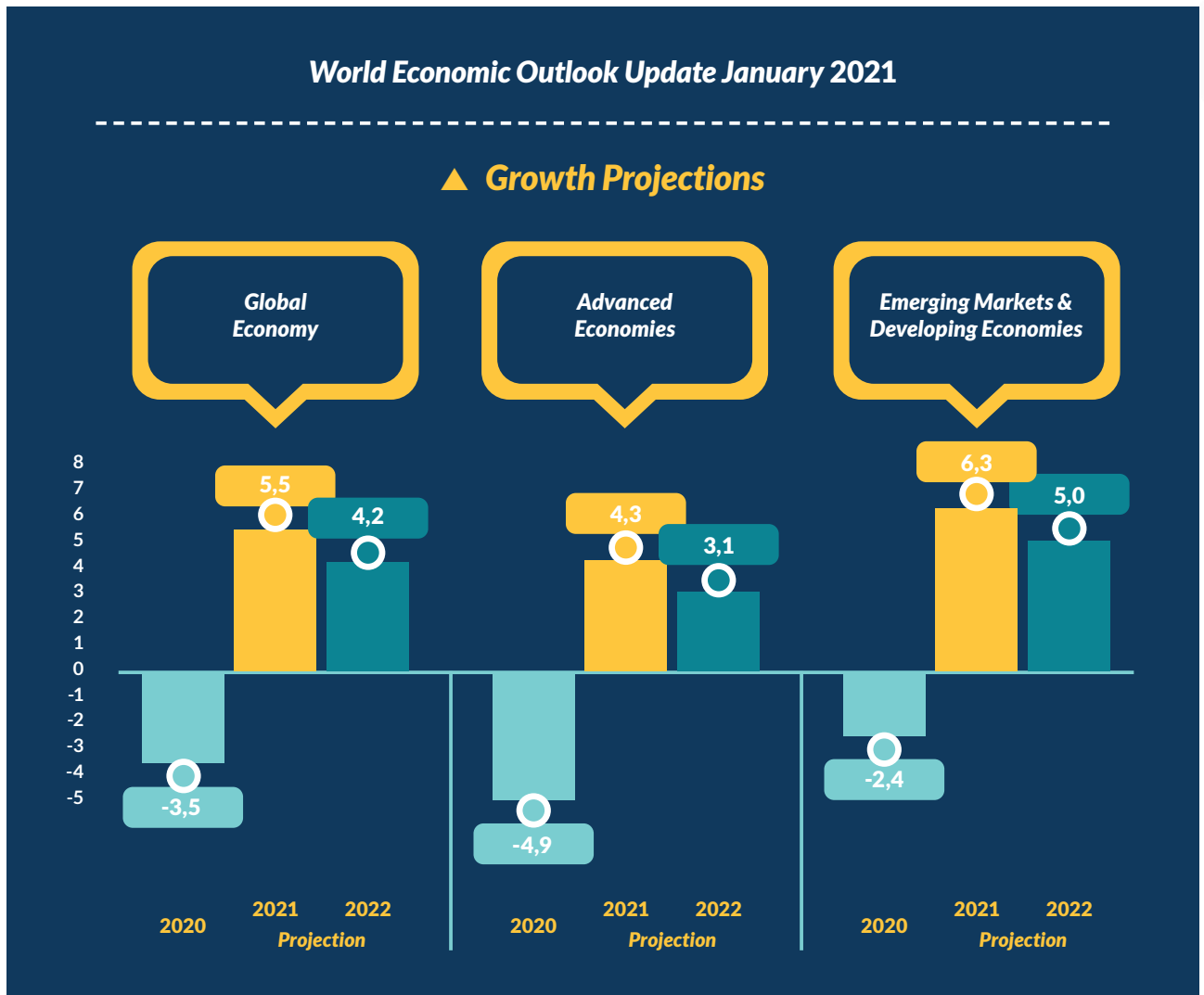
In the World Economic Outlook report released in January 2021, IMF projected global economy was contracted by -3.5% in 2020. Most countries worldwide experienced negative growth and entered the brink of economic recession, including United States, Japan, which were also experienced economic recession.

Menurunnya pertumbuhan ekonomi global dipengaruhi oleh kebijakan *lockdown* yang diambil banyak negara untuk meredam penyebaran virus. Kebijakan *lockdown* jelas memberikan pengaruh sangat besar terhadap kinerja ekonomi negara tersebut, karena aktivitas ekonomi masyarakat nyaris terhenti.

The decline in global economic growth was influenced by lockdown policies applied by many countries to reduce pace of the virus transmission. The lockdown policy eventually has major impact on a country's economic performance as people's economic activities have almost stopped.

Organisasi Perdagangan Dunia atau World Trade Organization (WTO) menyebutkan bahwa volume perdagangan dunia tahun 2020 mengalami penurunan 5,3%. Hal tersebut utamanya disebabkan oleh pandemi COVID-19 yang telah membuat kinerja seluruh sektor industri mengalami keterpurukan.

World Trade Organization (WTO) claimed that the international trade volume has decreased by 5.3% in 2020. This was mainly due to the COVID-19 pandemic which caused the decline in performance of all industry sectors.



Sumber / Source : [imf.org](https://www.imf.org)

Tahun 2020, *The Federal Reserve* kembali menurunkan Federal Funds Rate pada 3 Maret 2020 sebesar 50 bps dan 16 Maret 2020 sebesar 100 bps atau level (%) menjadi 0-0,25. The Fed juga meningkatkan pembelian surat berharga di pasar keuangan seiring dengan gejolak yang terjadi akibat virus corona.

Sebagai bagian dari ekonomi dunia, perekonomian Indonesia tahun 2020 juga menghadapi tantangan yang sama, yaitu pandemi COVID-19. Sejak ditemukan kasus pertama di Depok, Jawa Barat pada awal Maret 2020, COVID-19 menyebar dengan cepat dan masif ke seluruh wilayah Indonesia. Hingga 31 Desember 2020, total kasus COVID-19 di Indonesia telah mencapai 743.198 jiwa dengan jumlah kematian mencapai 22.138 jiwa dan terus bertambah.

Pemerintah memberikan perhatian yang sangat besar untuk mengatasi pandemi ini. Berbagai upaya dilakukan untuk menyelamatkan korban dan disaat yang bersamaan juga melakukan upaya pencegahan penyebaran yang lebih luas.

Salah satu langkah besar yang diambil Pemerintah adalah dengan menerbitkan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi *Coronavirus Disease 2019* (COVID-19) dan/atau Dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan (Perppu 1/2020) yang kemudian disahkan menjadi Undang-Undang Nomor 2 Tahun 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi COVID-19.

Penerbitan Perppu tersebut dimaksudkan untuk memberikan perlindungan bagi kehidupan masyarakat yang sangat nyata terancam dengan merebak dan menyebarnya COVID-19, baik dari aspek keselamatan jiwa, maupun kehidupan sosial dan perekonomian masyarakat.

Pelaksanaan langkah *extraordinary* dimaksudkan untuk menciptakan tindakan preventif dan melaksanakan penanganan COVID-19 yang memerlukan produk hukum yang memadai sebagai dasar pengambilan kebijakan. Penerbitan Perppu 1/2020 merupakan wujud kehadiran negara dalam rangka menangani permasalahan pandemi COVID-19. Melalui Perppu 1/2020 Pemerintah dapat

In 2020, Federal Reserve applied lowering the Federal Funds Rate on March 3, 2020 by 50 bps and on March 16, 2020 by 100 bps or the level (%) to 0-0.25. The Fed also increased its purchases of securities in financial markets in line with the turmoil caused by the corona virus.

As part of the global economy, Indonesian economy experienced similar challenges throughout 2020, namely the COVID-19 pandemic. Since the first case was found in Depok, West Java in early March 2020, COVID-19 has spread quickly and rapidly across Indonesia. As of December 31, 2020, the total number of COVID-19 cases in Indonesia has reached 743,198 people with the number of deaths reaching 22,138 people and continues to grow.

The government has paid great attention to overcoming this pandemic. Various efforts were made to save victims and at the same time also made efforts to prevent a broader transmission.

One of the major initiatives taken by the Government is through issuance of Government Regulation in lieu of Law Number 1 of 2020 concerning State Financial Policy and Financial System Stability for Handling the Coronavirus Disease 2019 (COVID-19) Pandemic and/or in the Context of Facing a Threat That Endangered the Economy National and/or Financial System Stability (Perppu 1/2020) which was later passed into Law Number 2 of 2020 concerning State Financial Policy and Financial System Stability for Handling the COVID-19 Pandemic.

The issuance of the Perppu is intended to provide protection for people's lives that are really threatened by the outbreak and spread of COVID-19, both from the aspect of life safety, as well as the social and economic life of the society.

Implementation of extraordinary measures aimed to create preventive actions and carry out the COVID-19 handling which requires adequate legal products as a basis for policy making. The issuance of Perppu 1/2020 is a form of state presence in the context of dealing with the problem of the COVID-19 pandemic. Through Perppu 1/2020, the Government can establish policies and measures that are extraordinary in the

menetapkan kebijakan dan langkah-langkah yang bersifat *extraordinary* di bidang keuangan negara maupun tindakan antisipatif *forward-looking* terhadap ancaman memburuknya perekonomian dan ancaman stabilitas sistem keuangan seiring dengan ketidakpastian dan belum berakhirnya penyebaran COVID-19.

Sejalan dengan langkah yang diambil Pemerintah Pusat, Pemerintah Daerah juga membuat berbagai kebijakan untuk memutus mata rantai penyebaran COVID-19, salah satunya adalah dengan memberlakukan kebijakan Pembatasan Sosial Berskala Besar (PSBB). Kebijakan tersebut bertujuan untuk menurunkan angka penyebaran COVID-19.

Sejalan dengan langkah yang dilakukan Pemerintah, Bank Indonesia (BI) juga telah mengeluarkan kebijakan yang akomodatif dengan menurunkan tingkat suku bunga BI 7 (tujuh) *days repo rate*. Sepanjang tahun 2020, BI tercatat menurunkan tingkat suku bunga BI 7-day (Reverse) Repo Rate dari 5,00% pada 24 Januari 2020 menjadi 3,75% pada 19 November 2020 secara bertahap.

Melalui berbagai kebijakan tersebut, kinerja ekonomi Indonesia mulai menunjukkan perbaikan kendati masih mengalami kontraksi. Hingga akhirnya, pertumbuhan ekonomi Indonesia tahun 2020 terealisasi sebesar (-) 2,07%, turun dibandingkan tahun sebelumnya sebesar 5,02%.

Terlepas dari menurunnya kinerja ekonomi tahun 2020, Pemerintah berhasil mencatat sejumlah prestasi. Sepanjang tahun 2020, Pemerintah mampu menjaga tingkat inflasi pada level yang sangat rendah, yaitu sebesar 1,68%, lebih rendah dibandingkan tahun sebelumnya sebesar 2,72%. Tingkat inflasi tahun 2020 merupakan yang terendah sepanjang sejarah.

Selain itu, Indonesia juga masih berhasil mencatat surplus dalam neraca perdagangan. Sepanjang tahun 2020 Indonesia masih mencatatkan surplus 21,74 miliar Dolar AS. Pencapaian tersebut didukung oleh total nilai ekspor yang sebesar 163,31 miliar Dolar AS dan total nilai impor di sepanjang tahun 2020 yang sebesar 141,5 miliar Dolar AS. Selain itu, Pemerintah dan Bank Indonesia (BI) juga mampu menjaga kestabilan nilai tukar, khususnya nilai tukar Rupiah terhadap Dolar AS.

field of state finances as well as forward-looking anticipatory measures against the threat of a worsening economy and threats to financial system stability in line with the uncertainty and the unfolding of the spread of COVID-19.

In line with the initiatives taken by the Central Government, Regional Government has also made various policies to break the chain of COVID-19 transmission, namely by implementing a Large-Scale Social Restriction (PSBB) policy. This policy aims to reduce the spread of COVID-19.

In line with the initiatives taken by the Government, Bank Indonesia (BI) has also issued an accommodative policy by tapering the BI interest rate by 7 days repo rate. Throughout 2020, BI was recorded to reduce the BI 7-day (Reverse) Repo Rate from 5.00% on January 24, 2020 to 3.75% on November 19, 2020 in stages.

Through these policies, Indonesia's economic performance has begun to indicate an improvement, despite still experiencing contraction. Finally, Indonesia's economic growth in 2020 recorded (-) 2.07%, down from 5.02% in the previous year.

Aside from the decline in economic performance in 2020, the Government has noted several achievements. Throughout 2020, the Government managed to control inflation rate at a very low level, namely 1.68%, lower than the previous year's 2.72%. The 2020 inflation rate is the lowest in history.

In addition, Indonesia also managed to record a surplus in the trade balance. Throughout 2020, Indonesia still recorded a surplus of US\$21.74 billion. The achievement was supported by the total export value of US\$163.31 billion and total import value in 2020 of US\$141.5 billion. In addition, the Government and Bank Indonesia (BI) were also able to maintain exchange rate stability, particularly the Rupiah exchange rate against the US Dollar.

Tinjauan Industri Keuangan Syariah Sharia Finance Industry Overview

Merosotnya pertumbuhan ekonomi nasional tahun 2020 juga berdampak pada industri keuangan, khususnya perbankan dan pasar modal di Indonesia. Berdasarkan Statistik Perbankan Indonesia yang diterbitkan Otoritas Jasa Keuangan (OJK), kredit perbankan tahun 2020 mengalami kontraksi sebesar 2,40%. Rasio kinerja industri perbankan pun secara umum mengalami penurunan dibandingkan tahun sebelumnya.

Kondisi yang sama juga terjadi di industri pasar modal. Berdasarkan data Bursa Efek Indonesia (BEI), Indeks Harga Saham Gabungan (IHSG) tahun 2020 ditutup pada level 5.979,07, turun 5,09% (year to date) dibandingkan posisi awal tahun yang berada di level 6.299,54. Penurunan IHSG tersebut juga dibarengi dengan penurunan nilai kapitalisasi saham dari tahun sebelumnya karena terjadi penurunan volume dan frekuensi perdagangan harian.

Di tengah merosotnya kinerja perekonomian, industri perbankan dan industri pasar modal nasional di tahun 2020, industri keuangan syariah justru dapat meraih pertumbuhan yang baik. Berdasarkan data OJK, aset IKNB (Industri Keuangan Non Bank) Syariah di Indonesia tahun 2020 mengalami pertumbuhan tumbuh 10,15% menjadi Rp116,28 triliun dari Rp105,56 triliun di tahun 2019. Demikian juga halnya dengan aset perbankan syariah tahun 2020 tumbuh 13,11% menjadi Rp608,90 triliun dari Rp538,32 triliun di tahun 2019.

Pertumbuhan aset perbankan syariah tersebut salah satunya disebabkan oleh meningkatnya pembiayaan yang dilakukan oleh bank syariah dari Rp365,13 triliun di tahun 2019 menjadi Rp394,63 triliun di tahun 2020 atau tumbuh 8,08%.

Di pasar modal, instrumen syariah juga semakin diminati, baik oleh perusahaan maupun oleh investor. Hal ini dapat dilihat dari jumlah dan nilai instrumen keuangan syariah yang beredar di pasar modal. Tahun 2020, terdapat 23 (dua puluh tiga) sukuk korporasi yang diterbitkan oleh berbagai perusahaan di BEI, sehingga jumlah sukuk korporasi yang *outstanding* di BEI mencapai 162 sukuk korporasi dengan nilai mencapai Rp30,35 triliun.

The decline in national economic growth in 2020 also have affected the financial industry, particularly banking and capital market in Indonesia. Based on the Indonesian Banking Statistics issued by the Financial Services Authority (OJK), in 2020, banking credit experienced a contraction of 2.40%. In general, the performance ratio of the banking industry has decreased compared to the previous year.

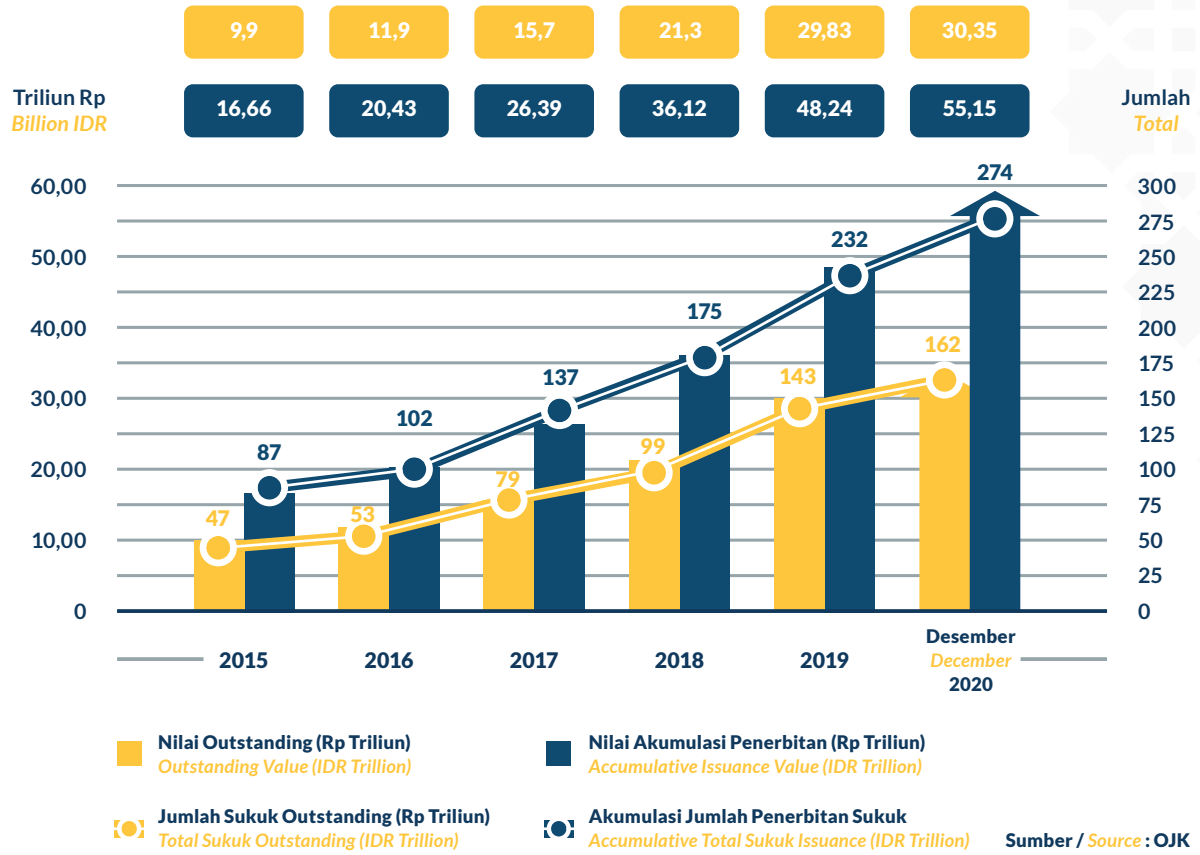
The same condition also occurs in the capital market industry. Based on data from the Indonesia Stock Exchange (IDX), the 2020 Composite Stock Price Index (IHSG) closed at 5,979.07, down 5.09% (year to date) compared to the position at early of the year at 6,299.54 level. The decline in the JCI was also followed by a decreasing value of stock capitalization from the previous year due to a decrease in daily trading volume and frequency.

Amid the decline in economic performance, banking and national capital market industry throughout 2020, the Islamic financial industry can actually achieve good growth. Based on OJK data, Sharia IKNB (Non-Bank Financial Industry) assets in Indonesia in 2020 grew 10.15% to IDR116.28 trillion from IDR105.56 trillion in 2019. Likewise, sharia banking assets in 2020 grew 13.11% to Rp608.90 trillion from IDR538.32 trillion in 2019.

One of the reasons for the growth in Islamic banking assets was the increase in financing by Islamic banks from IDR365.13 trillion in 2019 to IDR394.63 trillion in 2020 or grew by 8.08%.

In the capital market, Islamic instruments also recorded an increase in demand, both by companies and by investors. This can be seen from number and value of Islamic financial instruments issued in the capital market. In 2020, there were 23 (twenty three) corporate sukuk issued by various companies on the IDX, so that the number of corporate sukuk outstanding on the IDX reached 162 corporate sukuk with a value of IDR30.35 trillion.

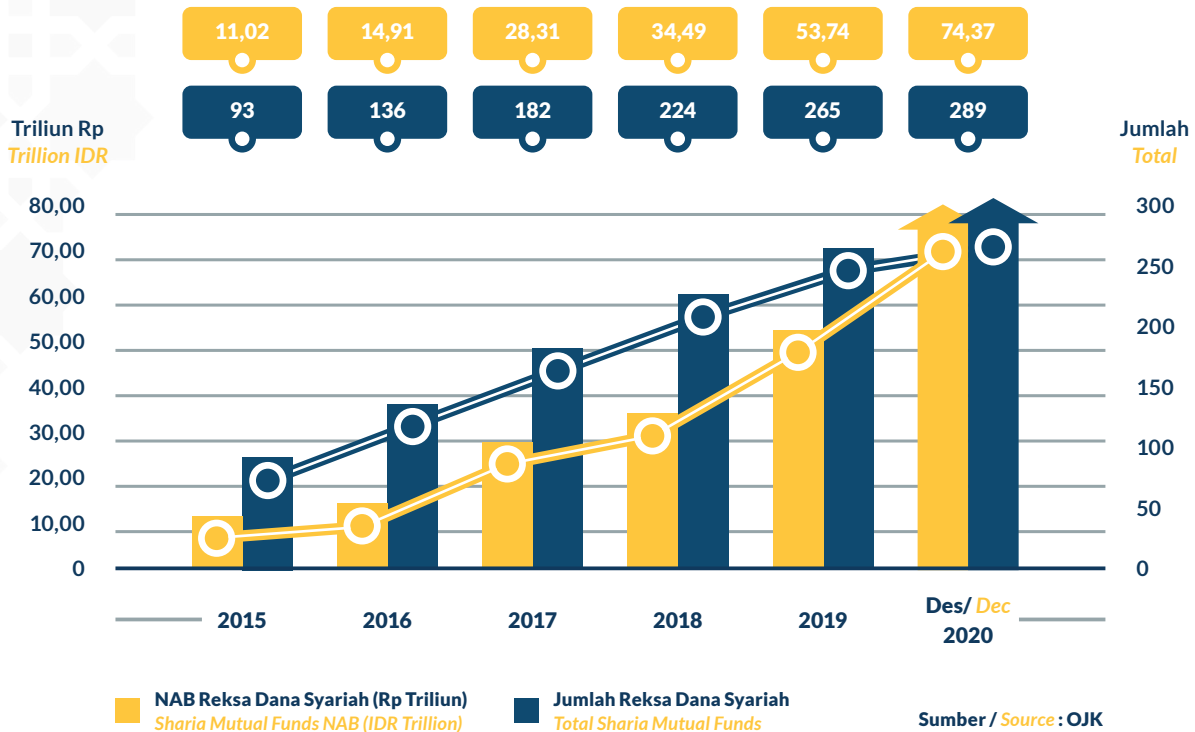
Perkembangan Sukuk Korporasi Corporate Sukuk Growth



Demikian juga halnya dengan reksa dana syariah yang pada tahun 2020 juga menunjukkan tren peningkatan. Jumlah reksa dana syariah bertambah sebanyak 39 (tiga puluh sembilan) reksa dana sehingga total jumlah reksa dana syariah menjadi 289 (dua ratus delapan puluh sembilan) reksa dana. Nilai Aktiva Bersih (NAB) reksa dana syariah pada 31 Desember 2020 mencapai Rp74,37 triliun, meningkat 38,39% dari NAB akhir tahun 2019 yang berjumlah Rp53,74 triliun.

Sharia mutual funds also showed a similar increasing trend in 2020. The number of Islamic mutual funds increased by 39 (thirty nine) mutual funds, resulting total number of Islamic mutual funds to 289 (two hundred and eighty nine) mutual funds. Net Asset Value (NAV) of sharia mutual funds as of December 31, 2020 reached IDR74.37 trillion, an increase of 38.39% from the NAV at the end of 2019 which amounted to IDR53.74 trillion.

Perkembangan Reksa Dana Syariah Sharia Equity Funds Growth



Namun demikian, kinerja saham-saham syariah mengalami penurunan di tahun 2020. Indeks JII mengalami penurunan sebesar 9,69% jika dibandingkan akhir 2019, yaitu dari 698,09 menjadi 630,42. Nilai kapitalisasi Indeks Saham Syariah Indonesia tahun 2020 sebesar Rp3.344,93 triliun menurun dari tahun 2019 sebesar Rp3.744,82 triliun.

However, performance of Islamic stocks decreased in 2020. The JII index decreased by 9.69% compared to the end of 2019, from 698.09 to 630.42. The capitalization value of the Indonesian Sharia Stock Index in 2020 was IDR3,344.93 trillion, a decrease from 2019 of IDR3,744.82 trillion.

Kinerja positif yang dibukukan industri keuangan syariah menunjukkan bahwa industri keuangan syariah kian diterima oleh masyarakat, dunia usaha dan investor di Indonesia, Hal ini juga dapat dilihat dari peringkat yang diberikan oleh *Islamic Finance Development Indicator (IFDI)* yang menempatkan industri keuangan syariah Indonesia di posisi kedua dunia atau naik 2 (dua) peringkat dari tahun lalu. Posisi Indonesia hanya di bawah jiran Malaysia.

Positive performance recorded by Islamic finance industry indicates that the Islamic financial industry nowadays has been more accepted by the public, business world and investors in Indonesia. This can also be seen from the ranking given by the *Islamic Finance Development Indicator (IFDI)* which places Indonesia's Islamic finance industry in second position world or up 2 (two) places from last year. Indonesia's position is only below neighboring Malaysia.

IFDI melihat bahwa edukasi dan kesadaran masyarakat akan industri keuangan syariah di Indonesia juga menunjukkan perkembangan yang sangat baik. Pemerintah RI juga bekerja baik dan ini diikuti oleh tren serupa di pasar syariah lainnya.

IFDI sees that education and public awareness of the Islamic financial industry in Indonesia has also indicated very good development. The GOI is also doing well and this is followed by a similar trend in other Islamic markets.

Tinjauan Operasional

Operational Review

Rencana Strategis Strategic Plan



BPKH didirikan dengan tujuan untuk meningkatkan kualitas penyelenggaraan ibadah haji, rasionalitas dan efisiensi biaya penyelenggaraan ibadah haji, dan kemaslahatan umat. Pembentukan BPKH sendiri didasari oleh adanya kecenderungan jumlah warga negara Indonesia yang mendaftar untuk menunaikan ibadah haji terus meningkat setiap tahunnya, sedangkan kuota haji yang terbatas mengakibatkan terjadinya peningkatan jumlah jemaah haji tunggu (*waiting list*). Hingga akhir tahun 2020, jumlah jemaah haji tunggu mencapai sekitar 4,99 juta orang yang terdiri dari 4,9 juta jemaah haji reguler dan 95 ribu jemaah haji khusus.

Untuk dapat mewujudkan tujuan tersebut, BPKH harus dapat mengoptimalkan sumber daya yang dimilikinya agar dapat memberikan manfaat yang besar baik bagi calon jemaah haji maupun umat Islam secara umum. Karena itu, BPKH telah menyiapkan langkah dan kebijakan strategis yang disusun sesuai fungsi dan wewenang yang dimilikinya.

BPKH was established with the purpose to improve quality of the organization of hajj, rationality and cost efficiency of the hajj/pilgrimage organizing cost, and social responsibility of the people. The formation of the BPKH itself is based on the tendency that the number of Indonesian citizens who register to perform the pilgrimage continues to increase every year, while the limited quota for Hajj results in an increase in number of hajj pilgrims waiting list. As the end of 2020, the number of hajj pilgrims waiting list reached approximately 4.99 million people, comprising of 4.9 million regular pilgrims and 95 thousand special pilgrims.

To be able to realize the objective, BPKH must be able to optimize its resources to provide benefits in the form of large subsidies for Hajj costs for both prospective hajj and Muslims in general. Therefore, BPKH has prepared strategic plans and policies that are put together according to its functions and authorities.

Kerangka strategis arah kebijakan BPKH adalah pasal 3 UU 34 Tahun 2014 yang merupakan payung hukum pelaksanaan pengelolaan keuangan haji. Dalam pasal tersebut diamanatkan bahwa tujuan pengelolaan keuangan haji adalah peningkatan kualitas layanan penyelenggaraan ibadah haji, peningkatan rasionalitas dan efisiensi penggunaan BPIH dan peningkatan nilai manfaat bagi kemaslahatan umat Islam. Dari rumusan tujuan pengelolaan keuangan haji dalam UU 34 Tahun 2014 diturunkan menjadi rumusan kebijakan pengelolaan keuangan haji sebagaimana dinyatakan dalam Perpres 110 tahun 2017 dan *outline* penyusunan Rencana Strategis yang terdiri atas (1) visi, misi dan tujuan, (2) rencana strategis, (3) regulasi dan kelembagaan dan (4) penilaian kinerja dan rencana pengembangan BPKH.

The strategic framework for BPKH policy direction is Article 3 of Law 34 of 2014 which is the law shelter for the implementation of hajj fund management. In the article it is mandated that the objectives of financial management for Hajj are to improve the quality of services for the organization of hajj, to increase the rationality and efficiency of the use of the Hajj/Pilgrimage Organizing Cost and to increase the income earned for social responsibility of Muslims. From the formulation of the objectives of hajj fund management in Law 34 of 2014 it is revealed to be the formulation of policies for the management of Hajj finances as stated in Presidential Regulation 110 of 2017 and the outline for the preparation of a Strategic Plan consisting of (1) vision, mission and objectives, (2) strategic plans, 3) regulations and institutions and (4) performance appraisal and development plan of BPKH.

UU No.34 Tahun 2014 (Pasal 3) UU No.34 of 2014 (Article 3)

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Peningkatan Kualitas Penyelenggaraan Ibadah Haji 2. Rasionalitas dan Efisiensi Penggunaan BPIH 3. Peningkatan Manfaat bagi Kemaslahatan Umat Islam | <ol style="list-style-type: none"> 1. Improving the Quality of Organizing Hajj 2. Rationality and Efficient Use of BPIH 3. Increased Benefits for the Philanthropy of Muslims |
|---|--|

Dasar Rumusan Kebijakan (Perpres No.110 Tahun 2017 Pasal 11): "Mengembangkan kebijakan pengelolaan keuangan haji dengan prinsip syariah, optimal, efisien dan kehati-hatian yang bertumpu pada peningkatan kemampuan dan kesehatan keuangan haji, stabilitas dan pertumbuhan ekonomi Indonesia serta literasi dan pertumbuhan keuangan syariah yang inklusif untuk meningkatkan pelayanan kepada jemaah haji dan kemaslahatan umat"

Basic Formulation of Policies (Presidential Decree No.110 Year 2017 Article 11): "Developing a financial management policy Hajj with Islamic principles, optimal, efficient and prudence, which is based on increasing capacity and the financial health of the Hajj, stability and economic growth in Indonesia as well as literacy and the growth of Islamic financial inclusive services to improve services to pilgrims and social responsibility of the people"

Visi/Vision

"Menjadi lembaga pengelola keuangan haji terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat"
"To become a trusted hajj fund management institution that provides optimal income earned Hajj pilgrims and social responsibility of the Ummah"

Misi/Mission

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Membangun kepercayaan melalui pengelolaan sistem keuangan yang transparan dan modern. 2. Meningkatkan efisiensi dan rasionalitas BPIH melalui kerja sama strategis. 3. Melakukan investasi pada imbal hasil yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesionalitas. 4. Menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintergeritas dan profesional. 5. Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat. | <ol style="list-style-type: none"> 1. Building trust through transparent management system and modern finance. 2. Improving the efficiency and rationality of The Hajj/Pilgrimage Organizing Cost through strategic cooperation. 3. Investing in optimal returns with sharia principles and considering aspects of security, prudence and professionalism. 4. Creating a comprehensive and accountable governance and work system by developing integrated and professional human resources. 5. Providing social responsibility to improve the philanthropy of the people. |
|---|---|

Arah kebijakan dan Strategik: Strategic Map Analysis BPKH (Financial, Customer, Internal Process, Learning and Growth)
Policies and Strategic Directions: Strategic Analysis Map BPKH (Financial, Customer, Internal Process, Learning and Growth)

Kerangka Regulasi dan Kelembagaan: UU 34/2014, Perpres 110/2017, PP5/2018, PMK, Persetujuan DPR, Peraturan BPKH, Kelembagaan Badan Pelaksana dan Dewan Pengawas
Regulatory and Institutional Framework: Law 34/2014, Presidential Regulation 110/2017, PP5/2018, PMK, The House of Representatives Approval BPKH Regulation, Institutional Executive Board and Supervisory Board

Target Kinerja dan Pengembangan Keuangan Haji: Target Keuangan, Internal Proses/Tata Kelola dan TI, Produktivitas SDM.
Visi Pengembangan BPKH dalam 10 tahun ke depan
Hajj Financial Performance and Development Targets, Internal Process/Governance and IT, HR Productivity.
BPKH Development Vision in the next 10 years

Program Utama dan Prioritas Program Bidang, Proyek Keuangan dan Analisis Strategis BPKH
Main Programs and Priority Sector Programs, Financial Projects and Strategic Analysis of BPKH

Dalam menentukan arah kebijakan pengembangan di masa yang akan datang, BPKH telah merumuskan strategi dan langkah strategis yang akan dicapai dalam 3 fase pengembangan.

Pengembangan pada fase pertama (1 - 5 tahun) terbagi menjadi 2 tahap. Tahap pertama yaitu “Menyiapkan Fondasi Kelembagaan”, fokus pada upaya BPKH dalam melakukan program-program yang bertujuan untuk membangun sistem dan tata cara kerja kelembagaan. Pada tahun 2017, BPKH telah mampu beroperasi dengan penuh sesuai dengan kapasitasnya dalam mengelola keuangan haji.

Kegiatan utama pada tahap ini adalah melakukan perekrutan sesuai dengan fungsi dan kapasitasnya, serta menyusun prosedur dan pedoman atas kegiatan operasional BPKH sehingga organisasi dapat beroperasi dengan efektif dan sistematis. Secara paralel, BPKH mulai bekerja sama dengan berbagai *stakeholders* untuk melakukan sinkronisasi dan transisi kewenangan dari Kementerian Agama sehingga tujuan dan sasaran strategis BPKH dapat tercapai. Dalam tahun 2020 kedepan, BPKH melakukan transformasi organisasi dan proses bisnis menuju digitalisasi.

Tahap kedua adalah “Memperkuat Kepercayaan dan Kredibilitas Kelembagaan BPKH”, fase ini menekankan pada edukasi dan sosialisasi kepada masyarakat atas proses pengelolaan keuangan haji yang dilakukan oleh BPKH. Upaya untuk memperkuat kepercayaan dan kredibilitas memerlukan dukungan baik secara eksternal maupun internal. Upaya secara eksternal dapat dilakukan dengan menjalin kerja sama dengan *social media* dan *communication specialist* dalam rangka membangun *brand identity* yang mudah diterima dan dipercaya oleh publik. Sedangkan dari internal, BPKH dapat melakukan sosialisasi kepada seluruh pegawai untuk terus mengedepankan nilai-nilai integritas, profesionalisme dan religius. Pembangunan nilai kepercayaan dan kredibilitas suatu organisasi agar menjadi kokoh dan kuat harus dimulai dari tingkat pimpinan hingga setiap individu pegawai BPKH.

Setelah menunjukkan kesiapannya sebagai organisasi yang profesional dan telah sukses membangun kepercayaan publik serta kredibilitas lembaga, BPKH secara sistematis akan mulai melakukan pengembangan bisnis dan penempatan investasi strategis dalam rangka peningkatan pelayanan sarana dan prasarana ibadah haji.

In determining direction of future development policies, BPKH has formulated strategies and strategic plans to be achieved in 3 development phases.

The development in the first phase (1 - 5 years) is divided into 2 stages. The first stage is “Preparing Institutional Foundations”, focusing on BPKH efforts in carrying out programs that aim to build systems and institutional working procedures. In 2017, BPKH was able to operate fully in accordance with its capacity in managing Hajj finances.

The main activities at this stage are recruiting according to their functions and capacities, as well as developing procedures and guidelines for BPKH operational activities so that the organization can operate effectively and systematically. In parallel, BPKH begins to collaborate with various stakeholders to synchronize and transition the authority of the Ministry of Religion so that BPKH strategic goals and objectives could be achieved. In 2020 and going forward, BPKH will transform its organization and business processes towards digitalization.

The second stage is “Strengthening BPKH Institutional Trust and Credibility”, this phase emphasizes education and socialization to the public on the process of hajj fund management carried out by BPKH. Efforts to strengthen trust and credibility require support both externally and internally. External efforts can be settled by collaborating with social media and communication specialists in order to build a brand identity that is easily accepted and trusted by the public. Meanwhile, internally, BPKH can disseminate information to all employees to continue to prioritize the values of integrity, professionalism and religion. Building the value of trust and credibility of an organization in order to become solid and strong must start from the leadership level to each individual BPKH employee.

After demonstrating its readiness as a professional organization and having succeeded in building public trust and credibility of the institution, BPKH will systematically begin to carry out business development and strategic investment placement in order to improve services and infrastructure for the pilgrimage.

Selanjutnya, pada fase kedua (5-10 tahun) BPKH akan fokus melakukan pelaksanaan transformasi organisasi berbasis digital dalam rangka pengembangan peran strategis dalam pelaksanaan haji. Pada fase ini, BPKH akan secara aktif melakukan kontraktual dengan berbagai pihak yang terlibat langsung dalam pelayanan haji. Inisiatif ini bertujuan agar biaya pelayanan haji dapat lebih efisien karena beberapa kontrak dapat dilakukan secara jangka panjang sehingga mendapatkan harga yang lebih kompetitif jika dibandingkan dengan kontrak tahunan. Selain itu, BPKH juga akan melakukan investasi pada aset-aset yang dapat menekan biaya penyelenggaraan ibadah haji sehingga pelayanan diharapkan akan lebih efisien dan rasional.

Fase berikutnya adalah fase ketiga (>10 tahun), di mana pada tahap ini BPKH akan menjadi Badan Pengelola Keuangan Haji sekaligus sebagai penyelenggara sarana dan prasarana haji terpadu. Penyelenggaraan yang dimaksud adalah BPKH akan berkontraktual dengan para penyedia sarana dan prasarana haji guna meningkatkan efisiensi dan rasionalitas atas biaya haji. Pada tahap ini, BPKH direncanakan telah memiliki sistem kerja untuk selalu melakukan inovasi yang berkelanjutan dalam rangka pengelolaan dana.

Furthermore, in the second phase (5-10 years) BPKH will focus on implementing digital-based organizational transformation in the context of developing a strategic role in the implementation of Hajj. In this phase, BPKH will actively carry out contractual arrangements with various parties directly involved in Hajj services. This initiative aims to make the cost of Hajj services more efficient because some contracts can be carried out on a long-term basis so that they get more competitive prices when compared to annual contracts. In addition, BPKH will also invest in assets that can reduce the cost of the hajj/pilgrimage organizing cost so that services are expected to be more efficient and rational.

The next phase is the third phase (>10 years), where at this stage BPKH will become the Hajj Fund Management Agency as well as the organizer of integrated Hajj facilities and infrastructure. The implementation in question is that BPKH will have an agreement with providers of hajj facilities and infrastructure in order to increase efficiency and rationality for hajj costs. At this stage, BPKH is planned to have a work system to always make continuous innovations in the context of managing funds.

Kegiatan Usaha BPKH BPKH Business Activities

Sebagaimana diatur pada Pasal 2 ayat 1 PP Nomor 5 tahun 2018, Pengelolaan Keuangan Haji meliputi perencanaan, pelaksanaan, pertanggungjawaban, pelaporan, dan pengawasan atas Keuangan Haji. Sedangkan pada Pasal 7 Ayat (1) disebutkan bahwa pelaksanaan pengelolaan keuangan haji meliputi:

- a. Penerimaan
- b. Pengeluaran
- c. Kekayaan

Penerimaan sebagaimana dimaksud dalam Pasal 7 Ayat (1) huruf a meliputi:

1. Setoran BPIH dan/atau BPIH Khusus
2. Nilai manfaat Keuangan Haji
3. Dana efisiensi Penyelenggaraan Ibadah Haji
4. DAU
5. Sumber lain yang sah dan tidak mengikat

Dana Haji

Dalam 3 (tiga) tahun terakhir, dana haji yang dikelola BPKH terus mengalami peningkatan.

As regulated in Article 2 paragraph 1 of PP Number 5 of 2018, Hajj Fund Management includes planning, implementation, accountability, reporting, and supervision of Hajj Finance. Whereas in Article 7 Paragraph (1) it is stated that the implementation of hajj fund management includes:

- a. Revenue
- b. Expenses
- c. Wealth

The revenue as referred to in Article 7 Paragraph (1) letter a includes:

1. The Hajj/Pilgrimage Organizing Cost Deposit and/or Special the Hajj/Pilgrimage Organizing Cost
2. Income earned of Hajj Financial
3. Efficiency fund for The Organization of Hajj
4. Ummatic Trust Funds
5. Other legal and non-binding sources

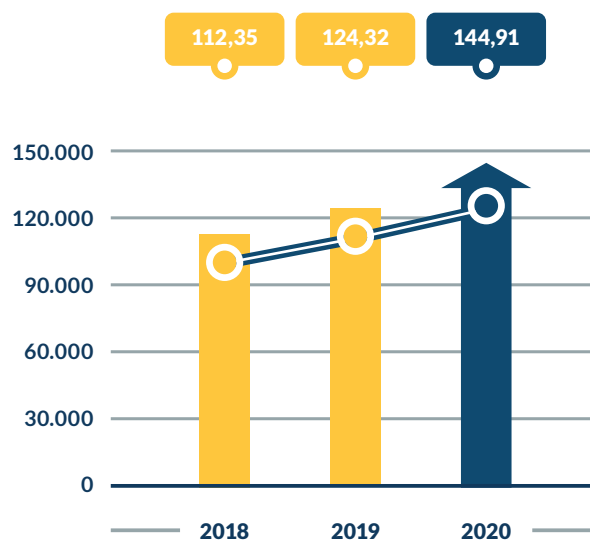
Hajj Fund

In the last 3 (three) years, Hajj fund managed by BPKH has continued to increase.

Dana Haji yang Dikelola BPKH 2018-2020

Hajj Fund Managed by BPKH 2018-2020

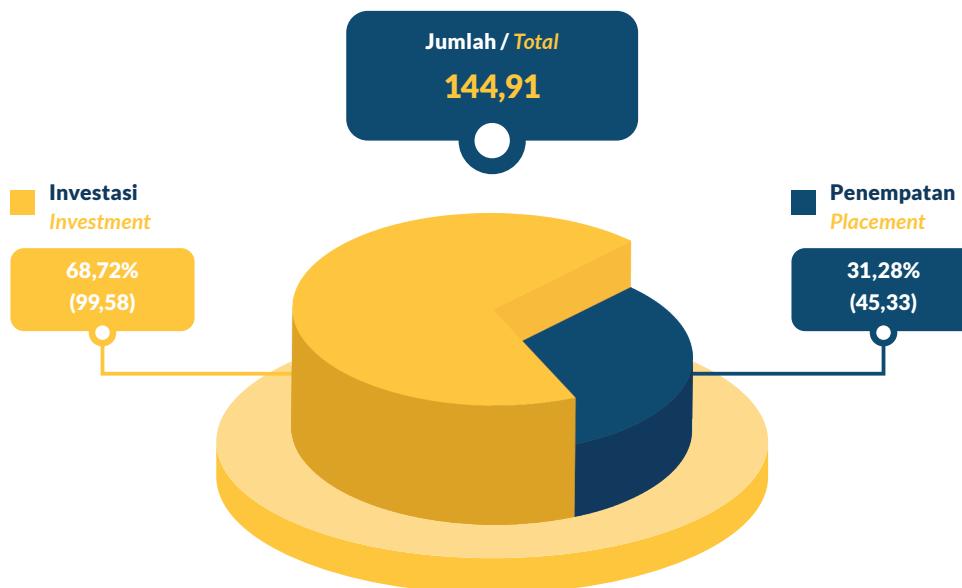
(dalam triliun Rupiah)
(in trillion Rupiah)



Dana Haji yang dikelola BPKH sampai dengan akhir tahun 2020 adalah sebesar Rp144,91 triliun, meningkat 16,56% atau sebesar Rp20,59 triliun dibandingkan dengan tahun sebelumnya sebesar Rp124,32 triliun.

As end of 2020, Hajj funds managed by BPKH amounted to IDR144.91 trillion, an increase of 16.56% or IDR20.59 trillion compared to the previous year of IDR124.32 trillion.

Dana Haji per 31 Desember 2020 (dalam triliun Rupiah)
Hajj Fund as of December 31, 2020 (in trillion Rupiah)



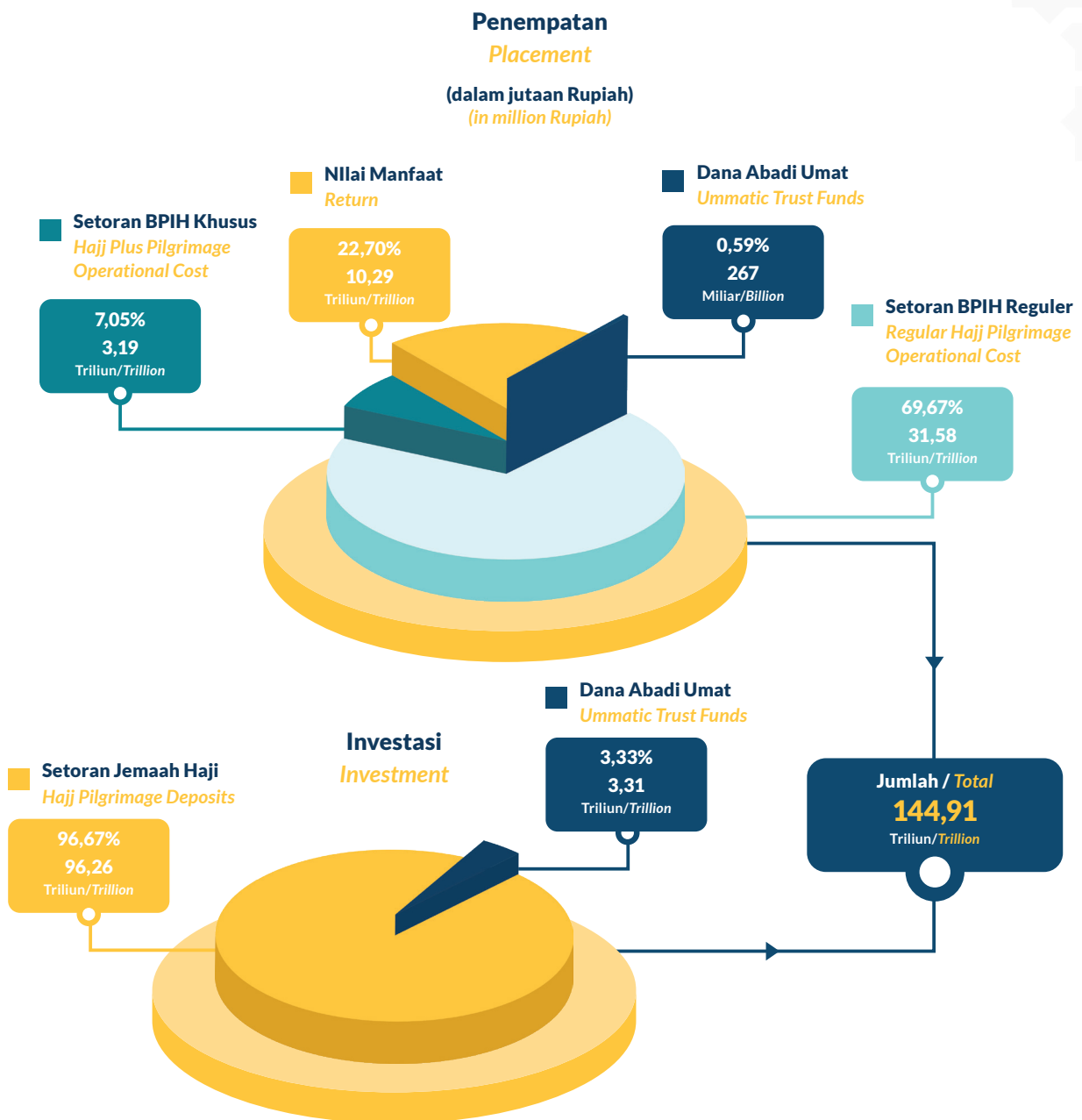
Komposisi Dana Haji terbagi menjadi dua besaran, yaitu pada penempatan di bank/perbankan syariah dan pada investasi, baik di instrumen syariah maupun investasi lainnya.

The composition of the Hajj Fund is divided into two quantities, namely on placements in Islamic banks/banks and on investments, both in sharia instruments and other investments.

Uraian Description	2020		2019		Pertumbuhan/(Penurunan) Increase/(Decrease)	
	Jumlah (Rp juta) Total (IDR Million)	Komposisi (%) Composition (%)	Jumlah (Rp juta) Total (IDR million)	Komposisi (%) Composition (%)	Jumlah (Rp juta) Total (IDR Million)	Komposisi (%) Composition (%)
Penempatan Pada Bank Placement in the Banks	45.331.357	31,28%	54.298.799	43,68%	(8.967.442)	(16,52%)
Investasi Jangka Pendek Short-Term Investments	8.861.980	6,12%	9.999.506	8,04%	(1.137.526)	(11,38%)
Investasi Jangka Panjang Long-Term Investments	90.713.182	62,60%	60.018.630	48,28%	30.694.552	51,14%
Jumlah Dana Haji Total Hajj Fund	144.906.519	100,00%	124.316.935	100,00%	20.589.584	16,56%

Pada 31 Desember 2020, penempatan di perbankan syariah sebesar Rp45,33 triliun atau 31,28% dan pada investasi di instrumen investasi syariah sebesar Rp99,58 triliun atau 68,72% dimana di dalamnya termasuk Dana Abadi Umat (DAU). Produk perbankan syariah yang digunakan oleh BPKH untuk penempatan dana adalah giro, tabungan, dan deposito. Sedangkan instrumen investasi dimaksud antara lain: Sukuk Dana Haji Indonesia (SDHI), Surat Berharga Syariah Negara (SBSN), Sukuk Korporasi, Reksa Dana Pasar Uang Syariah, Reksa Dana Terproteksi Syariah, dan Saham serta investasi langsung.

As of December 31, 2020, placements in Islamic banking amounted to IDR45.33 trillion or 31.28% and investments in Islamic investment instruments amounted to IDR99.58 trillion or 68.72% which includes the Ummatic Trust Funds (DAU). Sharia banking products used by BPKH for placement of funds are current accounts, savings and time deposits. Meanwhile, the investment instruments include: The Indonesia Hajj Funds Sukuk (SDHI), Government Sharia Securities (SBSN), Corporate Sukuk, Sharia Money Market Mutual Funds, Sharia Protected Mutual Funds, and Shares and direct investments.



Dana Setoran Awal Calon Jemaah Haji Baru

Penerimaan BPKH salah satunya berasal dari setoran BPIH dan/atau BPIH Khusus dari calon jemaah haji baru. Tahun 2020, jumlah calon jemaah haji baru yang mendaftar tercatat sebanyak 418.663 orang, jumlah tersebut mengalami penurunan dibandingkan tahun 2019 dimana terdapat 748.114 orang calon jemaah haji baru yang mendaftar. Jumlah pendaftar tersebut terbagi ke calon jemaah haji reguler sebanyak 410.927 orang dan 7.736 orang untuk calon jemaah haji khusus.

Penambahan jumlah calon jemaah haji tersebut berpengaruh terhadap penambahan jumlah dana haji yang diperoleh dari setoran awal calon jemaah haji baru, baik jemaah haji reguler maupun khusus. Secara akumulatif selama tahun 2020, dana haji bertambah sebesar Rp10,53 triliun yang terdiri dari Rp10,27 triliun dari calon jemaah haji reguler dan Rp827,36 miliar dari calon jemaah haji khusus. Jumlah dana tersebut mengalami penurunan 42,41% dibandingkan dengan tahun sebelumnya yang sebesar Rp18,29 triliun.

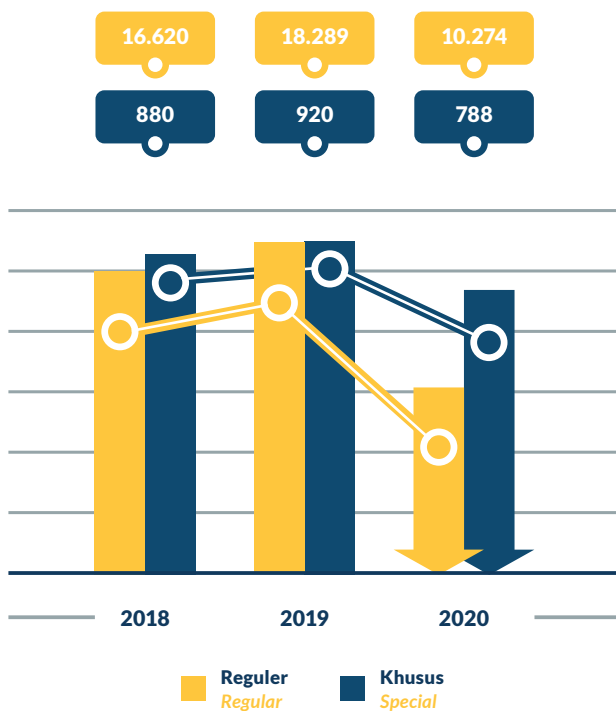
Initial Deposits from Prospective Pilgrims

One of the BPKH revenue comes from the Hajj/Pilgrimage Organizing Cost and/or Special the Hajj/Pilgrimage Organizing Cost deposits from new perspective hajj pilgrims. In 2020, the number of new prospective hajj pilgrims who registered was recorded at 418,663 people, this number decreased compared to 2019 where there were 748,114 new prospective hajj pilgrims who registered. The number of registrants is divided into 410,927 regular hajj pilgrims and 7,736 for special hajj pilgrims.

The additional number of prospective hajj pilgrims has an effect on increasing the amount of hajj funds obtained from the initial deposit of new prospective hajj pilgrims, both regular and special hajj pilgrims. Accumulatively during 2020, Hajj funds increased by IDR10.53 trillion, consisting of IDR10.27 trillion from prospective regular pilgrims and IDR827.36 billion from special prospective pilgrims. The amount of these funds decreased by 42.41% compared to the previous year which amounted to IDR18.29 trillion.

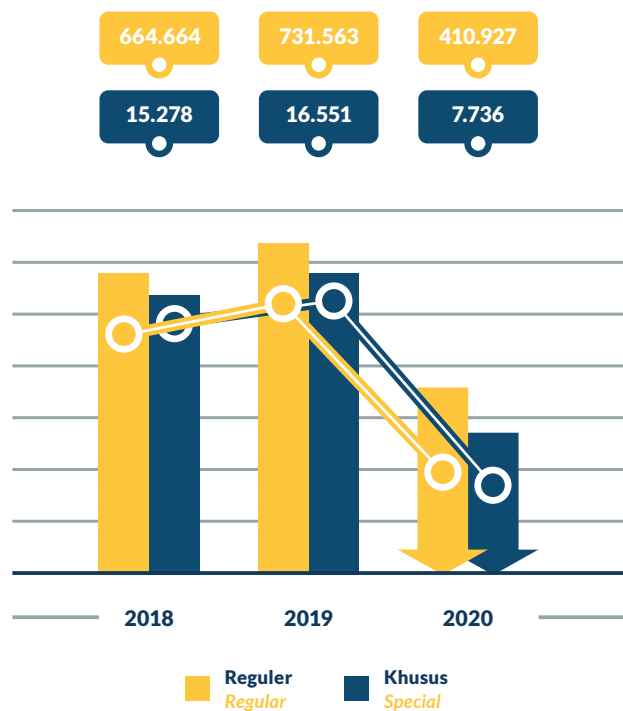
Jumlah Penambahan Dana Haji 2018-2020 (dalam miliar Rupiah)

Total Additional Hajj Funds in 2018-2020
(in billion Rupiah)



Jumlah Penambahan Calon Jemaah Haji 2018-2020 (orang)

Total Extra Prospective Pilgrims
in 2018-2020 (person)



Instrumen Dana Haji

BPKH dibentuk berdasarkan Keputusan Presiden Nomor 74/P Tahun 2017, sehingga masa 3 (tiga) tahun pertama dengan komposisi penempatan dan investasi sebesar 50%:50% berada diantara tanggal 7 Juni 2017 s.d. 7 Juni 2020. Kondisi tersebut dapat dipenuhi oleh BPKH pada bulan Mei 2019.

Berikut adalah gambar perbandingan tren komposisi penempatan dan investasi dana haji dari Januari-Desember 2020.

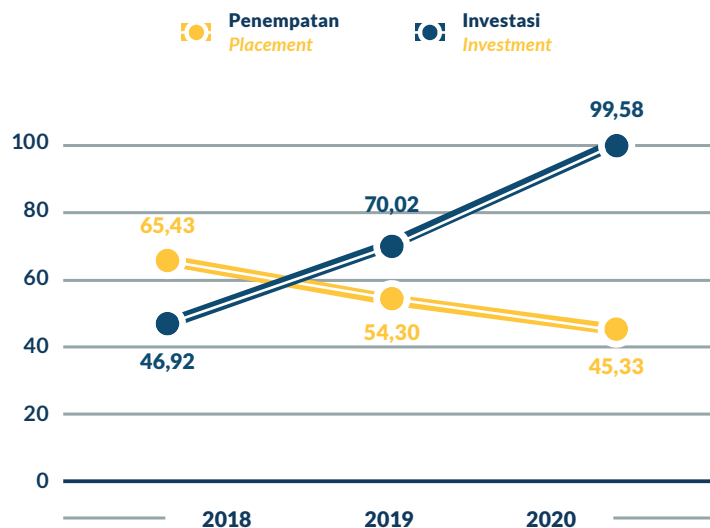
Hajj Fund Instruments

BPKH was established based on Presidential Decree Number 74/P of 2017, so that the first 3 (three) years with a composition of placement and investment of 50%:50% are between June 7, 2017 to June 7, 2020. This condition achieved by BPKH in May 2019.

The following is a comparison image of the trend composition of the placement and investment of Hajj funds from January to December 2020.

Tren Komposisi Penempatan dan Investasi Dana Haji 2018-2020 (dalam triliun Rupiah)

Composition Placement and Investment Trends Hajj Fund 2018-2020 (In trillion Rupiah)



Berdasarkan grafik di atas, terlihat bahwa tren komposisi dana haji dalam 2 (dua) tahun terakhir lebih banyak ditempatkan pada instrumen investasi (termasuk penempatan langsung) dibandingkan penempatan pada bank syariah.

Based on the graph above, it can be seen that the trend in the composition of Hajj funds in the last 2 (two) years is more placed in investment instruments (including direct placements) than placement in the sharia banks.

Penempatan Dana BPKH di BPS-BPIH

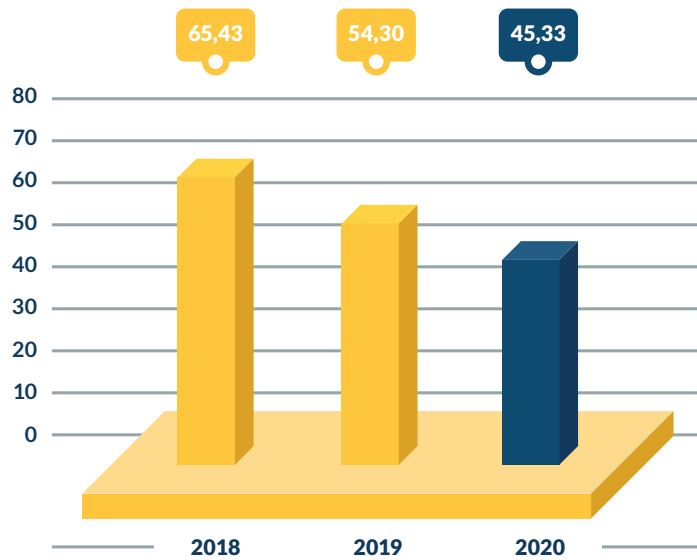
Pada akhir tahun 2020, jumlah penempatan dana BPKH di BPS-BPIH mencapai Rp45,33 triliun, turun 16,52% dibandingkan tahun sebelumnya sebesar Rp54,30 triliun. Penurunan jumlah penempatan dana di BPS-BPIH ini sejalan dengan strategi BPKH untuk meningkatkan porsi investasi, baik investasi langsung maupun investasi surat berharga.

Placement of BPKH Funds at Receiving Bank for Hajj Pilgrimage Deposit

At the end of 2020, Funds Placement on The Receiving Bank for Hajj Pilgrimage Deposit Scheme reached IDR45.33 trillion, a decrease of 16.52% compared to the previous year of IDR54.30 trillion. The decrease in the number of placements at The Receiving Banks of Hajj Organizing Cost is in line with BPKH strategy to increase the portion of investment, both direct investment and securities investment.

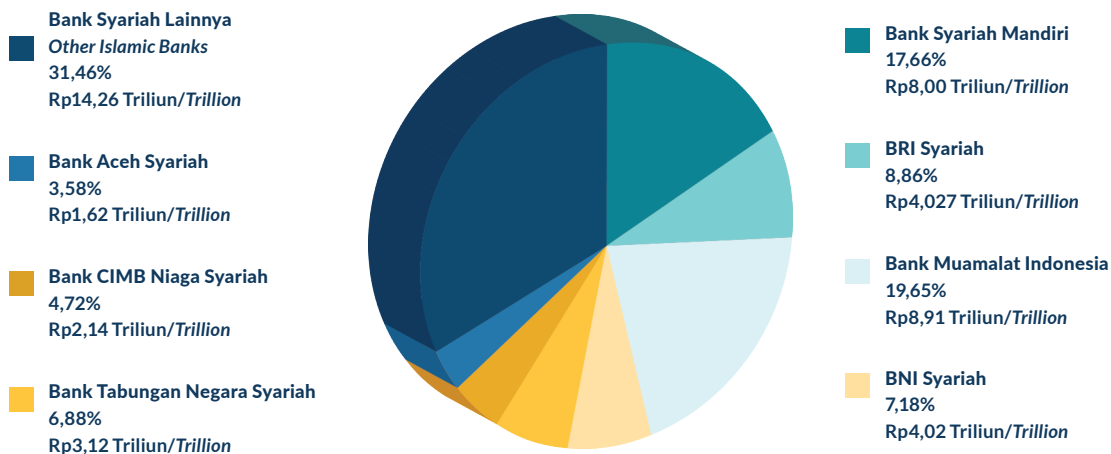
Penempatan Dana BPKH di BPS-BPIH (dalam triliun Rupiah)

BPKH Funds Placement at Receiving Bank for Hajj Pilgrimage Deposit (in trillion Rupiah)



Sebaran Penempatan Dana Haji Tahun 2020 (dalam triliun Rupiah)

Distributiion of Hajj Fund Placements in 2020 (in trillion Rupiah)



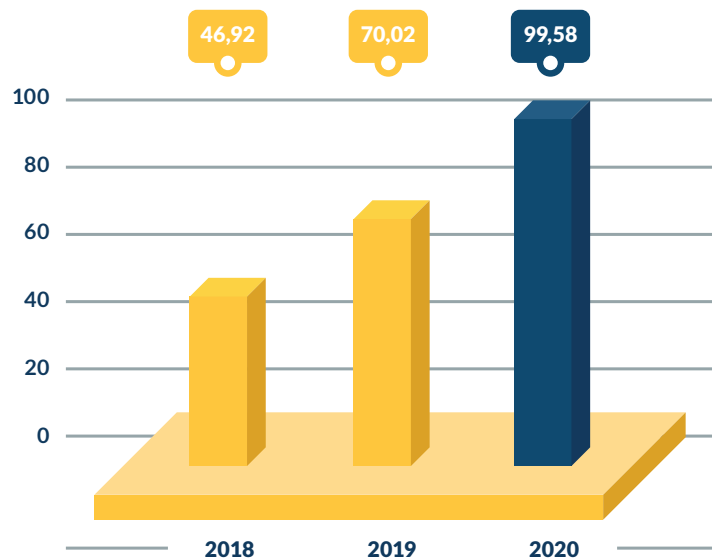
Penempatan Dana BPKH di Investasi

Realisasi nilai investasi BPKH per 31 Desember 2020 tercatat sebesar Rp99,58 triliun, meningkat 42,22% dibandingkan dengan tahun 2019 sebesar Rp70,02 triliun. Peningkatan nilai investasi tersebut disebabkan oleh pelaksanaan investasi yang berhasil direalisasikan dengan pertumbuhan neto investasi sebesar Rp29,56 triliun. Adapun sumber dana yang digunakan dalam investasi adalah setoran jemaah, nilai manfaat, dan reinvestasi dari portofolio yang jatuh tempo.

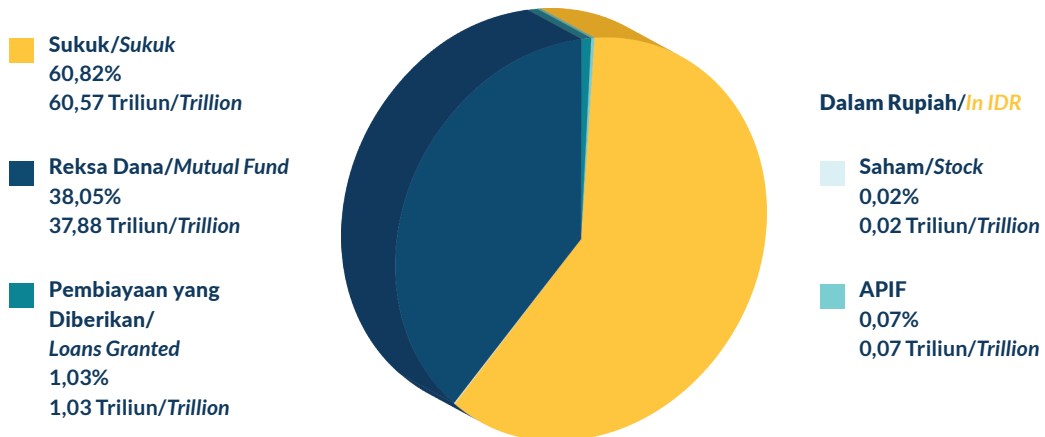
Fund Placement for Investment of BPKH

The realization of BPKH investment value as of December 31, 2020 was booked at IDR99.58 trillion, an increase of 42.22% compared to 2019 of IDR70.02 trillion. The increase in investment value was driven by the implementation of investments that were successfully realized with a net investment growth of IDR29.56 trillion. The sources of funds used in the investment are income earned from departing pilgrims, return, and reinvestment of maturing portfolios.

Penempatan Dana BPKH di Instrumen Investasi (dalam triliun Rupiah) BPKH Fund Placement with Investment Instrument (in trillion Rupiah)



Sebaran Instrumen Investasi per 31 Desember 2020 Distribution of Investment Instruments as of 31 December 2020



Disamping membagi dana haji berdasarkan instrumen investasinya, BPKH juga membedakan dana haji yang diinvestasikan berdasarkan jangka waktu dan sumber dananya. Dimana tingkat pertumbuhan paling tinggi dialami oleh Investasi Jangka Panjang yaitu meningkat sebesar 51,14% pada tahun 2020. Sedangkan jenis dana setoran jemaah haji rata-rata meningkat antara 44,32% dibandingkan tahun 2019.

In addition to dividing the hajj funds based on the investment instrument, BPKH also differentiates the invested hajj funds based on the period of time and the source of the funds. Where the highest growth rate was experienced by Long-Term Investment, which increased by 51.14% in 2020. Meanwhile, the hajj pilgrim deposits increased between 44.32% compared to 2019.

Alokasi Investasi Berdasarkan Jangka Waktu dan Sumber Daya Investment Allocation Based on Period of Time and Sources of Fund

No	Alokasi Allocation	dalam juta Rupiah / in million Rupiah			
		2020	2019	Pertumbuhan (%) Increase (%)	
1	Jangka Waktu Period	Jangka Panjang (> 1 tahun) Long-term (> 1 year)	90.713.182	60.018.630	51,14%
		Jangka Pendek (< 1 tahun) Short-term (< 1 year)	8.861.980	9.999.506	(11,38%)
		Jumlah Total	99.575.162	70.018.136	42,21%
2	Sumber Dana Source of Fund	Setoran Jemaah Haji Deposits of the Ummah	96.263.298	66.699.266	44,32%
		Dana Abadi Umat (DAU) Ummatic Trust Fund (DAU)	3.311.864	3.318.870	(0,21%)
		Jumlah Total	99.575.162	70.018.136	42,21%

Nilai Manfaat

Perolehan nilai manfaat pada tahun 2020 sebesar Rp7,43 triliun atau mengalami peningkatan 0,81% dibandingkan dengan tahun sebelumnya yang sebesar Rp7,37 triliun. Nilai manfaat tahun 2020 tersebut diperoleh dari hasil penempatan BPS-BPIH yaitu sebesar Rp2,08 triliun dan hasil investasi sebesar Rp5,35 triliun (termasuk DAU). Pencapaian nilai manfaat tersebut telah melampaui target yang ditetapkan dalam RKAT 2020 yang ditetapkan sebesar Rp7,15 triliun atau dengan pencapaian sebesar 103,92%.

Return

The gain in the return in 2020 amounted to IDR7.43 trillion or an increase of 0.81% compared to the previous year which amounted to IDR7.37 trillion. The return in 2020 obtained from the results of the placement of The Receiving Banks of Hajj Organizing Cost, which is IDR2.08 trillion and investment returns of IDR5.35 trillion (including Ummatic Trust Funds). The achievement of these return has exceeded the target set in the 2020 RKAT which was set at IDR7.15 trillion or with an achievement of 103.92%.

Aspek Pemasaran *Marketing Aspect*



Strategi Pemasaran

Tahun 2020, di tengah masa pandemi COVID-19, BPKH terus melakukan sosialisasi program #HajiMuda. Sosialisasi menyasar kalangan millennial dengan melakukan sejumlah *event* yang menghadirkan pembicara dari kalangan pesohor dan selebritis. Melalui program tersebut, BPKH mengajak kaum millennial untuk mulai merencanakan untuk melaksanakan ibadah haji di usia muda mengingat waktu tunggu keberangkatan haji yang cukup lama.

Selain itu, BPKH juga menerapkan strategi bisnis penghimpunan dana haji dengan pendekatan B2B yang dilakukan BPKH dengan bekerja sama Bank Umum Syariah dan ASBISINDO (Asosiasi Bank Syariah Indonesia).

Pangsa Pasar

Indonesia adalah Negara Muslim terbesar dengan perkiraan 229 juta penduduknya memeluk agama Islam atau 87,07% dari populasi penduduk Indonesia yang berjumlah 263 juta jiwa. Dengan demikian, dapat disimpulkan bahwa pangsa pasar BPKH sangat besar walaupun dalam pelaksanaannya dipengaruhi oleh kuota haji setiap tahunnya yang diberikan oleh pihak Arab Saudi.

Marketing Strategy

In 2020, in the midst of the COVID-19 pandemic, BPKH continued to socialize the #HajiMuda program. The socialization targets millennials by holding a number of events that present speakers from public figures and celebrities. Through this program, BPKH invites millennials to start planning to carry out the Hajj at a young age considering the long waiting time for Hajj departures.

In addition, BPKH also implements a business strategy of collecting hajj funds with a B2B approach carried out by BPKH in collaboration with Sharia Commercial Banks and ASBISINDO (Indonesian Sharia Bank Association).

Market Share

Indonesia is the largest Moslem Country with an estimated 229 million moslem or 87.07% of Indonesia's population of 263 million. Thus, it can be concluded that BPKH market share is massive, although in practice it is influenced by the annual hajj quota provided by Saudi Arabia.

Tinjauan Keuangan

Financial Review

Laporan keuangan tahun 2020 disusun dan disampaikan oleh Badan Pengelola Keuangan Haji kepada Presiden RI dan DPR RI melalui Menteri Agama RI, sesuai dengan amanah Pasal 52 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 41 Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 17 Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji (BPKH) dan Pasal 10 Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas Badan Pengelola Keuangan Haji, yaitu Badan Pelaksana wajib menyampaikan laporan kinerja dan laporan keuangan.

Laporan Keuangan BPKH tahun 2020, disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku dan pemeriksaan telah dilakukan oleh Badan Pemeriksa Keuangan (BPK) dengan Standar Pemeriksaan Keuangan Negara, mencakup Laporan Keuangan Badan Pengelola Keuangan Haji yang terdiri dari Neraca tanggal 31 Desember 2020, Laporan Operasional, Laporan Arus Kas dan Laporan Perubahan Aset Neto untuk tahun yang berakhir pada tanggal tersebut.

Menurut opini BPK, laporan keuangan yang disebut di atas, disajikan secara wajar dalam semua hal yang material. Untuk memperoleh keyakinan yang memadai atas kewajaran laporan keuangan tersebut, BPK juga melakukan pemeriksaan terhadap sistem pengendalian internal dan kepatuhan terhadap ketentuan peraturan perundang-undangan. Laporan Hasil Pemeriksaan atas Sistem Pengendalian *Intern* dan Laporan Hasil Pemeriksaan atas Kepatuhan terhadap Ketentuan Peraturan Perundang-Undangan merupakan bagian tidak terpisahkan dari laporan ini.

The 2020 financial report was prepared and submitted by the Hajj Fund Management Agency to the President of the Republic of Indonesia and the House of Representatives of the Republic of Indonesia the Minister of Religious Affairs of Republic of Indonesia, in accordance with the mandate of Article 52 of Law Number 34 of 2014 concerning Hajj Fund Management, Article 41 of Government Regulation Number 5 of 2018 concerning Implementation Law Number 34 of 2014 concerning Hajj Fund Management, Article 17 of Presidential Regulation Number 110 of 2017 concerning the Hajj Fund Management Agency (BPKH) and Article 10 of Regulation of the Hajj Fund Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics, and the Integrity Pact of the Hajj Fund Management Agency, where the Executive Board is required to submit performance reports and financial reports.

The Financial Statements of the BPKH 2020, prepared and presented in accordance with the applicable Financial Accounting Standards (SAK) and the audit has been carried out by The Audit Board of The Republic of Indonesia (BPK) with the State Auditing Standards, including the Financial Statements of the Hajj Fund Management Agency consisting of a Balance Sheet dated December 31, 2020, Operational Statements, Statements of Cash Flows and Statements of Changes in Net Assets for the year then ended.

As the Audit Board of The Republic of Indonesia opinion, the financial statements referred to above are fairly presented in all material respects. To obtain reasonable assurance about the fairness of the financial statements, the Audit Board of The Republic of Indonesia also conducts an examination of the internal control system and compliance with the provisions of laws and regulations. The Audit Result Report on the Internal Control System and the Audit Result Report on Compliance with the Provisions of Legislation are an integral part of this report.

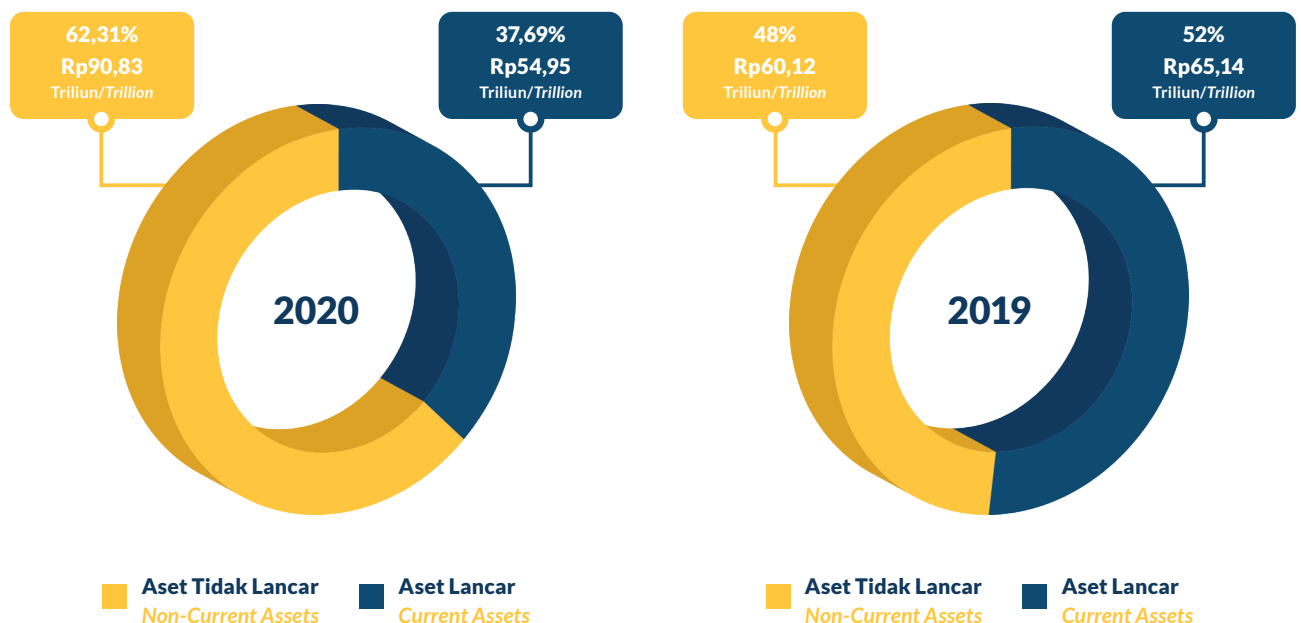
Laporan Posisi Keuangan Statement of Financial Position

Aset Assets

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Aset Lancar Current Assets	54.945.529	65.139.989	(10.194.460)	(15,65%)
Aset Tidak Lancar Non-Current Assets	90.826.231	60.120.530	30.705.701	51,07%
Jumlah Aset Total Assets	145.771.760	125.260.519	20.511.241	16,37%

Total Aset BPKH pada 31 Desember 2020 tercatat sebesar Rp145.772 miliar, meningkat 16,37% atau setara dengan Rp20.511 miliar dari tahun sebelumnya Rp125.261 miliar. Komposisi Aset BPKH tahun 2020 didominasi oleh Aset Tidak Lancar, yaitu 62,39%, sedangkan Aset Lancar sebesar 37,61%. Komposisi tersebut mengalami perubahan dibandingkan tahun sebelumnya dimana komposisi Aset BPKH lebih didominasi oleh Aset Lancar.

BPKH total assets as of December 31, 2020 were booked at IDR145,772 billion, an increase of 16.37% or equivalent to IDR20,511 billion from the previous year of IDR125,261 billion. The composition of BPKH assets in 2020 is dominated by Non-Current Assets, which is 62.39%, while Current Assets are 37.61%. The composition has changed compared to the previous year where the composition of BPKH assets is more dominated by Current Assets.



Aset Lancar

Current Assets

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Kas dan Setara Kas Cash and Cash Equivalents	17.952	8.884	9.068	102,07%
Piutang Receivables	3.760	476.908	(473.148)	(99,21%)
Persediaan Inventories	336	-	336	100,00%
Beban Dibayar Dimuka Prepaid Expenses	11.597	2.901	8.696	299,76%
Pendapatan Yang Masih Harus Diterima Accrued Income	718.547	352.991	365.556	103,56%
Penempatan Pada Bank Placement in the Banks	45.331.357	54.298.799	(8.967.442)	(16,51%)
Investasi Jangka Pendek Short-Term Investments	8.861.980	9.999.506	(1.137.526)	(11,38%)
Jumlah Aset Lancar Total Current Asset	54.945.529	65.139.989	(10.194.460)	(15,65%)

Jumlah Aset Lancar BPKH tahun 2020 tercatat sebesar Rp54.946 miliar, turun 15,65% dibandingkan tahun sebelumnya sebesar Rp65.140 miliar. Penurunan jumlah Aset Lancar tersebut utamanya disebabkan:

- Penurunan Piutang Bersih sebesar 99,21%, yaitu dari Rp473 miliar di tahun 2019 menjadi Rp4 miliar di tahun 2020, hal ini disebabkan turunnya Piutang Hasil Efisiensi BPIH sebesar Rp145 miliar akibat tidak diselenggarakannya ibadah haji di tahun 2020. Selain itu Piutang Pelimpahan PKOH Kemenag juga mengalami penurunan sebesar 98,15% menjadi Rp5 miliar dari tahun sebelumnya Rp283 miliar. Demikian juga halnya dengan Piutang Lainnya yang mengalami penurunan menjadi Rp2 miliar dari Rp49 miliar di tahun 2019.
- Penempatan pada Bank tahun 2020 turun 16,51% menjadi Rp45.331 miliar dari Rp54.299 miliar di tahun 2019. Penurunan jumlah Penempatan pada Bank tersebut sejalan dengan strategi BPKH untuk meningkatkan porsi pada instrumen investasi dan investasi lainnya. Hal ini dilakukan untuk memenuhi ketentuan pada Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji yang menyebutkan bahwa selama 3 (tiga) tahun sejak BPKH terbentuk, pengeluaran

Total Current Assets of BPKH in 2020 was booked at IDR54,946 billion, a decrease of 15.65% compared to the previous year of IDR65,140 billion. The decrease in current assets was mainly due to:

- The decrease in Net Receivables by 99.21%, from IDR473 billion in 2019 to IDR4 billion in 2020, this was due to the decrease in Receivables from the Hajj/Pilgrimage Organizing Cost Efficiency by IDR145 billion due to not holding the Hajj pilgrimage in 2020. In addition, Receivables from Delegation of PKOH from the Ministry of Religion also decreased by 98.15% to IDR5 billion from the previous year of IDR283 billion. Likewise, Other Receivables decreased to IDR2 billion from IDR49 billion in 2019.
- Placement in the Banks in 2020 decreased by 16.51% to IDR45,331 billion from IDR54,299 billion in 2019. The decline in the number of Placement in the Banks was in line with BPKH strategy to increase the portion of investment instruments and other investments. This is done to comply with the provisions in Government Regulation Number 5 of 2018 concerning the Implementation of Law Number 34 of 2014 concerning Hajj Fund Management which states that for 3 (three) years since BPKH was formed,

Keuangan Haji dalam bentuk penempatan pada produk perbankan syariah paling banyak 50% (lima puluh persen) dari total penempatan dan investasi Keuangan Haji.

- Investasi Jangka Pendek, Nilai investasi jangka pendek per 31 Desember 2020 tercatat sebesar Rp8.862 miliar, turun 11,38% atau setara dengan Rp1.138 miliar dibandingkan posisi tahun sebelumnya sebesar Rp9.999 miliar. Investasi jangka pendek yang dilakukan BPKH dalam bentuk sukuk yang akan jatuh tempo pada tahun 2021 dan Reksa Dana Pasar Uang sejumlah Rp8.632 miliar, investasi PYD pada Bank NTB Syariah sebesar Rp200 miliar dan PYD pada Bank Jambi sebesar Rp30 miliar.

Hajj Finance expenditures in the form of placements in Islamic banking products are at least 50% (fifty percent) of the total placement and investment of Hajj Finance.

- Short-term investments, The value of short-term investments as of December 31, 2020 was booked at IDR8,862 billion, a decrease of 11.38% or equivalent to IDR1,138 billion compared to the previous year's position of IDR9,999 billion. Short-term investments made by BPKH in the form of sukuk which will mature in 2021 and Mutual Funds Market amounting to IDR8,632 billion, PYD investment in Bank NTB Syariah amounting to IDR200 billion and PYD in Bank Jambi amounting to IDR30 billion.

Aset Tidak Lancar Non-Current Assets

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Investasi Jangka Panjang Long Term Investment	90.713.182	60.018.630	30.694.552	51,14%
Aset Tetap - Bersih Fixed Assets - Net	79.615	91.692	(12.077)	(13,17%)
Aset Tak Berwujud - Bersih Intangible Assets - Net	5.400	7.173	(1.773)	(24,72%)
Kas yang Dibatasi Penggunaannya Restricted Cash	25.000	-	25.000	100,00%
Aset Lain-Lain Other Assets	3.034	3.034	-	0,00%
Jumlah Aset Tidak Lancar Total Non-Current Assets	90.826.231	60.120.530	30.705.701	51,07%

Jumlah Aset Tidak Lancar BPKH pada 31 Desember 2020 tercatat sebesar Rp90.826 miliar, meningkat Rp30.706 miliar atau setara dengan 51,07% dibandingkan periode tahun sebelumnya sebesar Rp60.121 miliar. Peningkatan jumlah Aset Tidak Lancar tersebut disebabkan:

- Meningkatnya saldo Investasi Jangka Panjang sebesar Rp30.695 miliar atau 51,14%, yaitu dari Rp60.019 miliar di tahun 2019 menjadi Rp90.713 miliar di tahun 2020. Investasi Jangka Panjang merupakan investasi dana setoran jemaah, dana nilai manfaat, dan dana abadi umat dalam bentuk sukuk, reksa dana dan penyertaan saham pada Bank Muamalat Indonesia. Tahun 2020, BPKH juga melakukan Investasi Langsung pada *Awqaf Properties Investment Fund* (APIF) sebesar US\$5 juta atau setara dengan Rp71 miliar.

Total Non-Current Assets of BPKH as of December 31, 2020 was booked at IDR90,826 billion, an increase of IDR30,706 billion or equivalent to 51.07% compared to the previous year's period of IDR60,121 billion. The increase in the number of Non-Current Assets was driven by:

- An increase in the balance of Long-Term Investments by IDR30,695 billion or 51.14%, from IDR60,019 billion in 2019 to IDR90,713 billion in 2020. Long-Term Investments are investments in congregational deposit funds, income earned, ummatic trust funds form of sukuk, mutual funds and equity participation in Bank Muamalat Indonesia. In 2020, BPKH also made a direct investment in the *Awqaf Properties Investment Fund* (APIF) of US\$5 million or equivalent to IDR71 billion.

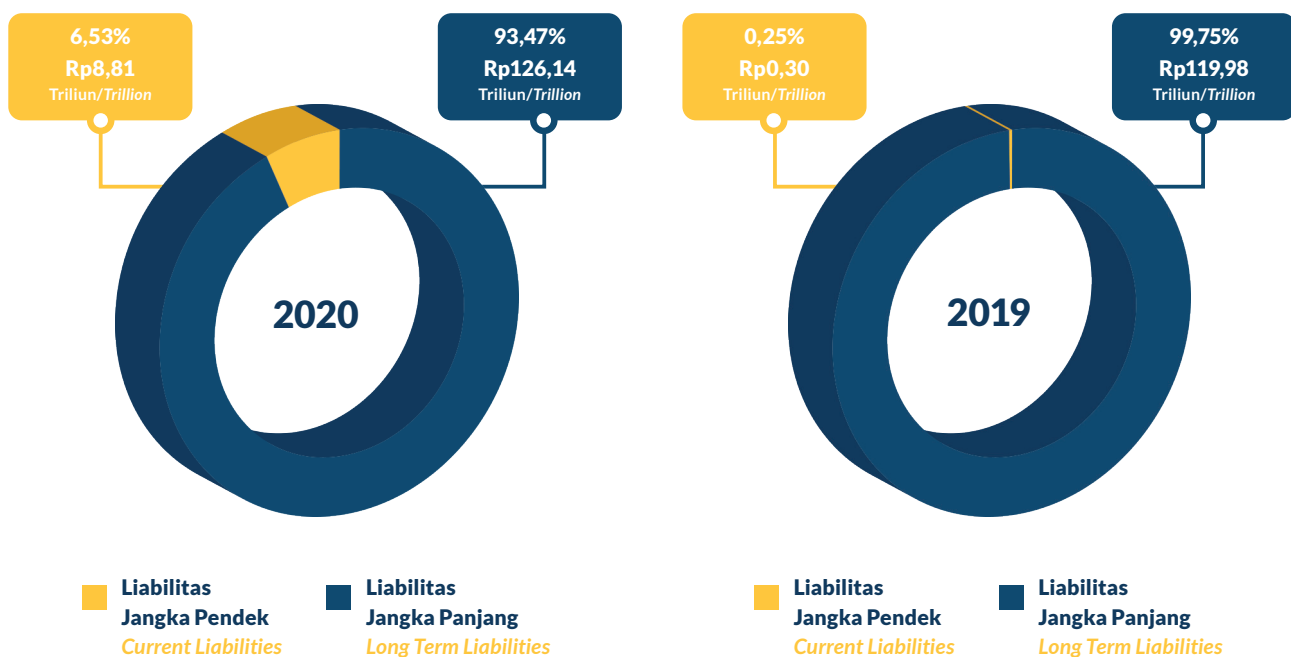
- Pembentukan Kas yang Dibatasi Penggunaannya sebesar Rp25 miliar. Kas yang Dibatasi Penggunaannya merupakan program bidang kemaslahatan berupa Cash Waqf Linked Sukuk (CWLS) pada Badan Wakaf Indonesia.
- Establishment of Restricted Cash in the amount of IDR25 billion. Restricted Cash is social responsibility program in the form of Cash Waqf Linked Sukuk (CWLS) at the Indonesian Waqf Board.

Liabilitas Liabilities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Liabilitas Jangka Pendek Current Liabilities	8.805.107	299.428	8.505.679	2840,64%
Liabilitas Jangka Panjang Long Term Liabilities	126.138.460	119.984.496	6.153.964	5,13%
Jumlah Liabilitas Total Liabilities	134.943.567	120.283.924	14.659.643	12,19%

Pada akhir tahun 2020, jumlah Liabilitas BPKH tercatat sebesar Rp134.944 miliar, meningkat Rp14.660 miliar atau 12,19% dibandingkan tahun sebelumnya Rp120.284 miliar. Liabilitas BPKH tahun 2020 utamanya berupa Liabilitas Jangka Panjang mencapai Rp126.138 miliar atau 93,47% dari Liabilitas Badan.

As the end of 2020, the total liabilities of BPKH were booked at IDR134,944 billion, an increase of IDR14,660 billion or 12.19% compared to the previous year of IDR120,284 billion. BPKH liabilities in 2020 are mainly in the form of Long-Term Liabilities reaching IDR126,138 billion or 93.47% of the Agency's Liabilities.



Liabilitas Jangka Pendek

Current Liabilities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Utang Beban Expense Payable	15.907	2.989	12.918	432,18%
Utang Jemaah Tunda Payable of Postponed Pilgrims	8.661.589	101.308	8.560.281	8449,76%
Utang Pajak Tax Payable	700	400	300	75,00%
Utang Lain-Lain Other Payables	126.911	194.732	(67.821)	-34,83%
Jumlah Liabilitas Jangka Pendek Total Current Liabilities	8.805.107	299.428	8.505.679	2840,64%

Jumlah Liabilitas Jangka Pendek BPKH pada 31 Desember 2020 tercatat sebesar Rp8.805 miliar, melonjak signifikan dibandingkan jumlah Liabilitas Jangka Pendek tahun sebelumnya sebesar Rp299 miliar. Peningkatan jumlah Liabilitas Jangka Pendek tersebut disebabkan:

- Utang Beban BPKH tahun 2020 tercatat sebesar Rp16 miliar, meningkat 432,18% dari tahun sebelumnya Rp3 miliar. Beban Utang terdiri dari daftar kewajiban operasional BPKH sebesar Rp7 miliar dan daftar kewajiban program kemaslahatan untuk pencairan termin (tahap) sebesar Rp9 miliar.
- Utang Jemaah Tunda tahun 2020 melonjak signifikan menjadi Rp8.662 miliar dari Rp101 miliar di tahun 2019. Saldo utang jemaah tunda merupakan utang kepada jemaah haji yang telah berhak berangkat dan telah melunasi BPIH, namun dibatalkan keberangkatannya oleh Pemerintah RI akibat dampak pandemi virus COVID-19 atau sebab lainnya.
- Utang Pajak BPKH tahun 2020 meningkat 75,00% menjadi Rp700 juta dari Rp400 juta di tahun 2019. Utang pajak merupakan pajak dari kegiatan operasional BPKH yang belum disetorkan ke kas negara.

BPKH Total Short-Term Liabilities as of December 31, 2020 were recorded at IDR8,805 billion, a significant increase compared to the previous year's total Short-Term Liabilities of IDR299 billion. The increase in the number of Short-Term Liabilities was due to:

- BPKH Expense Payables in 2020 was booked at IDR16 billion, an increase of 432.18% from the previous year of IDR3 billion. Liabilities Expenses consist of a list of BPKH operational obligations amounting to IDR7 billion and a list of social responsibility program obligations for disbursement of terms (stages) of IDR9 billion.
- Payable of Postponed Pilgrims in 2020 shoot up significantly to IDR8,662 billion from IDR101 billion in 2019. The balance of Payable of postponed pilgrims is a liability to hajj pilgrims who have the right to depart and have paid off their The Hajj/Pilgrimage Organizing Cost, but their departure was canceled by the Government of Indonesia due to the impact of the COVID-19 virus pandemic or other reasons.
- BPKH Tax Payable in 2020 increased 75.00% to IDR700 million from IDR400 million in 2019. Taxes payable are taxes from BPKH operational activities that have not been deposited into the state treasury.

Liabilitas Jangka Panjang

Long Term Liabilities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Dana Titipan Jemaah Pilgrims' Payables	125.900.381	119.746.418	6.153.963	5,14%
Pendapatan Nilai Manfaat yang Ditangguhkan Deffered Income	238.079	238.079	-	0,00%
Jumlah Liabilitas Jangka Panjang Total of Long-Term Liabilities	126.138.460	119.984.496	6.153.964	5,13%

Jumlah Liabilitas Jangka Panjang BPKH pada 31 Desember 2020 tercatat sebesar Rp126.138 miliar, meningkat Rp6.154 miliar atau 5,13% dibandingkan posisi 31 Desember 2019 sebesar Rp119.984 miliar. Peningkatan jumlah Liabilitas Jangka Panjang tersebut disebabkan meningkatnya jumlah Dana Titipan Jemaah sebesar Rp6.154 miliar atau 5,14% dari Rp119.746 miliar di tahun 2019 menjadi Rp125.900 miliar di tahun 2020. Dana Titipan Jemaah merupakan penerimaan dana setoran awal yang diterima dari calon jemaah haji yang telah menyeteror ke rekening BPKH dan nilai tambahan rekening virtual yang dialokasikan oleh BPKH kepada setiap jemaah waiting list. Saldo Uang Titipan Jemaah merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2022.

Total Long-Term Liabilities of BPKH as of December 31, 2020 was booked at IDR126,138 billion, an increase of IDR6,154 billion or 5.13% compared to the position on December 31, 2019 of IDR119,984 billion. The increase in the number of Long-Term Liabilities was driven by the increase in the number of Pilgrims' Payables by IDR6,154 billion or 5.14% from IDR119,746 billion in 2019 to IDR125,900 billion in 2020. The Pilgrims' Payables represents the initial deposit received from prospective hajj pilgrims who have deposited into the BPKH account, and the additional value of the virtual account allocated by BPKH to each hajj pilgrim waiting list. The balance of the Pilgrims' Payables is an obligation of BPKH to prospective pilgrims to depart for the holy land starting in 2022.

Aset Neto

Net Assets

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Tanpa Pembatasan No Restrictions	1.077.452	436.608	640.844	146,78%
Dengan Pembatasan With Restrictions	9.750.741	4.539.987	5.210.754	114,77%
Jumlah Aset Neto Total Net Assets	10.828.194	4.976.594	5.851.600	117,58%
Jumlah Liabilitas dan Aset Neto Total Liabilities and Net Assets	145.771.760	125.260.519	20.511.241	16,37%

Jumlah aset neto BPKH tahun 2020 tercatat sebesar Rp10.828 miliar, yang terdiri dari aset neto dana BPIH sebesar Rp7.147 miliar dan aset neto DAU sebesar Rp3.681 miliar, meningkat Rp5.851 miliar atau 117,58% dibandingkan tahun sebelumnya sebesar Rp4.978 miliar. Peningkatan tersebut disebabkan kenaikan aset neto tanpa pembatasan BPIH sebesar Rp641 miliar, kenaikan aset neto dengan pembatasan BPIH sebesar Rp5.113 miliar dan kenaikan aset neto terikat dengan pembatasan DAU sebesar Rp98 miliar.

Nilai aset neto merupakan selisih antara Aset BPKH dan Kewajiban yang muncul atas pengelolaan dana BPIH, DAU dan dana operasional BPKH.

Total BPKH net assets in 2020 was booked at IDR10,828 billion, consisting of net assets from the Hajj/Pilgrimage Organizing Cost funds of IDR7,147 billion and Ummatic Trust Funds net assets of IDR3,681 billion, an increase of IDR5,851 billion or 117.58% compared to the previous year of IDR4,978 billion. The increase was driven by the increase in net assets without restrictions on the Hajj/Pilgrimage Organizing Cost of IDR641 billion, an increase in net assets with restrictions on the Hajj/Pilgrimage Organizing Cost of IDR5,113 billion and an increase in bound net assets with restrictions on Ummatic Trust Funds of IDR98 billion.

The net asset value is the difference between BPKH assets and liabilities arising from the management of the Hajj/Pilgrimage Organizing Cost funds, Ummatic Trust Funds and BPKH operational funds.



Laporan Operasional

Operational Report

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Pendapatan Setoran Jemaah Berangkat Deposit Revenue of Departing Pilgrims	-	7.637.011	(7.637.011)	(100,00%)
Beban Penyelenggaraan Ibadah Haji Kementerian Agama Haji Pilgrimage Operational Cost to the Ministry of Religious Affairs	(17.946)	(14.454.014)	(14.436.068)	(99,88%)
Surplus/(Defisit) Biaya Penyelenggaraan Ibadah Haji (BPIH) Surplus/(Deficit) of Hajj Pilgrimage Operational Cost	(17.946)	(6.817.002)	6.799.056	(99,74%)
Pendapatan Nilai Manfaat BPIH Income Earned from Hajj Pilgrimage Operational Cost	7.204.350	7.142.582	61.768	0,86%
Penyaluran untuk Rekening Virtual Return Allocated to Virtual Account	(2.000.000)	(1.083.000)	(917.000)	84,67%
Beban Operasional BPKH BPKH Operating Expenses	(159.387)	(149.992)	(9.395)	6,26%
Surplus/(Defisit) Dana PIH Surplus/(Deficit) Hajj Travel Cost	5.044.963	5.909.590	(864.627)	(14,63%)
Pendapatan Nilai Manfaat Dana Abadi Umat (DAU) Income Earned from Ummatic Trust Fund Returns	229.224	223.753	5.471	2,45%
Penyaluran Program Kemaslahatan Return for BPKH Trust Fund - Philanthropic Program	(131.644)	(156.540)	24.896	(15,90%)
Surplus/(Defisit) Dana Abadi Umat Surplus/(Deficit) of Ummatic Trust Fund	97.580	67.213	30.367	45,18%
Akumulasi Surplus/(Defisit) Surplus/(Deficit) Accumulation	5.124.596	(840.199)	5.964.795	(709,93%)
Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya Utilization of Accumulated Return of Previous Year	-	1.233.888	(1.233.888)	(100,00%)
Jumlah Surplus/(Defisit) Total Surplus/(Deficit)	5.124.596	393.689	4.730.907	1201,69%
Penghasilan/(Beban) Komprehensif Lain Other Comprehensive Income/Loss	655.514	255.420	400.094	156,64%
Jumlah Surplus Komprehensif Total Surplus Komprehensif	5.780.110	649.109	5.131.001	790,47%

Pendapatan Setoran Jemaah Berangkat

Pada tahun 2020, sehubungan dengan terjadinya pandemi COVID-19, Pemerintah bersama Dewan Perwakilan Rakyat memutuskan untuk tidak memberangkatkan jemaah haji Indonesia ke tanah suci, sehingga pendapatan setoran jemaah berangkat yang diterima BPKH adalah Rp0. Pembayaran pelunasan yang telah dilakukan oleh calon jemaah haji dibukukan sebagai Utang Jemaah Tunda pada neraca BPKH.

Beban Penyelenggaraan Ibadah Haji Kementerian Agama

Jumlah Beban Penyelenggaraan Ibadah Haji Kementerian Agama tahun 2020 tercatat sebesar Rp18 miliar, turun signifikan dari tahun sebelumnya Rp14.454 miliar. Hal tersebut disebabkan pembatalan pemberangkatan jemaah haji akibat pandemi COVID-19.

Defisit BPIH

Defisit BPIH terjadi karena beban transfer BPIH ke Kementerian Agama yang dilakukan BPKH lebih besar bila dibandingkan dengan pendapatan setoran jemaah berangkat yang diterima BPKH. Dimana beban transfer BPIH ke Kementerian Agama sepanjang tahun 2020 adalah senilai Rp18 miliar, sedangkan pendapatan dari setoran jemaah berangkat sepanjang tahun 2020 adalah sebesar Rp0, yang mengakibatkan defisit sebesar Rp18 miliar. Nilai defisit yang terjadi tahun 2020 turun bila dibandingkan dengan tahun 2019 yang sebesar Rp6.817 miliar.

Pendapatan Nilai Manfaat BPIH

Jumlah pendapatan nilai manfaat dari dana BPIH tahun 2020 tercatat sebesar Rp7.204 miliar, meningkat 0,86% dibandingkan tahun sebelumnya Rp7.143 miliar. Nilai manfaat keuangan haji terdiri dari bagi hasil penempatan keuangan haji di BPS-BPIH dan imbal hasil investasi dari surat berharga syariah dalam perhitungan basis akrual.

Income Earned from Departing Pilgrims

In 2020, due to the COVID-19 pandemic, the Government together with the House of Representatives decided not sending Indonesian hajj pilgrims to the holy land, so that the deposit revenue of departing pilgrims received by BPKH was IDRO. Settlement payments that have been made by prospective pilgrims are recorded as Payable of Postponed Pilgrims Debts on the BPKH balance sheet.

Haji Organizing Cost to the Ministry of Religious Affairs

The total Ministry of Religious Affairs the Hajj/Pilgrimage Organizing Cost in 2020 was booked at IDR18 billion, a significant decrease from the previous year's IDR14,454 billion. This is due to the cancellation of the departure of hajj pilgrims due to the COVID-19 pandemic.

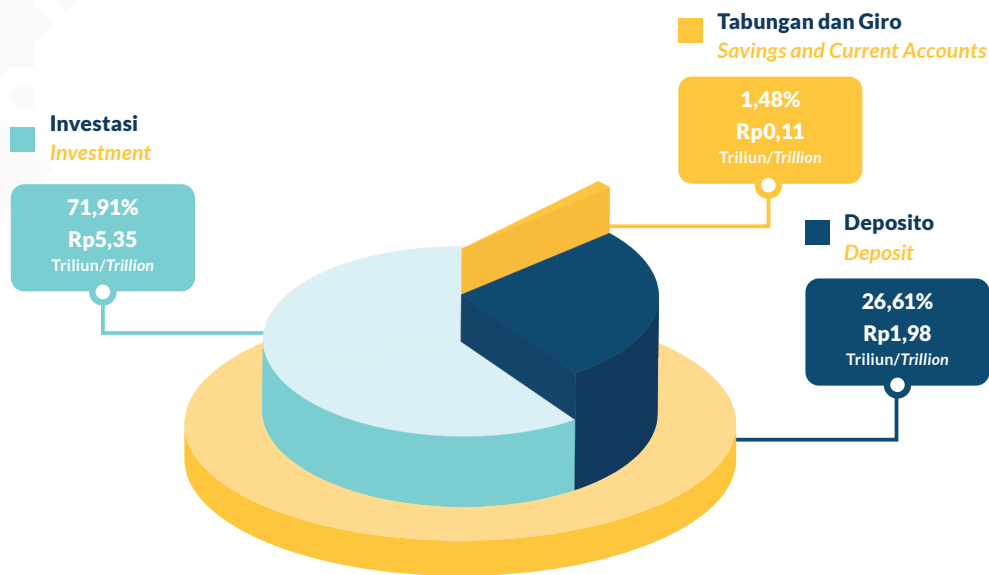
Haji Pilgrimage Operational Cost Deficit

The Hajj/Pilgrimage Organizing Cost deficit occurred due to the burden on the Hajj/Pilgrimage Organizing Cost transfers to the Ministry of Religious Affairs carried out by BPKH was greater than the deposit revenue of departing pilgrims by BPKH. Where the expense of the Hajj/Pilgrimage Organizing Cost transfers to the Ministry of Religious Affairs throughout 2020 was IDR18 billion, while income from deposits of departing congregants throughout 2020 was IDRO, which resulted in a deficit of IDR18 billion. The value of the deficit that occurred in 2020 decreased when compared to 2019 which was IDR6,817 billion.

Income Earned from Hajj Pilgrimage Organizing Cost

Total income from the return of the Hajj/Pilgrimage Organizing Cost funds in 2020 was booked at IDR7,204 billion, an increase of 0.86% compared to the previous year of IDR7,143 billion. The return of hajj funds consists of the profit sharing of the Hajj financial placement at The Receiving Banks of Hajj Organizing Cost and the return on investment from sharia securities in the calculation of the accrual basis.

Nilai Manfaat Return



Pendapatan nilai manfaat tahun 2020 utamanya masih berasal dari nilai manfaat surat berharga, yaitu sebesar Rp5.129 miliar. Sedangkan pendapatan nilai manfaat dari deposito dan tabungan dan giro masing-masing sebesar Rp1.968 miliar dan Rp108 miliar.

The revenue of the return in 2020 mainly came from the return of securities, amounted to IDR5,129 billion. Meanwhile, the revenue of the return from time deposits and savings and current accounts amounted to IDR1,968 billion and IDR108 billion, respectively.

Penyaluran Rekening Virtual

Sebagaimana diamanatkan dalam UU No.34/2014 tentang Pengelolaan Keuangan Haji, memberikan mandat kepada BPKH untuk menyalurkan nilai manfaat dari investasi dana haji kepada jemaah tunggu. Penyaluran nilai manfaat tersebut diberikan melalui rekening virtual bagi setiap jemaah.

Distribution for Virtual Account

As mandated in Law No.34/2014 concerning Hajj Fund Management, BPKH distributes the return from the investment of Hajj funds to hajj pilgrims waiting list. The distribution of the return is provided through a virtual account for each pilgrim.

Tahun 2020, BPKH menyalurkan dana ke rekening virtual dengan total sebesar Rp2.000 miliar dan nilai ini mengalami peningkatan dari tahun sebelumnya yang sebesar Rp1.083 miliar. Penyaluran untuk rekening virtual jemaah tunggu (*waiting list*) untuk tahun 2020 sebesar ini ditetapkan oleh Badan Pelaksana BPKH berdasarkan dokumen pemutakhiran rencana strategis BPKH Tahun 2019-2023 yang telah disetujui oleh Komisi VIII DPR RI.

In 2020, BPKH distributed funds to virtual accounts with a total of IDR2,000 billion and this value increased from the previous year which was IDR1,083 billion. The distribution to virtual account for 2020 is determined by the BPKH Executive Board based on the updated document of the 2019-2023 BPKH's strategic plan which has been approved by Commission VIII the House of Representatives of the Republic of Indonesia.

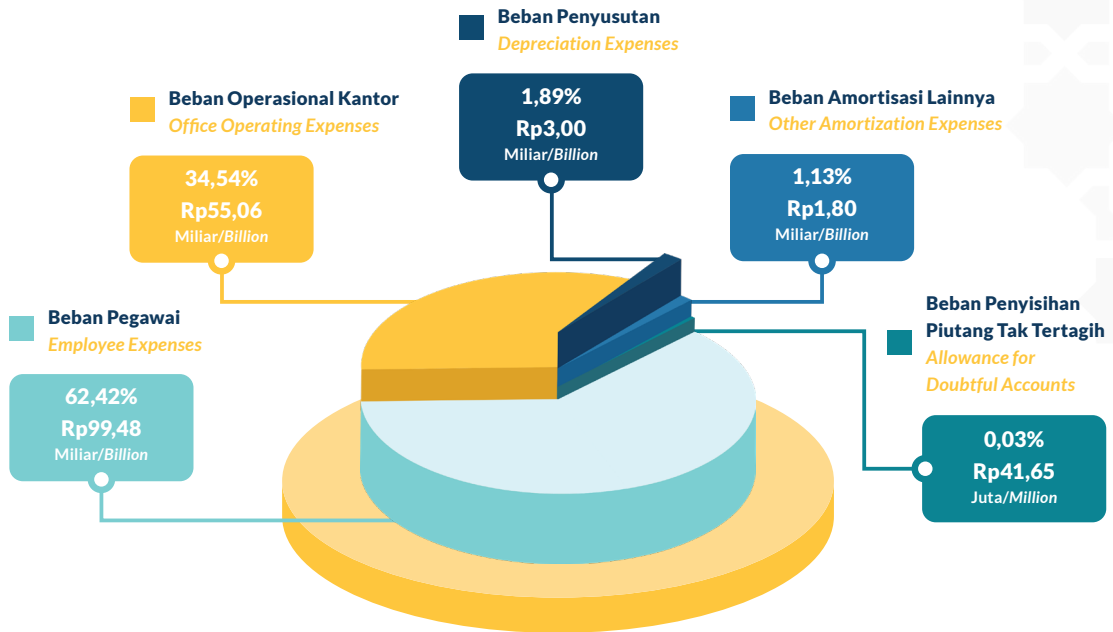
Beban Operasional BPKH

Jumlah beban operasional BPKH tahun 2020 tercatat sebesar Rp159 miliar, meningkat 6,00% dari tahun sebelumnya Rp150 miliar.

BPKH Operating Expenses

Total BPKH operating expenses in 2020 were booked at IDR159 billion, an increase of 6.00% from the previous year of IDR150 billion.

Beban Operasional BPKH BPKH Operating Expenses



Beban operasional BPKH tahun 2020 utamanya adalah beban pegawai, yaitu beban gaji, beban hak keuangan lainnya, beban pajak pegawai dan beban pegawai lainnya dengan total sebesar Rp99 miliar. Beban operasional lainnya adalah beban operasional kantor, beban penyusutan, beban amortisasi lainnya dan beban penyisihan piutang tak tertagih.

BPKH operating expenses in 2020 are mainly employee expenses, namely salary expenses, other financial rights expenses, employee tax expenses and other employee expenses with a total of IDR99 billion. Other operating expenses are office operating expense, depreciation expense, other amortization expenses and bad debt expense.

Pendapatan Nilai Manfaat Dana Abadi Umat

Pendapatan nilai manfaat dari pengelolaan Dana Abadi Umat tahun 2020 tercatat sebesar Rp229 miliar, meningkat 2,45% dibandingkan tahun sebelumnya Rp224 miliar. Nilai manfaat dari pengelolaan DAU tahun 2020 diperoleh dari nilai manfaat tabungan dan giro sebesar Rp59 juta, deposito sebesar Rp11 miliar dan surat berharga sebesar Rp218 miliar.

Income Earned from Ummatic Trust Fund

Income from the return from the management of the Ummatic Trust Funds in 2020 was booked at IDR229 billion, an increase of 2.45% compared to the previous year of IDR224 billion. The return from Ummatic Trust Funds management in 2020 is derived from the value of savings and current accounts of IDR59 million, deposits of IDR11 billion and securities of IDR218 billion.

Penyaluran Program Kemaslahatan

Jumlah beban program kemaslahatan per 31 Desember 2020 adalah sebesar Rp131 miliar, mengalami penurunan dibandingkan tahun sebelumnya Rp157 miliar. Distribusi beban program kemaslahatan tahun 2020 terbagi menjadi beberapa program yakni:

Distribution of Philanthropic Program

The total expense of philanthropic program as of December 31, 2020 was IDR131 billion, a decrease compared to the previous year of IDR157 billion. The distribution of the expense of social responsibility programs in 2020 is divided into several programs, namely:

Program Kemaslahatan <i>BPKH Trust Fund - Philanthropic Program</i>	Nilai (Rp juta) <i>Value (IDR million)</i>
Pelayanan Ibadah Haji (Pengembalian) <i>Hajj Service (Return)</i>	-
Pendidikan dan Dakwah <i>Education and Da'wah</i>	45.247
Sarana Prasarana Ibadah <i>Worship Facilities</i>	26.653
Kesehatan <i>Health</i>	28.238
Sosial Keagamaan <i>Social Religious</i>	30.504
Ekonomi Umat <i>People's Economy</i>	1.001
Jumlah <i>Total</i>	131.644

Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya

Pada tahun 2020 tidak ada penggunaan nilai manfaat akumulasi tahun sebelumnya dikarenakan tidak adanya penyelenggaraan ibadah haji oleh Kementerian Agama. Sedangkan tahun 2019 nilai manfaat ini digunakan sebesar Rp1.234 miliar.

Penggunaan nilai manfaat akumulasi tahun sebelumnya adalah untuk memenuhi *indirect cost* penyelenggaraan ibadah haji yang dilaksanakan oleh Kementerian Agama. Penggunaan nilai manfaat ini berdasarkan Kesimpulan Rapat Dengar Pendapat Komisi VIII DPR RI dengan Direktur Jenderal Penyelenggaraan Haji dan Umrah Kementerian Agama, Dewan Pengawas dan Badan Pelaksana BPKH pada tanggal 27 Maret 2018. Kesimpulan rapat menyatakan bahwa Komisi VIII DPR RI menyetujui penggunaan sisa dana optimalisasi sampai dengan 31 Desember 2017, untuk mendukung pembiayaan operasional haji, paling sedikit dua kali masa operasional haji terhitung sejak tahun 1439H/2018M.

Pendapatan/Beban Komprehensif Lain

Penghasilan komprehensif lain tahun 2020 sebesar Rp656 miliar, meningkat 156,64% dari tahun sebelumnya Rp255 miliar. Penghasilan komprehensif lain adalah keuntungan/kerugian dari peningkatan nilai wajar reksa dana yang belum terealisasi serta keuntungan/kerugian dari transaksi dan revaluasi valuta asing BPKH, yang masing-masing sebesar Rp408 miliar dan Rp247 miliar.

The Use of Previous Year's Accumulated Return

In 2020 there was no usage of the accumulated return of the previous year due to the absence of the implementation of the Hajj by the Ministry of Religious Affairs. While in 2019, the return was used for IDR1,234 billion.

The use of the accumulated return of the previous year is to meet the indirect costs of organizing the organization of hajj carried out by the Ministry of Religious Affairs. The use of the return is based on the conclusion of the Commission VIII the House of Representatives of the Republic of Indonesia Hearing Meeting with the Director General of Hajj and Umrah Organization of the Ministry of Religious Affairs, the Supervisory Board and the BPKH Executive Board on March 27, 2018. The conclusion of the meeting stated that Commission VIII the House of Representatives of the Republic of Indonesia approved the use of the remaining optimization funds until December 31, 2017, to support hajj operating cost, at least twice the operational period of Hajj starting from 1439H/2018 AD.

Other Comprehensive Income/Expense

Other comprehensive income in 2020 was IDR656 billion, an increase of 156.64% from the previous year of IDR255 billion. Other comprehensive income includes gains/losses from the increase in the fair value of mutual funds that have not been realized as well as gains/losses from BPKH foreign exchange transactions and revaluations, which amounted to IDR408 billion and IDR247 billion, respectively.

Laporan Arus Kas Statement of Cash Flows

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Arus Kas dari (untuk) Aktivitas Operasi Cash Flows from (for) Operating Activities	7.589.713	292.133	7.297.580	2498,03%
Arus Kas dari (untuk) Aktivitas Investasi Cash Flows from (for) Investment Activities	(20.153.997)	(11.981.291)	8.172.706	68,21%
Arus Kas dari (untuk) Aktivitas Pendanaan Cash Flows from (for) Funding Activities	12.573.352	11.675.639	897.713	7,69%
Kenaikan Kas dan Setara Kas Increase in Cash and Cash Equivalents	9.068	(13.520)	22.588	(167,07%)
Kas dan Setara Kas Awal Tahun Early Year Cash and Cash Equivalents	8.884	22.404	(13.520)	(60,35%)
Kas dan Setara Kas Akhir Tahun Year-End Cash and Cash Equivalents	17.952	8.884	9.068	102,07%

Jumlah kas dan setara kas BPKH pada akhir tahun 2020 tercatat sebesar Rp18 miliar, meningkat Rp9 miliar atau setara dengan 102,07% dibandingkan jumlah kas dan setara kas pada awal tahun 2020 sebesar Rp9 miliar. Kas masuk diperoleh dari aktivitas operasi sebesar Rp7.590 miliar dan aktivitas pendanaan sebesar Rp12.573 miliar. Sedangkan kas keluar digunakan untuk aktivitas investasi sebesar Rp20.154 miliar.

BPKH total cash and cash equivalents at the end of 2020 was booked at IDR18 billion, an increase of IDR9 billion or equivalent to 102.07% compared to the total cash and cash equivalents at the beginning of 2020 of IDR9 billion. Cash inflows were obtained from operating activities of IDR7,590 billion and financing activities of IDR12,573 billion. Meanwhile, cash outflows were used for investing activities amounting to IDR20,154 billion.

Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Penerimaan Nilai Manfaat Income Earned	8.440.138	9.055.200	(615.062)	(6,79%)
Penerimaan Operasional Efisiensi Haji 1440 H/2019 M The Saving from the Hajj Operations 1440 H/2019 M	153.655	166.014	(12.359)	(7,44%)
Penerimaan Dana Jemaah Tidak Berangkat 1440 H/2019 M Deposits Received from not Departing Hajj Pilgrims 1440 H/2019 M	47.617	44.189	3.428	7,76%
Penerimaan Piutang Accounts Receivables	277.387	-	277.387	100%

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Penerimaan Lain-Lain Other Income	84.565	99.027	(14.462)	(14,60%)
Pengeluaran Transfer Penyelenggaraan Ibadah Haji dari Nilai Manfaat Subsidy Transferred from Income	(7.194)	(7.296.920)	(7.289.726)	(99,90%)
Pengeluaran Beban Pajak Nilai Manfaat Income Tax	(1.090.266)	(1.454.742)	364.476	(25,05%)
Pengeluaran Operasional BPKH BPKH Operational Expenses	(159.545)	(164.096)	4.551	(2,77%)
Pengeluaran Kegiatan untuk Kemaslahatan Umat Islam Expenditures for Social Programs	(156.644)	(156.540)	104	0,07%
Kas Bersih yang Diperoleh dari Aktivitas Operasi Net Cash Obtained from Operating Activities	7.589.713	292.133	7.297.580	2498,03%

Arus kas dari aktivitas operasi menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan operasional haji (efisiensi haji, transfer penyelenggaraan ibadah haji, dan lain-lain) dan operasional BPKH selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas operasi terdiri dari empat sumber yaitu:

- Penerimaan nilai manfaat**
 Arus kas masuk yang berasal dari penerimaan nilai manfaat bruto pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp8.440 miliar, mengalami penurunan sebesar 6,79% senilai Rp615 dibandingkan dengan periode 31 Desember 2019 sebesar Rp9.055 miliar.
- Penerimaan operasional efisiensi haji**
 Arus kas masuk yang berasal dari penerimaan operasional efisiensi haji periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp154 miliar, mengalami penurunan sebesar 7,44% senilai Rp12 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp166 miliar.
- Penerimaan jemaah tidak berangkat**
 Arus kas masuk yang berasal dari penerimaan Jemaah tidak berangkat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp48 miliar, mengalami kenaikan sebesar 7,76% senilai Rp3 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp44 miliar.
- Income earned**
 Cash inflows originating from the gross income earned in the period January 1, 2020 to December 31, 2020 amounted to IDR8,440 billion, a decrease of 6.79% or IDR615 compared to the period December 31, 2019 of IDR9,055 billion.
- Saving from the hajj operations**
 Cash inflows originating from the operational efficiency of Hajj for the period of January 1, 2020 to December 31, 2020, amounted to IDR154 billion, a decrease of 7.44% of IDR12 billion compared to the period of December 31, 2019 of IDR166 billion.
- Deposits received from not departing hajj pilgrims**
 Cash inflows originating from deposits of not departing hajj pilgrims for the period January 1, 2020 to December 31, 2020 amounted to IDR48 billion, an increase of 7.76% or IDR3 billion compared to the period December 31, 2019 of IDR44 billion.



- **Penerimaan piutang**
Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp277 miliar, mengalami kenaikan sebesar 100% senilai Rp277 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp0,00.
- **Penerimaan lain-lain**
Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp85 miliar, mengalami penurunan sebesar 14,60% senilai Rp14 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp99 miliar. Penerimaan sebesar Rp85 miliar berasal dari sisa kas operasional haji tahun-tahun lalu dari Kementerian Agama.
- **Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat**
Arus kas keluar yang berasal dari pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp7 miliar, mengalami penurunan sebesar 99,90% senilai Rp7.290 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp7.297 miliar.
- **Pengeluaran beban pajak nilai manfaat**
Arus kas keluar yang berasal dari pembayaran pajak nilai manfaat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp1.090 miliar, mengalami penurunan sebesar 25,05% senilai Rp364 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp1.455 miliar.
- **Pengeluaran operasional BPKH**
Arus kas keluar yang berasal dari pengeluaran operasional BPKH periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp160 miliar, mengalami penurunan sebesar 2,77% senilai Rp4 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp164 miliar.
- **Pengeluaran kegiatan untuk kemaslahatan umat Islam**
Arus kas keluar yang berasal dari pengeluaran untuk kegiatan kemaslahatan periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp157 miliar, mengalami kenaikan sebesar 0,07% senilai Rp104 juta dibandingkan dengan periode 31 Desember 2019 sebesar Rp157 miliar.
- **Account receivables**
Cash inflows originating from receivables for the period January 1, 2020 to December 31, 2020 amounted to IDR277 billion, an increase of 100% or IDR277 billion compared to the period December 31, 2019 of IDR0.00.
- **Other income**
Cash inflows from receivables for the period January 1, 2020 to December 31, 2020 amounted to IDR85 billion, a decrease of 14.60% or IDR14 billion compared to the period December 31, 2019 of IDR99 billion. The revenue of IDR85 billion came from the remaining hajj operational cash from last years from the Ministry of Religion.
- **Subsidy transferred (from Income)**
Cash outflows originating from transfer of the implementation of hajj pilgrimage cost from the income earned from the period January 1, 2020 to December 31, 2020 amounted to IDR7 billion, a 99.90% decrease in the amount of IDR7,290 billion compared to the period December 31, 2019 of IDR7,297 billion.
- **Income Tax**
Cash outflows originating from the payment of income tax earned for the period January 1, 2020 to December 31, 2020 amounted to IDR1,090 billion, a decrease of 25.05% or IDR364 billion compared to the period of December 31, 2019 of IDR1,455 billion.
- **BPKH operating expenses**
Cash outflows originating from BPKH operating expenses for the period January 1, 2020 to December 31, 2020 amounted to IDR160 billion, a decrease of 2.77% or IDR4 billion compared to the period December 31, 2019 of IDR164 billion.
- **Expenditures for Social Programs**
Cash outflows originating from expenditures for social responsibility activities for the period January 1, 2020 to December 31, 2020 amounted to IDR157 billion, an increase of 0.07% or IDR104 million compared to the period of December 31, 2019 of IDR157 billion.

Arus Kas dari Aktivitas Investasi

Cash Flow from Investment Activities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Pembelian Aset Tetap Purchase of Fixed Assets	(1.542)	(10.000)	8.458	(84,58%)
Pembelian Aset Tak Berwujud Purchase of Intangible Assets	(162)	(6.788)	(6.626)	(97,61%)
Penempatan (Net) Placement (Net)	8.959.775	11.132.716	(2.172.941)	(19,52%)
Investasi (Net) Investment (Net)	(29.087.068)	(23.097.220)	5.989.848	25,93%
Wakaf Temporer (Cwls) Temporary Waqf (CWLS)	(25.000)	-	(25.000)	100,00%
Kas Bersih yang Diperoleh dari Aktivitas Investasi Net Cash Earned from Investing Activities	(20.153.997)	(11.981.291)	(8.172.706)	68,21%

Arus kas dari aktivitas investasi menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan investasi BPKH selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas investasi terdiri dari empat sumber yaitu:

- **Pembelian Aset Tetap**
Arus kas keluar yang berasal dari pembelian aset tetap pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp2 miliar, mengalami penurunan sebesar 84,58% senilai Rp8 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp10 miliar.
- **Pembelian Aset Tak Berwujud**
Arus kas keluar yang berasal dari pembelian aset tak berwujud pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp162 juta, mengalami penurunan sebesar 97,61% senilai Rp6.626 juta dibandingkan dengan periode 31 Desember 2019 sebesar Rp6.788 juta.
- **Penempatan**
Arus kas masuk yang berasal dari penempatan dana haji pada BPS-BPIH pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp8.960 miliar, mengalami penurunan sebesar 19,52% atau sebesar Rp2.173 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp11.133 miliar.

Cash flow from investment activities describes cash inflows and outflows activities for BPKH investment activities for the period ending December 31, 2020. Cash flows from investing activities consist of four sources, namely:

- **Purchase of Fixed Assets**
Cash outflows originating from the purchase of fixed assets in the period January 1, 2020 to December 31, 2020 amounted to IDR2 billion, a decrease of 84.58% or IDR8 billion compared to the period December 31, 2019 of IDR10 billion.
- **Purchase of Intangible Assets**
Cash outflows originating from the purchase of intangible assets in the period January 1, 2020 to December 31, 2020 amounted to IDR162 million, a decrease of 97.61% or IDR6,626 million compared to the period of December 31, 2019 of IDR6,788 million.
- **Placement**
Cash inflows originating from the placement of hajj funds at The Receiving Banks of Hajj Organizing Cost in the period January 1, 2020 to December 31, 2020 amounted to IDR8,960 billion, a decrease of 19.52% or IDR2,173 billion compared to the period of December 31, 2019 of IDR11,133 billion.

- **Investasi**
Arus kas keluar yang berasal dari investasi pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp29.087 miliar, mengalami peningkatan sebesar 25,93% senilai Rp5.990 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp23.097 miliar.
- **Wakaf Temporer (CWLS)**
Arus kas keluar yang berasal dari wakaf temporer (CWLS) pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp25 miliar, mengalami peningkatan sebesar 100% senilai Rp25 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp0.

- **Investment**
Cash outflows from investments in January 1, 2020 to December 31, 2020 period achieved IDR29,087 billion, increased by 25.93% or IDR5,990 billion compared to the period 31 December 2019 of IDR23,097 billion.
- **Temporary Waqf (CWLS)**
Cash outflows from temporary waqf (CWLS) in the period January 1, 2020 to December 31, 2020 amounted to IDR25 billion, an increase of 100% or IDR25 billion compared to the period December 31, 2019 of IDR0.

Arus Kas dari Aktivitas Pendanaan

Cash Flow from Funding Activities

Uraian Description	dalam juta Rupiah / in million Rupiah			
	2020	2019	Pertumbuhan (Penurunan) Increase (Decrease)	
			Rp/IDR	%
Penerimaan Setoran Jemaah Deposit from the Pilgrims	13.650.770	22.560.571	(8.909.801)	(39,49%)
Pengeluaran Transfer Penyelenggaraan Ibadah Haji dari Setoran Jemaah Pilgrim Costs (paid by Pilgrims Hajj)	-	(7.637.011)	7.637.011	(100,00%)
Pengeluaran untuk Pengembalian dan Pembatalan BPIH Funds Returned (Refund) for Cancelled Pilgrims	(1.077.418)	(3.097.033)	(2.019.615)	(65,21%)
Pengeluaran Nilai Manfaat yang Ditangguhkan Subsidy Payment from Accumulated Income	-	(150.888)	150.888	(100,00%)
Kas Bersih yang Diperoleh dari Aktivitas Pendanaan Net Cash Earned from Financing Activities	12.573.352	11.675.639	897.713	7,69%

Arus kas dari aktivitas pendanaan menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan pendanaan haji selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas pendanaan terdiri dari dua sumber yaitu:

- **Penerimaan Setoran Jemaah**
Arus kas masuk yang berasal dari penerimaan setoran jemaah pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp13.651 miliar, mengalami penurunan sebesar 39,49% senilai Rp8.910 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp22.561 miliar.

Cash flow from funding activities detailed cash receipts and disbursements for Hajj funding activities for the period ending December 31, 2020. Cash flows from funding activities consist of two sources, namely:

- **Deposit from the Pilgrims**
Cash inflows from deposit from the pilgrims for the period January 1, 2020 to December 31, 2020 amounted to IDR13,651 billion, a decrease of 39.49% or IDR8,910 billion compared to the period December 31, 2019 of IDR22,561 billion.

- **Pengeluaran untuk Penyelenggaraan Ibadah Haji dari Setoran Jemaah**
Arus kas keluar yang berasal dari pengeluaran untuk transfer penyelenggaraan ibadah haji dari setoran jemaah pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp0, mengalami penurunan sebesar 100,00% senilai Rp7.637 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp7.637 miliar.
 - **Pengeluaran untuk Pengembalian dan Pembatalan BPIH**
Arus kas keluar yang berasal dari pengeluaran untuk pengembalian dan pembatalan BPIH pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp1.077 miliar, mengalami penurunan sebesar 65,21% senilai Rp2.020 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp3.097 miliar.
 - **Pengeluaran Nilai Manfaat Ditangguhkan**
Arus kas keluar yang berasal dari pengeluaran nilai manfaat ditangguhkan pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp0, mengalami penurunan sebesar 100,00% senilai Rp151 miliar dibandingkan dengan periode 31 Desember 2019 sebesar Rp151 miliar.
- **Subsidy Transferred (from Deposit by Pilgrims)**
Cash outflows originating from the subsidy transferred (from deposit by pilgrims) in the period January 1, 2020 to December 31, 2020 amounted to IDR0, a decrease of 100.00% or IDR7,637 billion compared to the period December 31, 2019 of IDR7,637 billion.
 - **Funds Returned (Refund) for Cancelled Pilgrims**
Cash outflows originating from The Hajj Pilgrimage Cost refund and cancellation in the period January 1, 2020 to December 31, 2020 amounted to IDR1,077 billion, decreased by 65.21% or IDR2,020 billion compared to the period December 31, 2019 of IDR3,097 billion.
 - **Subsidy Payment from Accumulated Income**
Cash outflows originating from subsidy payment from accumulated income for the period January 1, 2020 to December 31, 2020 amounted to IDR0, a decrease of 100.00% or IDR151 billion compared to the period December 31, 2019 of IDR151 billion.

Rasio Keuangan Financial Ratio

Uraian Description	Satuan Unit	2020	2019	Selisih Difference
Likuiditas Liquidity				
Likuiditas Wajib Mandatory Liquidity	Kali Times	3,82	4,45	(0,63)
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID) Total Investment (I) to Total Funds under Management (D) (RID)	%	68,72	56,32	12,40
Solvabilitas Solvency				
Rasio Solvabilitas Solvency Ratio	%	108,02	104,14	3,88
Rentabilitas Rentability				
Nilai Manfaat (Yield) Return	%	5,43%	6,33	(0,90)
Penempatan Placement	%	4,00	5,37	(1,37)
Investasi Investment	%	6,36	7,31	(0,95)
ISBE Securities and Gold Investment	%	6,35	7,31	(0,96)
ILAL Direct and Others Investment	%	7,41	0,00	7,41
ILN Foreign Investment	%	0,00	0,00	0,00

Tahun 2020, rasio keuangan BPKH masih menunjukkan posisi yang sangat baik.

In 2020, BPKH financial ratios still show a very strong position.

Rasio Likuiditas

Dari sisi likuiditas, rasio likuiditas wajib BPKH tahun 2020 mencapai 3,82 kali jauh di atas persyaratan minimum sebesar 2,00 kali. Dibandingkan tahun sebelumnya rasio likuiditas wajib mengalami penurunan, dimana pada tahun 2019 rasio likuiditas wajib BPKH mencapai 4,45 kali, namun demikian penurunan tersebut disebabkan meningkatnya investasi yang dilakukan BPKH di tahun 2020, hal ini ditunjukkan dengan meningkatnya rasio investasi terhadap dana kelolaan menjadi 68,72% dari tahun sebelumnya 56,32%.

Liquidity Ratio

In terms of liquidity, the mandatory liquidity ratio of BPKH in 2020 reached 3.82 times, far above the minimum requirement of 2.00 times. Compared to the previous year, the mandatory liquidity ratio decreased, where in 2019 the mandatory liquidity ratio of BPKH reached 4.45 times, however, the decline was due to the increase in investment made by BPKH in 2020, this is indicated by the increase in the investment ratio in managed fund to 68.72% from the previous year 56.32%.

Rasio Solvabilitas

Rasio Solvabilitas BPKH tahun 2020 mencapai 108,02% meningkat dibandingkan tahun sebelumnya 104,14%. Nilai manfaat (yield) yang dibukukan BPKH tahun 2020 adalah sebesar 5,43%, turun dibandingkan tahun sebelumnya 6,33%. Hal tersebut disebabkan menurunnya kinerja ekonomi dan bisnis di tahun 2020 akibat pandemi COVID-19 sehingga imbal balik investasi juga mengalami penurunan.

Solvency Ratio

The Solvency Ratio of BPKH in 2020 reached 108.02%, an increase compared to the previous year of 104.14%. The yield recorded by BPKH in 2020 was 5.43%, down from 6.33% in the previous year. This was due to the decline in economic and business performance in 2020 due to the COVID-19 pandemic so that the return on investment also decreased.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Information and Material Facts that Happened After the Accountant's Report Date

- 1. Alokasi Distribusi Nilai Manfaat**
Berdasarkan kesimpulan Rapat Kerja Komisi VIII DPR RI dengan Menteri Agama RI dan Rapat Dengar Pendapat dengan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji (BPKH) yang diselenggarakan pada tanggal 7 Juli 2020, telah disetujui alokasi distribusi nilai manfaat ke rekening virtual jemaah tahun 2020 sebesar Rp2.000.000.000.000,00. Distribusi atas nilai manfaat tersebut ke rekening virtual masing-masing jemaah dilaksanakan pada bulan Mei 2021.
 - 2. Restitusi Pajak**
Berdasarkan Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja dan Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 tentang Pelaksanaan Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja di Bidang Pajak Penghasilan, Pajak Pertambahan Nilai dan Pajak Penjualan atas Barang Mewah serta Ketentuan Umum dan Tata Cara Perpajakan, setoran Biaya Penyelenggaraan Ibadah Haji (BPIH) dan/atau BPIH khusus, dan penghasilan dari pengembangan keuangan haji dalam bidang atau instrumen keuangan tertentu, diterima Badan Pengelola Keuangan Haji (BPKH) dikecualikan dari objek pajak. Ketentuan ini berlaku mulai tanggal 2 November 2020, namun merujuk Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 pengecualian pajak atas imbal hasil pengembangan keuangan haji kepada BPKH diberikan berdasarkan Surat Keterangan Tidak Dilakukan Pemotongan dan/atau pemungutan PPh. BPKH telah mendapatkan surat keterangan tersebut pada tanggal 19 Maret 2021. Sehingga pajak atas penghasilan dari pengembangan keuangan haji yang telah dipotong mulai periode November 2020 sampai dengan Maret 2021 akan dilakukan proses permohonan pengembalian pajak yang seharusnya tidak terutang kepada Direktorat Jenderal Pajak, Kementerian Keuangan. Sedangkan penghasilan atas pengembangan dana abadi umat tidak termasuk objek pajak yang dikecualikan pajaknya dan tetap dipotong dan/atau dipungut pajaknya sesuai ketentuan yang berlaku.
- 1. Allocation of Return Distribution**
Based on the conclusion of the Commission VIII the House of Representatives of the Republic of Indonesia Work Meeting with the Indonesian Minister of Religious Affairs and a Hearing Meeting with the Head of the Hajj Fund Management Agency Executive Board (BPKH) which was held on July 7, 2020, it was agreed that the allocation of the distribution of the return to pilgrims' virtual accounts in 2020 was IDR2,000,000,000,000.00. The distribution of the return to the virtual accounts will be carried out in May 2021.
 - 2. Tax Refund**
Based on Law Number 11 of 2020 concerning Job Creation and Regulation of the Minister of Finance Number 18/PMK.03/2021 concerning the Implementation of Law Number 11 of 2020 concerning Job Creation in the Field of Income Tax, Value Added Tax and Sales Tax on Luxury Goods and General Provisions and Tax Procedures, deposits of Hajj/Pilgrimage Organizing Cost (BPIH) and/or special the Hajj/Pilgrimage Organizing Cost, and income from the development of Hajj finance in certain financial placements or instruments, received by the Hajj Fund Management Agency (BPKH) are excluded from the tax object. This provision is effective from November 2, 2020 but referring to the Regulation of the Minister of Finance Number 18/PMK.03/2021 the tax exemption on the return of Hajj financial development to BPKH is given based on a Certificate for Withholding and/or Collection of Income Tax. BPKH has received the certificate on March 19, 2021. So that the income tax from the development of Hajj finance that has been deducted from November 2020 to March 2021 will be processed for a tax refund application that should not be owed to the Directorate General of Taxes, Ministry of Finance. Meanwhile, the income earned from the development of ummatic trust funds are not included as tax object for the tax exemption and are still subject to withholding and/or tax collection in accordance with applicable regulations.

3. **Likuidasi Reksa Dana Terproteksi Syariah dan Reksa Dana Pasar Uang Syariah**
Dengan merujuk Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja dan Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 tentang Pelaksanaan Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja di Bidang Pajak Penghasilan, Pajak Pertambahan Nilai dan Pajak Penjualan atas Barang Mewah serta Ketentuan Umum dan Tata Cara Perpajakan dan mengoptimalkan nilai manfaat dari instrumen investasi berupa surat berharga, maka pada tanggal 6 dan 7 Mei 2021, BPKH telah melakukan proses transaksi inkind dan likuidasi atas instrumen investasi berupa RDTS dan RDPUS. Transaksi inkind RDST dilakukan dengan melikuidasi 32 RDST dan menerima instrumen baru berupa sukuk sebanyak 58 sukuk. Sedangkan RDPUS yang dilikuidasi sebanyak 7 RDPUS.
4. **Hibah Aset Tanah untuk PLHUT**
BPKH berencana akan menghibahkan aset berupa tanah di Jeddah yang diperoleh dari Efisiensi Penyelenggaraan Operasional Haji tahun 2019, kepada Kementerian Agama RI dalam rangka pemanfaatan aset BMH untuk pelayanan kepada Jemaah haji yaitu Pusat Layanan Haji dan Umroh Terpadu. Proses hibah akan dilakukan sesuai dengan peraturan dan ketentuan yang berlaku.

3. **Liquidation of Sharia Protected Mutual Funds and Sharia Money Market Mutual Funds**
With reference to Law Number 11 of 2020 concerning Job Creation and Regulation of the Minister of Finance Number 18/PMK.03/2021 concerning the Implementation of Law Number 11 of 2020 concerning Job Creation in the Field of Income Tax, Value Added Tax and Sales Tax on Luxury Goods as well as General Provisions and Tax Procedures and optimizing the return of investment instruments in the form of securities, then on May 6 and 7, 2021, BPKH has processed inkind transactions and liquidated investment instruments in the form of RDTS and Sharia Money Market Mutual Funds. The inkind RDST transaction was carried out by liquidating 32 RDST's and receiving new instruments in the form of 58 sukus. Meanwhile, 7 Sharia Money Market Mutual Funds have been liquidated.
4. **Land Grant for PLHUT**
BPKH plans to donate assets in the form of land in Jeddah obtained from the 2019 Hajj Operational Efficiency to the Indonesian Ministry of Religious Affairs for BMH assets utilization for services to Hajj pilgrims, namely the Integrated Hajj and Umrah Service Center. The grant process will be carried out in accordance with prevailing rules and regulations.

Perbandingan Antara Target dan Realisasi Serta Proyeksi Satu Tahun ke Depan

Comparison Between Targets and Realizations and Projections One Year Ahead

Perbandingan Target dan Realisasi

Setiap periode operasional, BPKH melakukan evaluasi terhadap hasil-hasil operasional yang dicapai pada tahun buku. Ukuran kinerja berdasarkan Realisasi dibandingkan dengan target atau Rencana Kerja dan Anggaran Tahunan (RKAT) yang ditetapkan di awal tahun anggaran.

Target and Realization Comparison

For each operational period, BPKH evaluates the operational results achieved in the financial year. Performance measures based on realization compared to the target or Work Plans and Annual Budget (RKAT) set at the beginning of the fiscal year.

Uraian Description	RKAT 2020 2020 RKAT	Realisasi 2020 2020 Realization	Realisasi 2019 2019 Realization	Pencapaian (%) Achievement (%)
Total Dana Haji yang Dikelola (Rp triliun) Total Hajj Funds Managed (IDR trillion)	139,57	144,91	124,32	104%
Penempatan di BPS-BPIH (Rp triliun) Placement at Receiving Bank for Hajj Pilgrimage Deposit (IDR trillion)	32,29	45,33	54,30	140%
Investasi (Rp triliun) Investment (IDR trillion)	107,28	99,58	70,02	93%
Nilai Manfaat (Rp triliun) Return (IDR trillion)	7,15	7,43	7,31	104%
Penempatan Dana (Rp triliun) Placement (IDR trillion)	1,79	2,08	2,98	116%
Investasi (Rp triliun) Investment (IDR trillion)	5,36	5,35	4,39	99%
Virtual Account (Rp miliar) Virtual Account (IDR billion)	2,00	2,00	1,08	100%
Kemaslahatan (Rp juta) Philanthropic Program (IDR million)	185,00	156,64	156,54	85%
Operasional BPKH (Rp miliar) BPKH Operations (IDR billion)	324,00	164,24	167,48	51%
Rasio Likuiditas (x) Liquidity Ratio (x)	2,00	3,82	4,45	191%
Indeks Kepuasan Pelayanan Keuangan Jemaah Haji (%) Hajj Pilgrims Financial Service Satisfaction Index (%)	N/A	N/A	77,00	N/A
Brand Equity (%) Brand Equity (%)	75,00	80,94	80,00	108%
Persentase Coverage Ratio Virtual Account (%) Virtual Account Coverage Ratio Percentage (%)	100,00	100,00	100,00	100%
Rasio Turnover Pegawai (%) Employee Turnover Ratio (%)	< 10	4,68	6,70	192%

Target/Proyeksi 1 (satu) Tahun ke Depan

Target/Projection for the Next 1 (one) Year

Uraian <i>Description</i>	RKAT 2021 <i>2021 Annual Work Plan and Budget</i>
Jumlah Pendaftar Calon Jemaah (orang) <i>Number of Prospective Pilgrims (person)</i>	725.000
Jemaah Haji Reguler (orang) <i>Regular Hajj Pilgrims (person)</i>	706.788
Jemaah Haji Khusus (orang) <i>Special Hajj Pilgrims (person)</i>	18.122
Tambahan Dana Haji Baru (Rp triliun) <i>Additional Hajj Fund (IDR trillion)</i>	18,78
Pendapatan <i>Revenue</i>	
<i>Pendapatan Dana (Rp triliun)</i> <i>Fund Revenue (IDR trillion)</i>	1,01
<i>Investasi (Rp triliun)</i> <i>Investment (IDR trillion)</i>	6,88
Pengeluaran <i>Expense</i>	
<i>Virtual Account (Rp miliar)</i> <i>Virtual Account (IDR billion)</i>	1,42
<i>Kemaslahatan (Rp juta)</i> <i>Philanthropic Program (IDR million)</i>	194
<i>Operasional BPKH (Rp miliar)</i> <i>BPKH Operations (IDR billion)</i>	357

Informasi Kelangsungan Usaha *Business Continuous Information*

BPKH dibentuk berdasarkan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. BPKH menjadi satu-satunya lembaga yang bertanggung jawab untuk mengelola keuangan haji yang meliputi penerimaan, pengeluaran dan kekayaan. Keberlanjutan BPKH akan sangat dipengaruhi oleh kemampuannya dalam mengelola ketiga aspek tersebut.

Tantangan utama yang dihadapi BPKH adalah sustainabilitas keuangan haji. Hal ini disebabkan adanya gap yang cukup signifikan antara Biaya Perjalanan Ibadah Haji (Bipih) yang dibayarkan jemaah dan Biaya Penyelenggaraan Ibadah Haji (BPIH).

Tahun 2019, terakhir kali pemerintah memberangkatkan jemaah haji ke tanah suci, Bipih yang ditetapkan adalah sebesar (+/-) Rp35 juta/per jemaah, sedangkan BPIH per jemaah mencapai (+/-) Rp70 juta. Selisihnya selalu disubsidi dari nilai manfaat keuangan haji tahun terakhir/berjalan. Disamping itu, BPKH juga masih memberikan bagi hasil atas nilai manfaat kepada jemaah haji tunggu melalui *virtual account*.

Oleh karena itu, kajian mengenai sustainabilitas BPKH menjadi semakin penting dan mendesak. Kajian ini harus menjadi salah satu rujukan penting di dalam penyusunan strategi pengelolaan BPKH ke depan. Kajian ini juga akan menjadi landasan dalam memberikan masukan kepada Pemerintah dan DPR RI untuk penetapan kebijakan terkait dengan perhajian, Bipih dan BPIH. Kajian tersebut juga akan menjadi dasar di dalam pengelolaan BPKH untuk menjamin keberlangsungan keuangan haji di masa yang akan datang.

Dari sisi internal, BPKH juga terus melakukan perbaikan internal. Pada Rencana Strategis (Renstra) 2020-2024, BPKH melakukan pemutakhiran strategi. Pemetaan strategi BPKH tetap dibagi dalam empat perspektif pemetaan strategi, yakni (1) sasaran finansial (*financial and development*), (2) mitra strategis (*customer/external stakeholder*), (3) proses bisnis internal (*internal business process*) dan (4) pembelajaran dan pertumbuhan pegawai BPKH (*learning and growth*).

BPKH was established based on Law Number 34 of 2014 concerning Hajj Fund Management. BPKH is the only institution that is responsible for managing Hajj finances which include revenue, expenses and wealth. The sustainability of BPKH will be greatly influenced by its ability to manage these three aspects.

The main challenge faced by BPKH is the financial sustainability of the Hajj. This is due to a significant gap between the Hajj Travel Costs (Bipih) paid by the pilgrims and The Hajj/Pilgrimage Organizing Cost (BPIH).

In 2019, the last time the government sent hajj pilgrims to the holy land, the Bipih was set at (+/-) IDR35 million/per pilgrim, while the Hajj/Pilgrimage Organizing Cost per pilgrim reached (+/-) IDR70 million. The difference is always subsidized from the value of the financial return of the last/current year of Hajj. In addition, BPKH also still provides profit sharing on the return to hajj pilgrims waiting list through virtual accounts.

Therefore, studies on the sustainability of BPKH are becoming increasingly important and urgent. This study should be one of the important references in the development of future BPKH management strategies. This study will also serve as the basis for providing input to the Government and the House of Representatives of Republic of Indonesia for the determination of policies related to Hajj, Bipih and the Hajj/Pilgrimage Organizing Cost. This study will also be the basis for the management of BPKH to ensure the financial sustainability of Hajj in the future.

On the internal side, BPKH also continues to make internal improvements. In the 2020-2024 Strategic Plans (Renstra), BPKH updated the strategy. BPKH strategy mapping is still divided into four strategic mapping perspectives, namely (1) financial targets (financial and development), (2) strategic partners (customers/external stakeholders), (3) internal business processes and (4) learning and growth of BPKH employees (learning and growth).

Dalam Renstra BPKH dijelaskan dua materi penting yang mendapat perhatian masyarakat, yaitu (1) strategi dan sasaran pengembangan keuangan haji dan (2) strategi dan sasaran pemanfaatan dana operasional BPKH. Pengembangan keuangan haji dilakukan melalui penempatan dan/atau investasi. Pengembangan keuangan haji dilakukan berdasarkan prinsip syariah, optimalisasi nilai manfaat, likuiditas, keamanan dan kehati-hatian. Selain itu juga wajib dilakukan dengan optimalisasi pengelolaan risiko. Beberapa kalangan memprediksi bahwa dampak COVID-19 ini akan berujung pada resesi ekonomi beberapa waktu mendatang, berkenaan dengan hal tersebut BPKH melakukan upaya untuk mengidentifikasi dan mengantisipasi seluruh potensi risiko yang mungkin timbul dari gejolak ekonomi dan keuangan global maupun nasional.

Penempatan dilakukan dalam bentuk giro, tabungan dan deposito di BPS-BPIH. Investasi dilakukan melalui instrumen surat berharga, emas, investasi langsung dan investasi lainnya. Proporsi penempatan pada produk perbankan syariah mulai tahun 2020 maksimal menjadi 30% dari total keuangan haji setelah 3 (tiga) tahun usia BPKH. Proporsi emas paling banyak sebesar 5%, investasi langsung 20% dan investasi lainnya 10%, sementara investasi di surat berharga tidak dibatasi. Mulai tahun 2020, BPKH akan meningkatkan orientasi pada investasi langsung baik di dalam negeri maupun di luar negeri.

Biaya operasional BPKH selama lima tahun telah ditetapkan dengan batasan paling banyak 5% per tahun dari nilai manfaat tahun sebelumnya. Biaya operasional tersebut pada dua tahun pertama lebih banyak dialokasikan untuk bidang SDM dan bidang operasional. Penggunaan oleh bidang SDM diperuntukkan bagi biaya pegawai dan pemenuhan hak keuangan pegawai, sedangkan bidang operasional dipergunakan bagi belanja modal teknologi informasi. Pada tahun-tahun selanjutnya selain untuk pengeluaran SDM dan operasional kantor, pengelolaan keuangan haji, alokasi biaya juga akan dialokasikan untuk menunjang kegiatan penempatan dana, investasi dan kegiatan kemaslahtan. Dari jenis pos belanja, tiga besar persentase alokasi belanja diperuntukkan untuk belanja penghasilan, belanja barang dan jasa, serta biaya cadangan khususnya untuk operasional keuangan haji. Pada tahun 2020, BPKH mulai mengalokasikan anggaran sebagai cadangan bisnis atau cadangan untuk menampung risiko kerugian penempatan dan investasi.

The BPKH Strategic Plans describes two important materials that have received public attention, namely (1) strategies and targets for developing Hajj finances and (2) strategies and targets for utilizing BPKH operational funds. Hajj financial development is carried out through placements and/or investments. Hajj finance development is carried out based on sharia principles, optimizing the return, liquidity, security and prudence. In addition, it must also be carried out by optimizing risk management. Some experts predict that the impact COVID-19 will lead to an economic recession some time, in this respect BPKH makes efforts to identify and anticipate all the potential risks that may arise from the global economic and financial turmoil and national levels.

Placements are made in the form of demand deposits, savings and time deposits at The Receiving Banks of Hajj Organizing Cost. Investments are made through securities, gold, direct investments and other investments. The proportion of placements in Islamic banking products starting in 2020 is a maximum of 30% of the total Hajj finances after 3 (three) years of BPKH age. The proportion of gold is at most 5%, direct investment is 20% and other investments are 10%, while investment in securities is not limited. Starting in 2020, BPKH began to increase its orientation towards direct investment both domestically and abroad.

The operational costs of BPKH for five years have been set with a maximum limit of 5% per year from the value of the previous year's return. The operational costs in the first two years were allocated more for the HR and operational fields. The use by the HR sector is intended for employee costs and the fulfillment of employees' financial rights, while the operational sector is used for information technology capital expenditures. In the following years, apart from spending on human resources and office operations, financial management for Hajj, the allocation of costs will also be allocated to support fund placement, investment and philanthropy activities. Of the types of spending posts, the top three percentages of expenditure allocation are for income expenditure, goods and services expenditure, as well as reserve costs, especially for Hajj financial operations. In 2020, BPKH began to allocate the budget as business reserves or reserves to accommodate the risk of placement and investment losses.

Dalam rangka peningkatan efisiensi pengelolaan keuangan haji, perlu dilakukan harmonisasi kelembagaan antara pelayanan dan pengelolaan keuangan haji. Pengembangan kelembagaan BPKH dalam jangka panjang (>10 tahun) diharapkan akan mengikuti perkembangan pengelolaan keuangan haji di negara lain, terutama di Malaysia, yakni penggabungan antara pelayanan ibadah haji dan pengelolaan keuangan haji. Harmonisasi pelayanan dan pengelolaan keuangan haji diharapkan akan menghasilkan efisiensi dan efektivitas kinerja yang lebih baik. Sementara kebijakan, kuota, pendaftaran, sistem informasi, pembinaan jemaah haji, penyediaan petugas dan kebijakan umum tetap berada di Kementerian Agama.

Renstra BPKH 2020-2024 merupakan bagian dari dinamisasi pemutakhiran secara periodik sesuai perkembangan kondisi internal dan eksternal. Dalam Tabel 1.1 dipaparkan perbandingan asumsi dan proyeksi terkait keuangan haji antara Renstra BPKH 2019-2023 dan Renstra BPKH 2020-2024. Dana kelolaan diproyeksikan tumbuh dari Rp124,6 triliun pada tahun 2019 menjadi Rp177,1 triliun pada tahun 2024. Perubahan proyeksi dana kelolaan tersebut salah satunya dipengaruhi sebagai dampak COVID-19 yakni perubahan jumlah tambahan pendaftar haji baru yang semula diasumsikan 700 ribu orang menjadi 359 ribu orang untuk tahun 2020 dan diupayakan mencapai 800 ribu orang untuk tahun 2023 dan 2024. Sedangkan asumsi jemaah haji berangkat adalah sebanyak 231 ribu orang setiap tahun yang terdiri dari 214 ribu jemaah haji reguler dan 17 ribu jemaah haji khusus. Dalam upaya meningkatkan jumlah pendaftar baru dan menambah dana kelolaan tersebut, BPKH telah memulai kampanye mendaftarkan haji selagi muda dan akan melakukan kerjasama dengan perusahaan *fintech/startup* untuk memperluas jangkauan kepada para milenial.

Kenaikan dana kelolaan akan berdampak pada meningkatnya proyeksi nilai manfaat dan rata-rata imbal hasil yang diperoleh BPKH. Sasaran nilai pengembalian keuangan haji diharapkan semakin meningkat dari tahun ke tahun, baik dari indikator imbal hasil maupun nilai manfaat dalam nominal setelah dikurangi pajak. Tingkat imbal hasil menurun akibat COVID-19 sebesar 5,27% pada tahun 2020 dan menjadi 6,95% di tahun 2024. Sedangkan nilai manfaat setelah dikurangi pajak ditargetkan sebesar Rp7,1 triliun pada tahun 2020 dan menjadi Rp11,5 triliun pada tahun 2024.

In order to improve the efficiency of hajj fund management, it is necessary to carry out institutional harmonization on services and financial management of Hajj. BPKH institutional development in the long term (>10 years) is expected to follow the development of hajj fund management in other countries, especially in Malaysia, namely the amalgamation of Hajj services and hajj fund management. The harmonization of Hajj services and financial management is expected to result in better efficiency and effectiveness of performance. Meanwhile, policies, quotas, registration, information systems, guidance for hajj pilgrims, provision of officers and general policies remain with the Ministry of Religious Affairs.

The BPKH Strategic Plans 2020-2024 is part of the dynamics of periodic updating according to developments in internal and external conditions. In Table 1.1, a comparison of assumptions and projections related to Hajj finance is presented between the 2019-2023 BPKH Strategic Plans and 2020-2024 BPKH Strategic Plans. Funds under management are projected to grow from IDR124.6 trillion in 2019 to IDR177.1 trillion in 2024. One of the changes in the projected funds under management is the impact of COVID-19, namely the change in the number of additional new Hajj registrants, which was originally assumed to be 700,000 people to 359,000 people for 2020 and strived to reach 800,000 people for 2023 and 2024. While the assumption of departing pilgrims is 231,000 people every year consisting of 214,000 regular pilgrims and 17,000 special pilgrims. In an effort to increase the number of new registrants and increase the managed fund, BPKH has started a campaign to register for Hajj while young and will collaborate with fintech/startup companies to reach millennials.

The increase in managed funds will have an impact on increasing the projected return and the average yield obtained by BPKH. The target value of Hajj financial returns is expected to increase from year to year, both from the yield indicator and the return in nominal terms after deducting taxes. The rate of return decreased due to COVID-19 by 5.27% in 2020 and to 6.95% in 2024. Meanwhile, the income earned after tax is targeted at IDR7.1 trillion in 2020 and to IDR11.5 trillion in 2024.



TATA KELOLA BPKH

BPKH GOVERNANCE

“

Sebagai lembaga publik, BPKH memastikan seluruh aktivitas yang dijalankan telah sesuai dengan peraturan perundang-undangan yang berlaku. BPKH juga terus berupaya untuk meningkatkan kualitas penerapan tata kelola di lingkungan BPKH.

As a public agency, BPKH ensures all activities that are carried out have complied with prevailing law and regulation. BPKH also attempts to improve quality of governance practice in BPKH circumstances.

05





Kebijakan Tata Kelola

Governance Policy



BPKH adalah lembaga yang melakukan pengelolaan Keuangan Haji. Jumlah dana yang dikelola oleh BPKH terbilang sangat besar. Dana tersebut sebagian besar merupakan dana “titipan” dari masyarakat yang berencana untuk menunaikan ibadah haji. Karena itu, BPKH harus dikelola secara profesional dan sesuai dengan peraturan perundang-undangan yang berlaku agar dapat memperoleh kepercayaan dari masyarakat.

Berlandaskan pada hal tersebut, BPKH berkomitmen untuk menerapkan prinsip tata kelola yang baik (*Good Governance*) dalam setiap aktivitasnya. BPKH meyakini bahwa implementasi prinsip-prinsip *Good Governance* merupakan bagian yang sangat penting untuk menjadi sebuah Lembaga Pengelola Keuangan yang terpercaya dan dapat memberikan nilai manfaat yang maksimal bagi jemaah haji dan kemaslahatan umat baik dalam jangka pendek maupun jangka panjang.

BPKH is an Agency that manages Hajj Fund. The amount of funds managed by BPKH is quite large. Most of these funds are “entrusted” funds from people planning to carry out the Hajj pilgrimage. Therefore, BPKH must be managed professionally and in accordance with applicable laws and regulations in order to gain the trust of the public.

Based on this, BPKH is committed to implementing the principles of good governance in all of its activities. BPKH believes that the implementation of the principles of Good Governance is a very important part of becoming a trusted Financial Management Agency that can provide maximum income earned for the pilgrims and social responsibility for the people both in the short and long term.

Dari waktu ke waktu BPKH terus berupaya untuk memperbaiki dan menyempurnakan berbagai hal yang terkait dengan *Good Governance*, baik menyangkut struktur, organ dan mekanisme tata kelola yang diberlakukan di BPKH, sesuai dengan dinamika kebijakan-kebijakan yang dikeluarkan oleh pemerintah, Undang-Undang, dan peraturan lainnya yang terkait. Komitmen penerapan *Good Governance* ini mengacu pada *best-practice* dalam pemenuhan kepentingan segenap *stakeholder* selain juga membuka peluang bagi pertumbuhan jangka panjang yang berkesinambungan.

Salah satu bentuk lain sebagai komitmen BPKH untuk menjadi Lembaga yang terpercaya adalah dengan mendapatkan akreditasi dan pengakuan dari pihak independen berstandar internasional dalam bidang sistem manajemen mutu, yaitu ISO 9001:2015 sehingga dapat dikatakan BPKH telah memenuhi persyaratan internasional dalam hal sistem manajemen mutu produk/jasa yang dihasilkannya.

BPKH dalam penerapan tata kelolanya, melakukan pengkinian dan kajian terhadap kesesuaian ketentuan Pedoman Penerapan *Good Governance*, secara berkala, dengan jangka waktu sesuai dengan ketentuan internal BPKH dan/atau apabila terdapat perubahan ketentuan dan perundang-undangan yang terkait.

Berbagai upaya yang dilakukan tersebut merupakan wujud komitmen BPKH untuk membangun lembaga yang sehat, tangguh dan memenuhi prinsip syariah. Komitmen tersebut juga mendapat dukungan dari seluruh insan BPKH, mulai dari Dewan Pengawas, Badan Pengelola dan seluruh pegawai.

From time to time BPKH continues to strive to improve and improve various matters related to Good Governance, both regarding the structure, organs and governance mechanisms that apply at BPKH, in accordance with the dynamics of policies issued by the government, laws and other regulations. This commitment refers to best practices in fulfilling the interests of all stakeholders as well as opening opportunities for sustainable long-term growth.

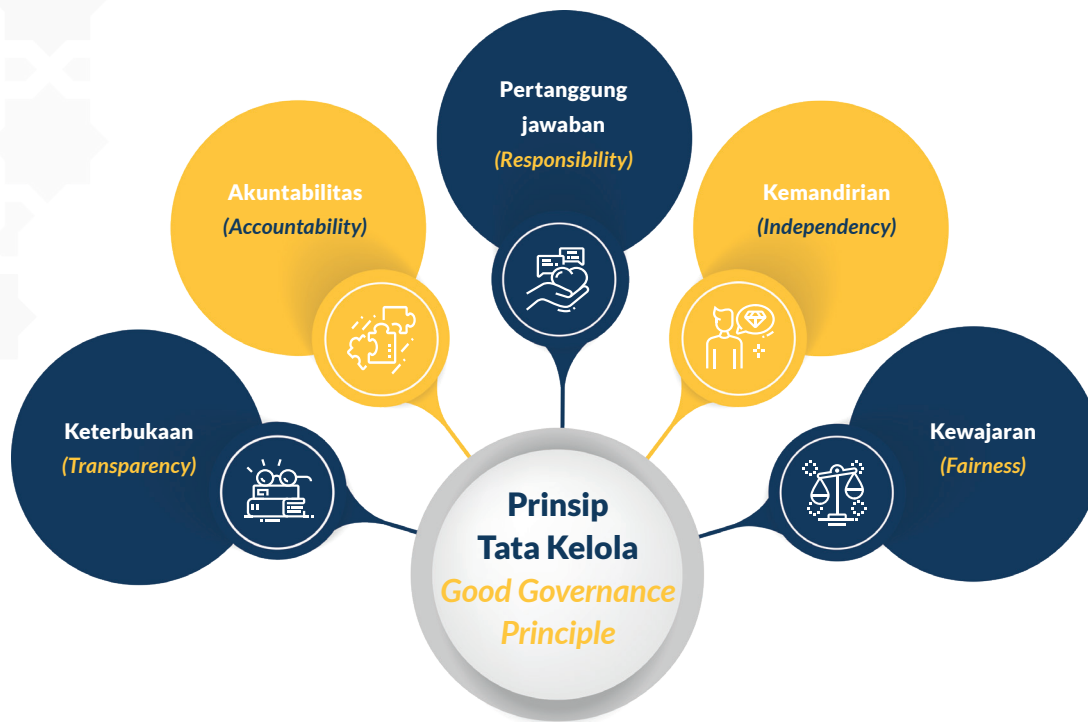
One other form of BPKH's commitment to become a trusted Agency is by obtaining accreditation and recognition from independent parties with international standards in the field of quality management systems, namely ISO 9001:2015 so that it can be said that BPKH has met international requirements in terms of product/service quality management systems that it produces.

BPKH, in implementing its governance, updates and studies the conformity of the provisions of the Good Governance Implementation Guidelines periodically, with a period of time in accordance with BPKH internal provisions and/or if there are changes to the relevant provisions and laws.

The various efforts made are a form of BPKH's commitment to building a healthy, resilient and sharia-compliant Agency. This commitment also received support from all BPKH personnel, starting from the Supervisory Board, the Management Body and all employees.

Prinsip Tata Kelola

Good Governance Principle



Prinsip Tata Kelola yang diterapkan BPKH mencakup 5 (lima) prinsip dasar, yaitu:

- 1. Keterbukaan**, yaitu keterbukaan dalam mengemukakan informasi yang material, relevan, akurat dan keterbukaan dalam proses pengambilan keputusan, serta dapat diakses oleh pihak-pihak yang berkepentingan. Keterbukaan informasi meliputi visi, misi, tujuan, susunan Badan Pelaksana dan Dewan Pengawas, kondisi keuangan, pengelolaan risiko, sistem pengendalian intern, penerapan fungsi kepatuhan, penerapan *Good Governance* serta informasi yang dapat relevan bagi pemangku kepentingan BPKH. Prinsip keterbukaan tetap harus sesuai dengan peraturan yang berlaku dan memperhatikan rahasia jabatan dan hak-hak pribadi.
- 2. Akuntabilitas**, yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban organ BPKH sehingga pengelolaannya berjalan secara efektif. BPKH menetapkan tugas dan tanggung jawab yang jelas bagi masing-masing Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh Jajaran di bawahnya yang selaras dengan asas, visi, misi dan tujuan BPKH, serta menetapkan *check and balance* dalam pengelolaan keuangan haji. Seluruh Badan Pelaksana dan Dewan Pengawas serta

Good Governance is the governance principle by considering and covering 5 (five) basic principles as follows:

- 1. Transparency**, means openness in presenting material, relevant, accurate information and openness in the decision-making process, as well as accessible by interested parties. Information transparency includes the vision, mission, goals, composition of the Executive Board and Supervisory Board, financial condition, risk management, internal control systems, implementation of compliance function, implementation of *Good Governance*, and information relevant to BPKH stakeholders. The principle of transparency shall still be in accordance with the applicable regulations and pay attention to confidential of a position and personal rights.
- 2. Accountability**, means the clarity of functions and implementation of accountability of BPKH organs so that its management runs effectively. BPKH establishes clear duties and responsibilities for each Member of the Executive Board and Supervisory Board and all their Subordinates that are in line with BPKH's principles, vision, mission, and objectives, as well as establishes checks and balances in hajj fund management. All of the Executive Board and Supervisory Board as well

seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggungjawabnya dan memahami perannya dalam pelaksanaan *Good Governance*, serta memiliki ukuran kinerja yang disepakati dan diimplementasikan secara konsisten.

3. **Pertanggungjawaban**, yaitu kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku dan prinsip kehati-hatian dalam pengelolaan keuangan haji, serta peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.
4. **Kemandirian**, yaitu memiliki kompetensi, mampu bertindak obyektif, dan bebas dari pengaruh/tekanan dari pihak manapun (*independency*), tidak terpengaruh oleh kepentingan sepihak, terbebas dari benturan kepentingan (*conflict of interest*), menghindari terjadinya dominasi yang tidak wajar oleh pihak manapun, serta memiliki komitmen yang tinggi untuk mengembangkan BPKH.
5. **Kewajaran**, yaitu memperhatikan kewajaran dan kesetaraan dalam memenuhi hak-hak *stakeholders* berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

Kelima prinsip tersebut diharapkan dapat dipahami dan dilaksanakan oleh seluruh jajaran organisasi mulai dari Kepala dan Anggota Badan Pelaksana, Ketua dan Anggota Dewan Pengawas, serta seluruh pegawai BPKH secara konsisten. Dalam hal ini BPKH melakukan sosialisasi, implementasi dan evaluasi secara menyeluruh dan konsisten.

Asas Pengelolaan Keuangan Haji

Dalam menjalankan pengembangan dan pengelolaan keuangan haji, BPKH harus memiliki sasaran dan strategi yang efektif, efisien dan rasionalitas agar menjadi lembaga pengelola keuangan yang terpercaya dan dapat memberikan manfaat optimal bagi jemaah haji dan kemaslahatan umat. Oleh karenanya telah ditentukan beberapa asas sebagai panduan yang tercantum dalam Peraturan BPKH Nomor 3 Tahun 2018 sebagai berikut:

1. Prinsip Syariah

Prinsip Syariah adalah prinsip Islam yang kaffah atau menyeluruh dalam kegiatan pengelolaan Keuangan haji. Pemenuhan Prinsip Syariah dilaksanakan antara lain dengan memenuhi prinsip keadilan dan keseimbangan (*'adl tua tawazun*), kemaslahatan (*masalahah*), dan universalisme (*alamiyah*) serta tidak mengandung unsur: *gharar*, *maysir*, *riba*, *zalim* dan objek haram.

as all levels below have competencies in accordance with their responsibilities and understand their role in implementing Good Governance, as well as having consistent and agreed-upon performance measures.

3. **Responsibility**, means the conformity of BPKH management with the applicable laws and regulations and the prudential principle in managing hajj fund, as well as caring for the environment and carrying out social responsibilities in a reasonable manner.
4. **Independency**, means having competence, able to act objectively, and free from influence/pressure from any party (*independence*), not influenced by unilateral interests, free from conflict of interest, avoiding the occurrence of unnatural domination by any party, and having a high commitment to develop BPKH.
5. **Fairness**, means paying attention to fairness and equality in fulfilling stakeholders' rights arising from agreements and the applicable laws and regulations.

The five principles are expected to be understood and implemented by all levels of the organization starting from the Head and Members of the Executive Board, the Chairman and Members of the Supervisory Board, as well as all BPKH employees consistently. In this case BPKH conducts outreach, implementation and evaluation thoroughly and consistently.

Principles of Hajj Fund Management

In carrying out hajj fund development and management, BPKH shall have effective, efficient goals and strategies, and rationality in order to become a trusted financial management agency that can provide optimal benefits for the ummah and social impact to the ummah. Therefore, several principles have been established as guidelines contained in BPKH Regulation Number 3 of 2018 as follows:

1. Sharia Principles

Sharia Principles are Islamic principles that are kaffah or comprehensive in Hajj Fund management activities. Fulfillment of Sharia Principles is among others by fulfilling the principles of justice and balance ('adl tua tawazun*), social responsibility (*masalahah*), universalism (*alamiyah*), and does not contain elements of: *gharar*, *maysir*, *riba*, wrongdoing, and haram objects.*

2. Prinsip Kehati-Hatian

Dalam melaksanakan tugas pengelolaan keuangan haji, BPKH memegang prinsip kehati-hatian, yaitu pengelolaan keuangan haji dilakukan dengan cermat, teliti, aman, tertib, dan mempertimbangkan aspek risiko keuangan, serta kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku. Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh jajaran di bawahnya memiliki kompetensi, mampu bertindak obyektif, dan bebas dari pengaruh/tekanan dari pihak manapun (independen) serta memiliki komitmen yang tinggi untuk mengembangkan BPKH dengan memperhatikan prinsip kehati-hatian.

3. Asas Manfaat

Asas manfaat merupakan asas yang menjadi pedoman BPKH dalam pengelolaan keuangan haji dimana BPKH harus dapat memenuhi hak-hak dan memberikan manfaat atau maslahat bagi Jemaah Haji dan umat Islam berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

4. Asas Nirlaba

BPKH dalam menjalankan kegiatan usahanya didasari oleh asas yang mengutamakan penggunaan hasil pengembangan dana untuk memberikan manfaat sebesar-besarnya bagi Jemaah Haji dan kemaslahatan umat Islam, namun dengan tidak ada pembagian deviden bagi pengelolanya.

5. Asas Transparan

Asas Transparan adalah asas pengelolaan keuangan haji dimana BPKH harus dilakukan secara terbuka dan jujur melalui pemberian informasi yang material dan relevan kepada masyarakat, khususnya kepada Jemaah Haji tentang pelaksanaan dan hasil pengelolaan Keuangan haji.

6. Asas Akuntabel

Asas akuntabel adalah asas penting dalam pengelolaan keuangan haji, yaitu dilakukan secara akurat dan dapat dipertanggungjawabkan kepada masyarakat, khususnya kepada Jemaah Haji, serta pengelolaan BPKH berjalan secara efektif melalui adanya kejelasan fungsi dan pelaksanaan pertanggungjawaban organ BPKH.

2. Prudence Principles

In carrying out the duty of hajj fund management, BPKH holds the principle of prudence, which means that hajj fund management is carried out carefully, thoroughly, safely, orderly, and considers the aspects of financial risk, as well as the suitability of BPKH management with the applicable laws and regulations. Members of the Executive Board and Supervisory Board and all levels below are competent, capable of acting objectively, and free from influence/pressure from any party (independent), as well as have a high commitment to develop BPKH by observing the prudential principle.

3. Benefit Principle

The benefit principle is the principle that guides BPKH in managing hajj finances where BPKH shall be able to fulfill rights and provide benefits or social benefits for the ummah and Muslims based on agreements and the applicable laws and regulations.

4. Non-Profit Principle

BPKH in carrying out its business activities is based on a principle that prioritizes the use of fund development proceeds to provide maximum benefits for the Ummah and social responsibility of Muslims, without dividend distribution for its managers.

5. Transparency Principle

Transparency Principle This refers to the principle of Hajj fund management where BPKH shall conduct the principle openly and honestly by providing material and relevant information to the public, especially to the Ummah about the implementation and results of Hajj Fund management.

6. Accountability Principle

The principle of accountability is an important principle in hajj fund management, which means it is carried out accurately and can be accountable to the public, especially to the Ummah, and BPKH management runs effectively through clarity of functions and implementation of accountability of BPKH organ.

Kerangka Tata Kelola Lembaga

Agency Governance Framework

Penerapan Tata Kelola di BPKH mengacu pada peraturan perundang-undangan yang berlaku dan *best practices* yang berlaku. Untuk itu, BPKH telah menyusun kerangka penerapan GCG yang secara umum dapat dibagi menjadi 3 (tiga) bagian, yaitu:

1. *Governance Structure*
yaitu struktur tata kelola yang terdiri dari organ utama dan organ pendukung.
2. *Governance Process*
yaitu proses dan mekanisme kerja dari organ tata kelola.
3. *Governance Outcome*
yaitu hasil dari penerapan tata kelola dengan tujuan akhir menjadi lembaga pengelola keuangan terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.

Struktur Tata Kelola

Berdasarkan Peraturan Presiden No.110 Tahun 2017, Organ Tata Kelola dalam Badan Pengelolaan Keuangan haji terdiri atas organ utama dan organ pendukung, yang memiliki fungsi, tugas dan wewenang sendiri.

▲ Organ Utama

1. Dewan Pengawas adalah organ BPKH yang mengawasi perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan haji.
2. Badan Pelaksana adalah organ BPKH yang melaksanakan perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan haji.

▲ Organ Pendukung:

1. Organ pendukung Dewan Pengawas
 - a. Komite Audit
 - b. Komite Manajemen Risiko dan Syariah
 - c. Komite Investasi dan Penempatan
 - d. Sekretaris Dewan Pengawas

Implementation of Governance at BPKH refers to the prevailing laws and regulations and applicable best practices. For this reason, BPKH has compiled a GCG implementation framework which in general can be divided into 3 (three) parts, as follows:

1. *Governance Structure*
namely the governance structure consisting of the main and supporting organs.
2. *Governance Process*
namely the processes and working mechanisms of the governance organ.
3. *Governance Outcome*
namely the result of implementing governance with the ultimate goal of becoming a trusted financial management Agency that provides optimal income earned for the pilgrims and social responsibility of the people.

Governance Structure

Based on Presidential Regulation No.110 of 2017, the Governance Organs in Hajj Fund Management Agency consist of the Executive Board and the Supervisory Board, which have their own functions, duties, and authorities.

▲ Main Organs:

1. *The Supervisory Board is to oversee the planning, implementation, accountability and reporting of hajj fund.*
2. *The Executive Board is to carry out the planning, implementation, accountability and reporting of hajj fund.*

▲ Supporting Organs:

1. *Supporting organs of the Supervisory Board*
 - a. *Audit Committee*
 - b. *Risk and Sharia Management Committee*
 - c. *Investment and Placement Committee*
 - d. *Secretary to the Supervisory Board*

2. Organ Pendukung Badan Pelaksana
 - a. Sekretaris Badan
 - b. Internal Audit
 - c. Manajemen Risiko Korporasi dan Bisnis
 - d. Kepatuhan

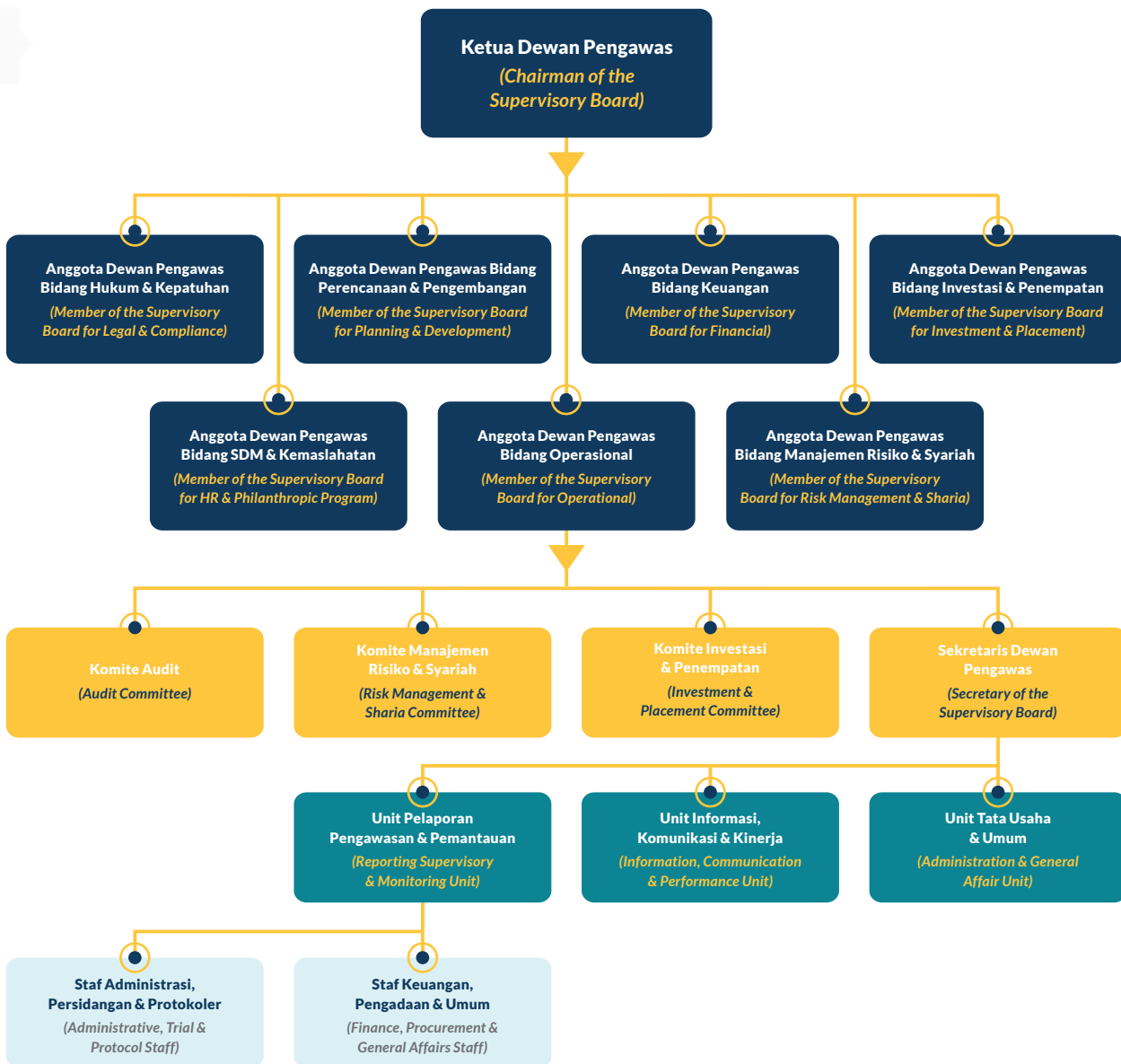
2. Supporting organs of the Executive Board
 - a. Agency Secretary
 - b. Internal Audit
 - c. Corporate and Business Risk Management
 - d. Compliance

Proses Tata Kelola

Dewan Pengawas adalah organ dari BPKH yang mengawasi pengelolaan keuangan haji sebagaimana tertulis di dalam Undang-Undang Nomor 34 Tahun 2014 dan dapat melakukan koordinasi dengan Dewan Perwakilan Rakyat (DPR) dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana.

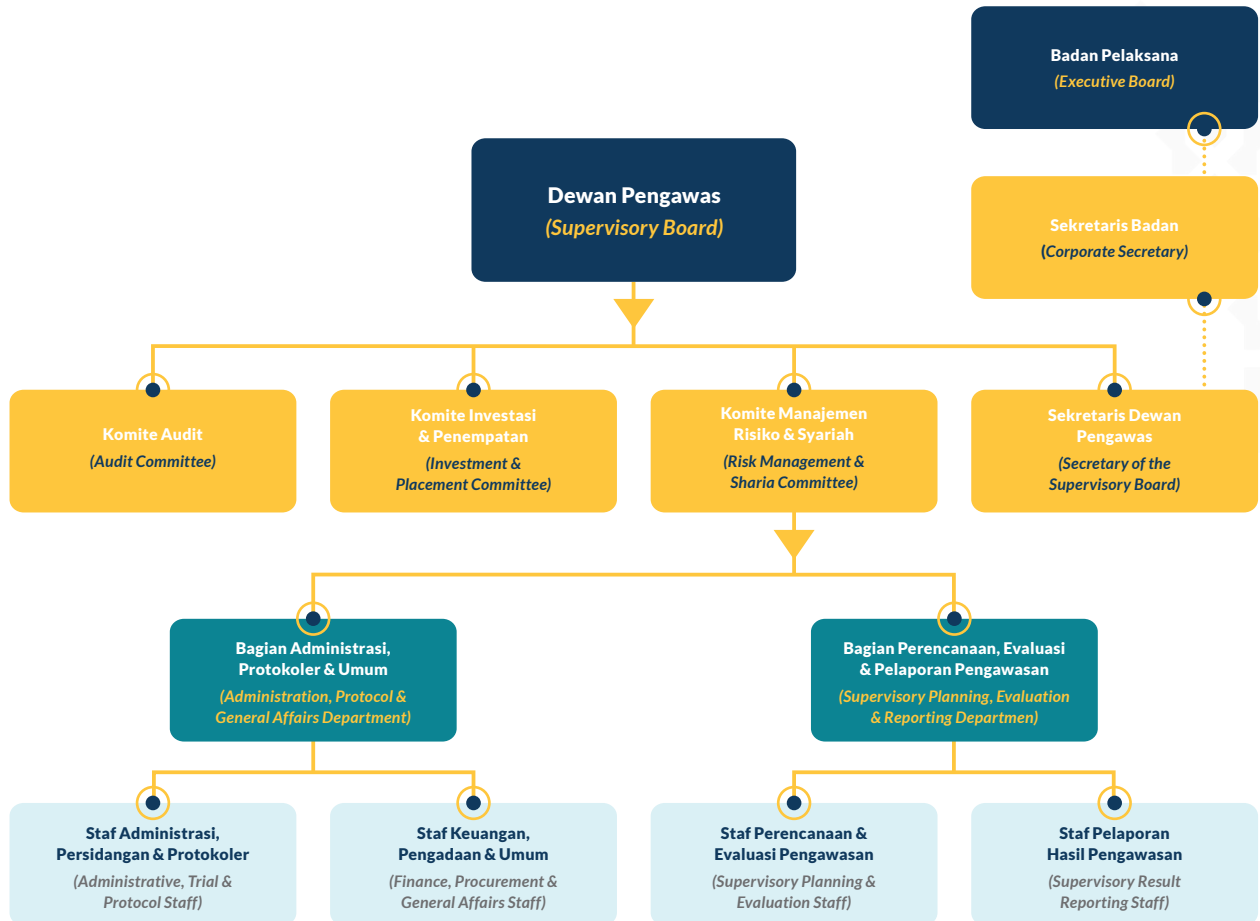
Governance Process

The Supervisory Board is an organ of the BPKH that oversees the management of hajj finance as written in Law Number 34 of 2014 and can coordinate with the House of Representatives (DPR) and provide advice and recommendations to the President through the Ministry of Religious Affairs related to the performance of the Executive Board.



Pengelolaan dilaksanakan oleh Badan Pelaksana setelah mendapat penilaian dan persetujuan dari Dewan Pengawas, sesuai dengan ketentuan peraturan perundang-undangan.

Management is carried out by the Executive Board after obtaining an assessment and approval from the Supervisory Board, in accordance with the provisions of laws and regulations.



Hasil Tata Kelola

Efektivitas penerapan GCG di lingkungan BPKH tercermin dari *governance outcome* yang telah diperoleh. BPKH dan para pemangku kepentingan telah mendapatkan manfaat dari penerapan GCG dengan dicapainya kinerja keuangan maupun operasional yang baik.

Governance Outcome

Effectiveness of GCG implementation within BPKH is reflected in the *governance outcomes* that have been achieved. BPKH and stakeholders have earned benefit from the GCG implementation by achieving good financial and operational performance.

Penilaian Penerapan Tata Kelola

Assessment of Governance Implementation

Untuk menjaga kesinambungan konsistensi implementasi Tata Kelola yang Baik tersebut, bidang kepatuhan melakukan evaluasi secara berkala dan menerapkan sistem *reward* dan *punishment* kepada unit kerja maupun individu pegawai atas penerapan nilai-nilai dari prinsip Tata Kelola yang Baik. Bidang Kepatuhan selaku bidang yang menjalankan fungsi Penerapan Tata Kelola yang Baik atau pihak independen lain (*assessor*) dapat melaksanakan penilaian penerapan Tata Kelola yang Baik (*Good Governance Assessment*) secara berkala sekurang-kurangnya tiap 1 (satu) tahun sekali dan dilaporkan kepada Badan Pelaksana dan Dewan Pengawas.

Namun demikian, hingga tahun 2020, BPKH belum melakukan penilaian terhadap penerapan tata kelola. Sebagai badan yang usianya baru menjajaki 3 (tiga) tahun, BPKH masih dalam tahapan menyusun aturan-aturan yang diperlukan dan mencari pola penilaian Tata Kelola yang Baik dengan merujuk aturan-aturan baik dari kementerian maupun lembaga ditingkat Nasional maupun Internasional.

To maintain the consistency of Good Governance implementation, the Compliance Division conducts periodic evaluations and applies reward and punishment system to work units and individual employees for the implementation of Good Governance principles. The Compliance Division is carrying out Good Governance Implementation function or other independent party (assessor) who conducts an annual GCG Assessment at least once in 1 (one) year and reports it to the Executive Board and Supervisory Board.

However, as of 2020, BPKH has not yet conducted corporat governance assessment. As an agency entering 3 (three) years of journey, BPKH is under the phase to prepare the required provisions and seeks the Good Corporate Governance Assessment scheme by referring to the regulations prevailed by the ministries or institutions at national and international level.

Dewan Pengawas

Supervisory Board

BPKH memiliki Dewan Pengawas yang merupakan Organ Utama dari Badan sebagaimana tercantum dalam Undang-Undang No.34 Tahun 2014. Anggota Dewan Pengawas ditunjuk dan diangkat oleh Presiden. Dewan Pengawas berfungsi untuk melakukan pengawasan dan persetujuan terhadap pengelolaan keuangan haji yang dilakukan oleh Badan Pelaksana.

Dewan Pengawas dapat melakukan koordinasi dengan Dewan Perwakilan Rakyat (DPR) dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana.

Dasar Hukum

1. Undang-Undang No.34 Tahun 2014 tentang Pengelolaan Keuangan Haji
2. Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji

Pedoman Kerja Dewan Pengawas

BPKH telah menyusun Peraturan Badan Pengelola Keuangan Haji dan didalam Peraturan No.2 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar Lembaga tercantum mengenai organ dan tata laksana kerja Dewan Pengawas. Isi dari Peraturan tersebut antara lain menjelaskan tentang tugas, tanggung jawab, pelaporan juga koordinasi dan hubungan dengan lembaga lainnya.

Komposisi Dewan Pengawas

Berdasarkan Undang-Undang Nomor 34 Tahun 2014, keanggotaan Dewan Pengawas diangkat dan diberhentikan oleh Presiden; terdiri dari 7 (tujuh) orang anggota dengan komposisi 2 (dua) orang anggota dari unsur Pemerintah (Kementerian Keuangan dan Kementerian Agama) serta 5 (lima) orang dari unsur profesional/masyarakat yang akan melaksanakan tugas dan fungsinya untuk jangka waktu 5 (lima) tahun.

BPKH has a Supervisory Board which is the Organ Principal of the Agency as stated in the Law Law No.34 of 2014. Member of the Supervisory Board appointed and inaugurated by the President. Supervisory Board functions to carry out supervision and approval on the financial management of the Hajj carried out by Executive Board.

The Supervisory Board coordinates with the House of Representatives (DPR) and provides suggestions and recommendations to the President through the ministry related to the Executive Board's performance.

Legal Framework

1. Law No.34 of 2014 on Hajj Fund Management
2. Republic of Indonesia Presidential Regulation Number 110 of 2017 concerning Hajj Fund Management Agency

Supervisory Board Work Manual

BPKH has drafted a Regulation of the Hajj Fund Management Agency and in Regulation No.2 concerning Relationships Organ within Hajj Fund Management Bodies and Inter-Institutional Relations, regarding the organs and work procedures of the Supervisory Board. The contents of the regulation, among others, explain the duties, responsibilities, reporting as well as coordination and relationships with other agencies.

Supervisory Board Members

Based on Law No.34 of 2014, members of the Supervisory Board are appointed and dismissed by the President that consist of 7 (seven) members with a composition of 2 (two) members from Government elements (Ministry of Finance and Ministry of Religious Affairs) and 5 (five) members from professional/community elements who will conduct their duties and functions for a period of 5 (five) years.

Pada tahun 2020, Dewan Pengawas diangkat berdasarkan Keputusan Presiden Republik Indonesia Nomor 74/P Tahun 2017, tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji, sebagai berikut:

In 2020, the Supervisory Board is appointed based on Decree of the President of the Republic of Indonesia Number 74/P Year 2017, regarding the Appointment of Board Membership Supervisors and Members of the Executive Board Hajj Fund Management Agency, as follows:

Nama <i>Name</i>	Jabatan <i>Position</i>	Dasar Hukum <i>Legal Framework</i>	Masa Jabatan <i>Terms of Office</i>	Unsur Keanggotaan <i>Membership Elements</i>
Yuslam Fauzi	Ketua <i>Chairman</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Masyarakat <i>Society</i>
Khasan Faozi	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Pemerintah <i>Government</i>
Mohammad Hatta	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Pemerintah <i>Government</i>
Marsudi Syuhud	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Masyarakat <i>Society</i>
Suhaji Lestiadi	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Masyarakat <i>Society</i>
Muhammad Akhyar Adnan	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Masyarakat <i>Society</i>
Abd. Hamid Paddu	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022	Masyarakat <i>Society</i>

Fungsi Dewan Pengawas

Dalam Pepres No.110 Tahun 2017 disebutkan bahwa Dewan Pengawas memiliki fungsi pengawasan terhadap perencanaan, pelaksanaan, serta pertanggungjawaban dan pelaporan Keuangan Haji.

Supervisory Board Functions

In Pepres No.110 of 2017 it is stated that the Supervisory Board has a supervisory function over the Hajj Finance planning, implementation, accountability and reporting.

Tugas dan Tanggung Jawab Dewan Pengawas

- Melaksanakan penilaian atas rumusan kebijakan, rencana strategis, rencana kerja dan anggaran tahunan pengelolaan keuangan haji.
- Melaksanakan pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
- Menilai dan memberikan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana sebelum ditetapkan menjadi laporan BPKH.
- Menyusun pedoman pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
- Menilai rancangan rumusan kebijakan, rencana strategis, dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji paling lama 14 (empat belas) hari kerja setelah diterima dari Badan Pelaksana.

Duties of the Supervisory Board

- Assess the formulation of policies, strategic plans, work plans and annual budget for Hajj Fund management.*
- Supervise and monitor the implementation of hajj fund management.*
- Assess and consider the accountability report on the implementation of Hajj Fund management and BPKH management prepared by the Executive Board before it is established as BPKH report.*
- Prepare the guidelines to supervise and monitor the implementation of hajj fund management.*
- Assess the drafts of policy formulation, strategic plans, and work plans and annual budget of hajj fund management no longer than 14 (fourteen) business days after receiving the drafts from the Executive Board.*

6. Melakukan *review* dan pemeriksaan laporan kinerja dan laporan keuangan.
7. Melakukan pembinaan penyusunan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH.
8. Menyusun tata cara pemberian persetujuan atas rencana strategis dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji serta penempatan dan/atau investasi keuangan haji.

Wewenang

1. Memberikan persetujuan atas rencana strategis dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji.
2. Memberikan persetujuan atas penempatan dan/atau investasi keuangan haji.
3. Mendapatkan dan/atau meminta laporan dari Badan Pelaksana.
4. Mengakses data dan informasi mengenai pengelolaan keuangan haji.
5. Melakukan penelaahan terhadap data dan informasi mengenai pengelolaan keuangan haji.
6. Memberikan saran dan rekomendasi kepada Presiden melalui Menteri mengenai kinerja Badan Pelaksana.
7. Dapat membentuk Komite Audit untuk melakukan *reviu* dan pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji.
8. Memberikan teguran kepada Badan Pelaksana atas keterlambatan penyampaian laporan pertanggungjawaban dan keterlambatan akses data dan informasi mengenai pengelolaan keuangan haji.
9. Memberikan saran dan rekomendasi kepada Presiden melalui Menteri mengenai kinerja Badan Pelaksana berdasarkan hasil pengawasan.

Pembagian Tugas Dewan Pengawas

Pembagian tugas masing-masing Anggota Dewan Pengawas dengan merujuk Surat Keputusan Dewan Pengawas BPKH Nomor KEP-01/DEWAS.BPKH/2018 tentang Pembagian Tugas Bidang Pengawasan Dewan Pengawas BPKH adalah sebagai berikut:

6. *Review and examine the performance report and financial statements.*
7. *Coach the preparation of accountability report on the implementation of Hajj fund management and BPKH management.*
8. *Prepare the procedures for granting approval for strategic plan and work plans and annual budget of hajj fund management as well as hajj fund placement and/or investment.*

Authorities

1. *Give the approval for the strategic plans, work plans and annual budget of Hajj Fund management.*
2. *Give the approval for hajj fund placement and/or investment.*
3. *Obtain and/or request a report from the Executive Board.*
4. *Have an access to data and information related to hajj fund management.*
5. *Conduct a deep review of data and information on hajj fund management.*
6. *Provide suggestions and recommendations to the President through Minister regarding the Executive Board's performance.*
7. *May establish an Audit Committee to review and examine the accountability report of implementation of hajj fund management.*
8. *Reprimand the Executive Board for any delay in submitting the accountability report and delay in accessing data and information on hajj fund management.*
9. *Provide suggestions and recommendations to the President through the Minister regarding the Executive Board's performance based on monitoring results.*

Distribution Of Supervisory Board Duties

The distribution of duties for each Member of the Supervisory Board referring to the Decree of the Supervisory Board Number KEP-01/DEWAS.BPKH/2018 concerning the Distribution of Duties in the Supervision Sector of the Supervisory Board of BPKH is as follows:

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Division of Supervisory Duty and Function
Yuslam Fauzi	Ketua Chairman	<ul style="list-style-type: none"> • Pengembangan dan Kesekbanan (Utama) • Sekretariat Dewan Pengawas (Utama) • SDM dan Kemaslahatan (Alternate 1) • Internal Audit (Alternate 2) • Hukum, dan Kepatuhan (Alternate 2) • Development and Secretariat (Main) • Board of Commissioners Secretariat (Main) • HR and Philantrophy (Alternate 1) • Internal Audit (Alternate 2) • Legal and Compliance (Alternate 2)
Khasan Faozi	Anggota Member	<ul style="list-style-type: none"> • Internal Audit (Utama) • Keuangan dan Akuntansi (Alternate 1) • Hukum dan Kepatuhan (Alternate 1) • Perencanaan dan Administrasi Keuangan (Alternate 2) • Manajemen Risiko (Alternate 2) • Internal Audit (Main) • Finance and Accounting (Alternate 1) • Legal and Compliance (Alternate 1) • Financial Planning and Administration (Alternate 2) • Risk Management (Alternate 2)
Mohammad Hatta	Anggota Member	<ul style="list-style-type: none"> • Perencanaan dan Administrasi Keuangan (Utama) • Manajemen Risiko (Utama) • Internal Audit (Alternate 1) • TI dan Pengadaan (Alternate 1) • Keuangan dan Akuntansi (Alternate 2) • Financial Planning and Administration (Main) • Risk Management (Main) • Internal Audit (Alternate 1) • IT and Procurement (Alternate 1) • Finance and Accounting (Alternate 2)
Marsudi Syuhud	Anggota Member	<ul style="list-style-type: none"> • SDM dan Kemaslahatan (Utama) • Hukum dan Kepatuhan (Utama) • Pengembangan dan Kesekbanan (Alternate 1) • Manajemen Risiko (Alternate 1) • Sekretariat Dewan Pengawas (Alternate 2) • HR and Social Responsibility (Main) • Legal and Compliance (Main) • Development and Secretariat (Alternate 1) • Risk Management (Alternate 1) • Supervisory Board Secretariat (Alternate 2)
Suhaji Lestiadi	Anggota Member	<ul style="list-style-type: none"> • Penempatan, Investasi Langsung dan Lainnya, Penghimpunan Dana (Utama) • Investasi Surat Berharga dan Emas (Alternate 1) • Investasi dan Kerja Sama Luar Negeri (Alternate 1) • TI dan Pengadaan (Utama) • Pengembangan dan Kesekbanan (Alternate 2) • Placement, Direct Investment and Others, Funds Collection (Main) • Securities and Gold Investment (Alternate 1) • Overseas Investment and Cooperation (Alternate 1) • IT and Procurement (Main) • Development and Secretariat (Alternate 2)

Muhammad Akhyar Adnan	Anggota Member	<ul style="list-style-type: none"> Keuangan dan Akuntansi (Utama) Investasi dan Kerja Sama Luar Negeri (Utama) Penempatan, Investasi Langsung dan Lainnya, Penghimpunan Dana (Alternate 1) Investasi Surat Berharga dan Emas (Alternate 2) TI dan Pengadaan (Alternate 2) Finance and Accounting (Main) Overseas Investment and Cooperation Placement, Direct Investment and Others, Funds Collection (Alternate 1) Securities and Gold Investment (Alternate 2) IT and Procurement (Alternate 2)
Abd. Hamid Paddu	Anggota Member	<ul style="list-style-type: none"> Investasi Surat Berharga dan Emas (Utama) Perencanaan dan Administrasi Keuangan (Alternate 1) Sekretariat Dewan Pengawas (Alternate 1) Penempatan, Investasi Langsung dan Lainnya, Penghimpunan Dana (Alternate 2) Investasi dan Kerja sama Luar Negeri (Alternate 2) SDM dan Kemaslahatan (Alternate 2) Securities and Gold Investment (Main) Financial Planning and Administration (Alternate 1) Board of Commissioners Secretariat (Alternate 1) Placement, Direct Investment and Others, Funds Collection (Alternate 2) Overseas Investment and Cooperation (Alternate 2) HR and Philanthropy (Alternate 2)

Rapat Dewan Pengawas

Sepanjang tahun 2020, Dewan Pengawas menyelenggarakan rapat sebanyak 97 (sembilan puluh tujuh) kali. Pelaksanaan rapat dihadiri oleh Dewan Pengawas dan Sekretaris Dewan Pengawas yang bertugas untuk membuat dan mempersiapkan dokumen risalah rapat dan disimpan sebagai arsip. Adapun frekuensi kehadiran dan agenda rapatnya sebagai berikut:

Supervisory Board Meeting

Throughout 2020, the Supervisory Board held 97 (ninety seven) meetings. The meetings are attended by the Supervisory Board and the Supervisory Board Secretary whose task is to compile and prepare minutes of meeting documents and keep them as archives. The attendance frequency and meeting agenda are as follows:

Frekuensi Kehadiran Attendance Frequency

Yuslam Fauzi	Ketua Dewan Pengawas Chairman of the Supervisory Board	97	93	96%
Khasan Faozi	Anggota Dewan Pengawas Supervisory Board Member	97	92	95%
Mohammad Hatta	Anggota Dewan Pengawas Supervisory Board Member	97	89	92%
Marsudi Syuhud	Anggota Dewan Pengawas Supervisory Board Member	97	91	94%
Suhaji Lestiadi	Anggota Dewan Pengawas Supervisory Board Member	97	93	96%
Muhammad Akhyar Adnan	Anggota Dewan Pengawas Supervisory Board Member	97	91	94%
Abd. Hamid Paddu	Anggota Dewan Pengawas Supervisory Board Member	97	93	96%

Agenda Rapat

Meeting Agenda

No	Tanggal Date	Agenda Agenda
1	Selasa, 7 Januari 2020 Tuesday, January 7, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan <i>Assessment</i> Pengajuan Fungsi BPS-BPIH (BPD DIY & Bank Sulselbar) 2. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Setoran Awal dengan Metode Lelang ke 7 (tujuh) BPS-BPIH dengan total nilai Rp1.650.000.000.000 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on Approval to The Receiving Banks of Hajj Organizing Cost Function Proposal Assessment (BPD DIY & Bank Sulselbar)</i> 2. <i>Supervisory Board Decree on Proposal to Approve Initial Fund Deposit Approval with Tender Method for 7 (seven) The Receiving Banks of Hajj Organizing Cost with total values of IDR1,650,000,000,000</i> 3. <i>Others</i>
2	Selasa, 7 Januari 2020 Tuesday, January 7, 2020	Penjelasan Bidang SDM mengenai Metodologi Penilaian Pegawai <i>Explanation from HR Division on Employee Appraisal Method</i>
3	Selasa, 14 Januari 2020 Tuesday, January 14, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Surat Berharga pada Pembelian SBSN RI yang Jatuh Tempo 2034-2050 senilai Rp21 triliun dalam Rangka Pemenuhan Aset Alokasi, <i>Tax Planning</i> dan Target RKAT 2020 2. Keputusan Dewan Pengawas atas Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan kepada Perserikatan Muhammadiyah dengan <i>Line facility</i> sebesar Rp1 triliun rupiah 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on Proposal of Approval for Securities Investment on Government Sharia Securities RI Purchase with Maturity in 2034-2050 valued IDR21 trillion with Purpose to Fulfil Allocation Assets, Tax planning and RKAT 2020 Target</i> 2. <i>Supervisory Board Decree on Proposal of Approval for Other Investment Proposal Through Fianncing for Perserikatan Muhammadiyah with Line Facility valued IDR1 trillion rupiah</i> 3. <i>Others</i>
4	Rabu, 22 Januari 2020 Wednesday, January 22, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Surat Berharga pada Pembelian SBSN RI yang Jatuh Tempo 2034-2050 senilai Rp21 triliun dalam Rangka Pemenuhan Aset Alokasi, <i>Tax Planning</i> dan Target RKAT 2020 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on the Application for Approval of Investment in Securities on the Purchase of Indonesian Government Sharia Securities Maturities of 2034-2050 in the amount of IDR21 trillion in the Context of Fulfilling Asset Allocation, Tax Planning and RKAT Target 2020</i> 2. <i>Others</i>
5	Kamis, 23 Januari 2020 Thursday, January 23, 2020	<ol style="list-style-type: none"> 1. Perubahan Usulan Amandemen UU 34/2014 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Change in UU 34/2014 Amendment Proposal</i> 2. <i>Others</i>
6	Jumat, 24 Januari 2020 Friday, January 24, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Surat Berharga pada Pembelian SBSN RI yang Jatuh Tempo 2034-2050 senilai Rp21 triliun dalam Rangka Pemenuhan Aset Alokasi, <i>Tax Planning</i> dan Target RKAT 2020 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on the Application for Approval of Investment in Securities on the Purchase of Indonesian Government Sharia Securities Maturities of 2034-2050 in the amount of IDR21 trillion in the Context of Fulfilling Asset Allocation, Tax Planning and Annual Work Plan and Budget Target 2020</i> 2. <i>Others</i>

7	<p>Selasa, 28 Januari 2020 Tuesday, January 28, 2020</p>	<ol style="list-style-type: none"> 1. Penjelasan Teknis Penilaian Kinerja Pegawai Oleh Kepala Divisi SDM dan Penilaian Kinerja Pegawai Organ Dewan Tahun 2019 oleh Dewas 2. Paparan Hasil Kajian Reorganisasi oleh Konsultan GML 3. Lain-Lain <ol style="list-style-type: none"> 1. <i>Technical Explanation of Employee Performance Assessment by the Head of HR Division and 2019 Council Organ Employee Performance Assessment by the Council</i> 2. <i>Presentation of Reorganization Study Results by GML Consultants</i> 3. <i>Others</i>
8	<p>Rabu, 29 Januari 2020 Wednesday, January 29, 2020</p>	<ol style="list-style-type: none"> 1. Penilaian Kinerja Pegawai Organ Dewan Pengawas Tahun 2019 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Performance Assessment on Supervisory Board Organ Employees 2019</i> 2. <i>Others</i>
9	<p>Jumat, 31 Januari 2020 Friday, January 31, 2020</p>	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana SDHI Jatuh Tempo (Ex Dana Setoran Awal) dengan Metode Lelang ke 4 (empat) BPS-BPIH senilai Rp1,48 triliun 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on Application for Approval for Placement of Matured The Indonesia Hajj Funds Sukuk Funds (Ex Initial Deposit Funds) using the 4th (four) The Receiving Banks of Hajj Organizing Cost Auction Method worth IDR1.48 trillion</i> 2. <i>Others</i>
10	<p>Rabu, 5 Februari 2020 Wednesday, February 5, 2020</p>	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dengan Metode Lelang ke 3 (Tiga) BPS-BPIH dengan total nilai Rp281.176.559.493 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on the Application for Approval of the Placement of Income Earned Funds using the 3rd (three) Auction Method The Receiving Banks of Hajj Organizing Cost with a total value of IDR281,176,559,493</i> 2. <i>Others</i>
11	<p>Jumat, 7 Februari 2020 Friday, February 7, 2020</p>	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dengan Metode Lelang ke-2 (dua) BPS-BPIH dengan total nilai Rp66,9 miliar 2. Persiapan penilaian laporan pertanggungjawaban BPKH tahun 2019 dan laporan pengawasan, saran dan rekomendasi kepada Presiden 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on Application for Approval for Placement of Income Earned Funds using the 2nd (two) The Receiving Banks of Hajj Organizing Cost Auction Method with a total value of IDR66.9 billion</i> 2. <i>Preparation of the 2019 BPKH accountability report assessment and supervision reports, suggestions and recommendations to the President</i> 3. <i>Others</i>

12	Selasa, 11 Februari 2020 Tuesday, February 11, 2020	<ol style="list-style-type: none">1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dengan Metode Lelang senilai Rp281 miliar2. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Lelang atas Dana Penyediaan Valuta Asing (USD) pada BPS-BPIH Penempatan senilai USD433 Juta3. Keputusan Dewan Pengawas atas atas Permohonan Persetujuan Penempatan Lelang atas Dana Penyediaan Valuta Asing (USD) pada BPS-BPIH Penempatan senilai USD132 Juta4. Lain-lain, yaitu pembahasan surat Badan Pelaksana tentang:<ol style="list-style-type: none">a. Reorganisasib. KAK Konsultan Kajian Investasi BPKH kepada BMIc. Pembahasan penetapan BPIH 1441 Hd. Pembahasan Perpres Remunerasi Anggota BPKH <ol style="list-style-type: none">1. <i>Supervisory Board Decree on Application for Approval of Placement of Benefit Value Funds by Auction Method in the amount of IDR281 billion</i>2. <i>Decision of the Supervisory Board on Application for Approval of Auction Placement for Foreign Exchange Provision Funds (USD) at The Receiving Banks of Hajj Organizing Cost Placements worth USD433 million</i>3. <i>Decision of the Supervisory Board on the Application for Approval of Auction Placement for Foreign Exchange Provision Funds (USD) at The Receiving Banks of Hajj Organizing Cost Placements worth USD132 million</i>4. <i>Others, namely the discussion of the letter of the Executive Board regarding:</i><ol style="list-style-type: none">a. <i>Reorganization</i>b. <i>BPKH Investment Study Consultant KAK to BMI</i>c. <i>Discussion on the determination of BPIH 1441 H</i>d. <i>Discussion of the Presidential Regulation on the Remuneration of BPKH Members</i>
13	Jumat, 14 Februari 2020 Friday, February 14, 2020	<ol style="list-style-type: none">1. Reorganisasi BPKH2. KAK Konsultan Kajian Investasi BPKH kepada BMI3. Pembahasan penetapan BPIH 1441 H4. Pembahasan Perpres Remunerasi Anggota BPKH5. Review LP3KH Tahun Buku 20196. Pembahasan hasil telaah Komdit mengenai Dewan Kehormatan Kode Etik BPKH dan Pengelolaan WBS <ol style="list-style-type: none">1. <i>BPKH reorganization</i>2. <i>BPKH Investment Study Consultant KAK to BMI</i>3. <i>Discussion on the determination of the Hajj/Pilgrimage Organizing Cost 1441 H</i>4. <i>Discussion on the Presidential Regulation on the Remuneration of BPKH Members</i>5. <i>Review of LP3KH for the 2019 financial year</i>6. <i>Discussion on the results of the Komdit review regarding the Honorary Board of the BPKH Code of Ethics and WBS Management</i>
14	Senin, 24 Februari 2020 Monday, February 24, 2020	<ol style="list-style-type: none">1. Reviu Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH)2. Pembahasan Kajian Akademik dan Rancangan Peraturan BPKH tentang Penyelesaian Kerugian Pasal 53 UU No.34 Tahun 20143. Pembahasan hasil telaah Komdit mengenai Dewan Kehormatan Kode Etik BPKH dan Pengelolaan WBS4. Lain-lain <ol style="list-style-type: none">1. <i>Review of the Accountability Report for the Implementation of Hajj Fund Management (LP3KH)</i>2. <i>Discussion on Academic Studies and Draft BPKH Regulations concerning Settlement of Losses Article 53 of Law No.34 of 2014</i>3. <i>Discussion on the results of the Komdit's review regarding the Honorary Board of the BPKH Code of Ethics and WBS Management</i>4. <i>Others</i>
15	Jumat, 21 Februari 2020 Friday, February 21, 2020	<ol style="list-style-type: none">1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penambahan Limit Investasi Surat berharga pada Pembelian SBSN Semester I 2020 sebesar Rp20 triliun2. Lain-lain <ol style="list-style-type: none">1. <i>Supervisory Board Decree on the Application for Approval of the Addition of Securities Investment Limit to the Purchase of Government Sharia Securities Semester I 2020 amounting to IDR20 trillion</i>2. <i>Others</i>

16	Senin, 24 Februari 2020 Monday, February 24, 2020	Pembahasan Lanjutan atas Permohonan Persetujuan Penambahan Limit Investasi Surat berharga pada Pembelian SBSN Semester I 2020 sebesar Rp20 triliun <i>Further Discussion on Application for Approval for Addition of Securities Investment Limit for the Purchase of Government Sharia Securities Semester I 2020 in the amount of IDR20 trillion</i>
17	Kamis, 27 Februari 2020 Thursday, February 27, 2020	<ol style="list-style-type: none"> 1. Persetujuan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) 2. Persetujuan Dewan Pengawas atas draft Peraturan Kepala mengenai Penilaian dan Persetujuan RKAT BPKH 3. Pembahasan Kajian Akademik dan Rancangan Peraturan BPKH tentang Penyelesaian Kerugian Pasal 53 UU Nomor 34 Tahun 2014 4. Lain-lain <ol style="list-style-type: none"> 1. <i>Approval of the Supervisory Board on the Accountability Report for the Implementation of Hajj Fund Management (LP3KH)</i> 2. <i>Approval of the Supervisory Board on the draft Head Regulation regarding the Assessment and Approval of the BPKH RKAT</i> 3. <i>Discussion on Academic Studies and Draft BPKH Regulations concerning Settlement of Losses Article 53 of Law Number 34 of 2014</i> 4. <i>Others</i>
18	Kamis, 27 Februari 2020 Thursday, February 27, 2020	Penilaian dan Pertimbangan Dewan Pengawas atas LP3KH <i>Assessment and Consideration of the Supervisory Board on LP3KH</i>
19	Selasa, 3 Maret 2020 Tuesday, March 3, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Mudharabah Berkelanjutan I PT Bank CIMB Niaga Tbk Tahap III/2020 2. Keputusan Dewan Pengawas atas Permohonan Penambahan Limit Investasi Reksa Dana Pasar Uang Syariah Sebesar Rp3 triliun 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on the Application for BPKH Investment Approval for the Purchase of Sustainable Sukuk Mudharabah I PT Bank CIMB Niaga Tbk Phase III/2020</i> 2. <i>Supervisory Board Decree on the Application for an Addition to the Investment Limit of Islamic Money Market Mutual Funds in the amount of IDR3 trillion</i> 3. <i>Others</i>
20	Rabu, 4 Maret 2020 Wednesday, March 4, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan atas Assessment Pengajuan Fungsi BPS-BPIH (Sinarmas & Sumselbabel) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on the Application for Approval of the Assessment on the Application for The Receiving Banks of Hajj Organizing Cost (Sinarmas & Sumselbabel)</i> 2. <i>Others</i>
21	Kamis, 5 Maret 2020 Thursday, March 5, 2020	<ol style="list-style-type: none"> 1. Pembahasan Tindak Lanjut Laporan Hasil Audit Internal Tahun 2019 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the Follow-up to the 2019 Internal Audit Report</i> 2. <i>Others</i>
22	Senin, 9 Maret 2020 Monday, March 9, 2020	<ol style="list-style-type: none"> 1. <i>Monitoring</i> peraturan-peraturan yang sedang diproses oleh BP dan yang prioritas 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Monitoring of regulations that are currently being processed by BP and which are priorities</i> 2. <i>Others.</i>
23	Rabu, 11 Maret 2020 Wednesday, March 11, 2020	<ol style="list-style-type: none"> 1. Pembahasan Peraturan tentang Pengisian Jabatan 2. Pembahasan Final Peraturan tentang Penilaian dan Persetujuan RKAT 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on Regulations on Filling Positions</i> 2. <i>Final Discussion on Regulations Concerning RKAT Assessment and Approval</i> 3. <i>Others</i>
24	Rabu, 11 Maret 2020 Wednesday, March 11, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Surat Berharga Pembelian Unit Penyertaan Reksa Dana Terproteksi Syariah PT Jasa Marga (Persero) Tbk 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Supervisory Board Decree on Application for Investment Approval of Securities to Purchase Participation Units of PT Jasa Marga (Persero) Tbk Sharia Protected Mutual Funds</i> 2. <i>Others</i>

25	Selasa, 17 Maret 2020 Tuesday, March 17, 2020	<ol style="list-style-type: none"> 1. Pembahasan Rancangan RKAT-P BPKH Tahun 2020 2. Lain-lain <ol style="list-style-type: none"> 1. Discussion on the 2020 BPKH Amendment of Work Plan and Annual Budget Draft 2. Others
26	Kamis, 19 Maret 2020 Thursday, March 19, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Hukum dan Kepatuhan serta Keuangan) 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Legal and Compliance and Finance) 2. Others
27	Jumat, 20 Maret 2020 Friday, March 20, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Perencanaan, Pengembangan, Sekretariat Badan dan Audit Internal) 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Planning, Development, Agency Secretariat and Internal Audit) 2. Others
28	Sabtu, 21 Maret 2020 Saturday, March 21, 2020	<ol style="list-style-type: none"> 1. Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Deposito Jatuh Tempo Instrumen SDHI 2020 sebesar Rp2 triliun dan Nilai Manfaat Investasi dari SDHI sebesar Rp154,3 triliun 2. Lain-lain <ol style="list-style-type: none"> 1. Supervisory Board Decree on the Application for Approval of Placement of Deposit Due to The Indonesia Hajj Funds Sukuk 2020 Instrument amounting to IDR2 trillion and Income Earned of Investment from The Indonesia Hajj Funds Sukuk amounting to IDR154.3 trillion 2. Others
29	Senin, 23 Maret 2020 Monday, March 23, 2020	<ol style="list-style-type: none"> 1. Pembahasan Pembagian Tugas dan Fungsi Pengawasan Dewan Pengawas 2. Lain-lain <ol style="list-style-type: none"> 1. Discussion on the Division of Duties and Supervisory Functions of the Supervisory Board 2. Others
30	Senin, 23 Maret 2020 Monday, March 23, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Kemaslahatan) 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Philanthropy Area) 2. Others
31	Selasa, 24 Maret 2020 Tuesday, March 24, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Investasi Surat Berharga dan Emas serta SDM) 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Investment of Securities and Gold and HR) 2. Others
32	Kamis, 26 Maret 2020 Thursday, March 26, 2020	<ol style="list-style-type: none"> 1. Pembahasan Pembagian Tugas Pengawasan Dewan Pengawas 2. Lain-lain <ol style="list-style-type: none"> 1. Discussion on the Division of Duties of the Supervisory Board 2. Others
33	Kamis, 26 Maret 2020 Thursday, March 26, 2020	<ol style="list-style-type: none"> 1. Penyusunan RKAT-P Dewan Pengawas 2. Lain-lain <ol style="list-style-type: none"> 1. Compilation of Amendment of Work Plan and Annual Budget of the Board of Supervisors 2. Others
34	Jumat, 27 Maret 2020 Friday, March 27, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board 2. Others
35	Minggu, 29 Maret 2020 Sunday, March 29, 2020	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Divisi Pengadaan dan TI) 2. Lain-lain <ol style="list-style-type: none"> 1. Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Procurement and IT Division) 2. Others

36	<p>Senin, 30 Maret 2020 Monday, March 30, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewas atas Permohonan Persetujuan Penempatan Deposito Melalui Mekanisme Lelang II sebesar Rp850 miliar, atas Dana Instrumen SDHI 2020 Jatuh Tempo tanggal 21 Maret 2020 Senilai Rp2 triliun 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Adult Decision-Making on the Application for Approval of Deposit Placement through Auction Mechanism II amounting to IDR850 billion, on the The Indonesia Hajj Funds Sukuk 2020 Instrument Fund Due on March 21, 2020, worth IDR2 trillion</i> 2. <i>Others</i>
37	<p>Senin, 30 Maret 2020 Monday, March 30, 2020</p>	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Divisi Penghimpunan Dana dan Perencanaan) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Fundraising and Planning Division)</i> 2. <i>Others.</i>
38	<p>Senin, 30 Maret 2020 Monday, March 30, 2020</p>	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Manajemen Risiko) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Risk Management Field)</i> 2. <i>Others</i>
39	<p>Selasa, 31 Maret 2020 Tuesday, March 31, 2020</p>	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Investasi dan Kerja Sama Luar Negeri serta Bidang Sekretariat Dewan Pengawas) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Investment and Foreign Cooperation Field and the Secretariat of the Board of Supervisors)</i> 2. <i>Others</i>
40	<p>Rabu, 1 April 2020 Wednesday, April 1, 2020</p>	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Sekretariat Dewan Pengawas serta Investasi dan Kerja Sama Luar Negeri) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Secretariat of the Board of Supervisors and Overseas Investment and Cooperation)</i> 2. <i>Others</i>
41	<p>Kamis, 2 April 2020 Thursday, April 2, 2020</p>	<ol style="list-style-type: none"> 1. Reviu Rancangan RKAT-P Badan Pelaksana Tahun 2020 (Bidang Sekretariat Dewan Pengawas) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Review of the 2020 Draft Amendment of Work Plan and Annual Budget of the Executive Board (Secretariat of the Board of Supervisors)</i> 2. <i>Others</i>
42	<p>Selasa, 7 April 2020 Tuesday, April 7, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Penyampaian Usulan Rencana Investasi Tahunan 2020 2. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Penambahan Limit Investasi Surat Berharga pada Pembelian SBSN April-November 2020 sebesar Rp22 triliun <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Board of Supervisors on the Submission of the Proposed Annual Investment Plan 2020</i> 2. <i>Discussion and Decision of the Board of Supervisors on the Application for Increase in the Investment Limit of Securities in the Purchase of Government Sharia Securities April-November 2020 amounting to IDR22 trillion</i>
43	<p>Jumat, 17 April 2020 Friday, April 17, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Penyampaian Usulan Rencana Investasi Tahunan 2020 2. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Rancangan Peraturan Kepala Badan Pelaksana (PKBP) tentang Tata Cara dan Bentuk Investasi Keuangan Haji di Luar Negeri 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Board of Supervisors on the Submission of the Proposed Annual Investment Plan 2020</i> 2. <i>Discussion and Decision -Making of the Supervisory Board on the Draft Regulation of the Head of the Executive Board (PKBP) on Procedures and Forms of Hajj Financial Investment Abroad</i> 3. <i>Others</i>

44	<p>Senin, 20 April 2020 Monday, April 20, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Penambahan Limit Investasi Surat Berharga pada Pembelian SBSN April-November 2020 sebesar Rp22 triliun 2. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk PT Pegadaian (Persero) Tahun 2020 <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Board of Supervisors on the Application for Increase in the Investment Limit of Securities on the Purchase of Government Sharia Securities April-November 2020 amounting to IDR22 trillion</i> 2. <i>Discussion and Decision of the Board of Supervisors on the BPKH Investment Approval Application for the Purchase of Sukuk PT Pegadaian (Persero) 2020 Years</i>
45	<p>Rabu, 22 April 2020 Wednesday, April 22, 2020</p>	<ol style="list-style-type: none"> 1. Lanjutan Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Rancangan Peraturan Kepala Badan Pelaksana (PKBP) tentang Tata Cara dan Bentuk Investasi Keuangan Haji di Luar Negeri 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Continuation of Discussion and Decision -Making of the Supervisory Board on the Draft Regulation of the Head of the Executive Board (PKBP) on Procedures and Forms of Hajj Financial Investment Abroad</i> 2. <i>Others</i>
46	<p>Jumat, 24 April 2020 Friday, April 24, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Deposito Haji Reguler dalam Valuta Asing (USD) USD7.500.000,- Deposito Over The Counter (OTC) Rp350 miliar dan Deposito Nilai Manfaat Rp100 miliar 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Supervisory Board on the Application for Approval of Placement of Regular Hajj Deposit in Foreign Currency (USD) USD7,500,000,- Over The Counter Deposit (OTC) IDR350 billion and Income Earned Deposit IDR100 billion</i> 2. <i>Others.</i>
47	<p>Senin, 27 April 2020 Monday, April 27, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penambahan Limit Investasi Reksa Dana Pasar Uang Syariah (RDPUS) sebesar Rp3 triliun 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Supervisory Board on the Application for Approval of the Increase in the Investment Limit of the Sharia Money Market Mutual Fund (RDPUS) amounting to IDR3 trillion</i> 2. <i>Others</i>
48	<p>Selasa, 28 April 2020 Tuesday, April 28, 2020</p>	<ol style="list-style-type: none"> 1. Lanjutan Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Rancangan Peraturan Kepala Badan Pelaksana (PKBP) tentang Tata Cara dan Bentuk Investasi Keuangan Haji di Luar Negeri 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Continuation of Discussion and Decision -Making of the Supervisory Board on the Draft Regulation of the Head of the Executive Board (PKBP) on Procedures and Forms of Hajj Financial Investment Abroad</i> 2. <i>Others</i>
49	<p>Kamis, 30 April 2020 Thursday, April 30, 2020</p>	<ol style="list-style-type: none"> 1. Lanjutan Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Rancangan Peraturan Kepala Badan Pelaksana (PKBP) tentang Tata Cara dan Bentuk Investasi Keuangan Haji di Luar Negeri 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Continuation of Discussion and Decision -Making of the Supervisory Board on the Draft Regulation of the Head of the Executive Board (PKBP) on Procedures and Forms of Hajj Financial Investment Abroad</i> 2. <i>Others</i>
50	<p>Jumat, 8 Mei 2020 Friday, May 8, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Senilai Rp3.050.000.000.000,00 melalui Mekanisme Lelang Penempatan 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Board of Supervisors on the Application for Approval of Placement of Funds worth IDR3,050,000,000,000.00 through the Placement Auction Mechanism</i> 2. <i>Others</i>

51	Kamis, 14 Mei 2020 Thursday, May 14, 2020	<ol style="list-style-type: none"> 1. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Langsung Lainnya di <i>The Awqaf Properties Investment Fund</i> (APIF) 2. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Penetapan 15 (Lima Belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI 3. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan PT Bank Syariah Mandiri Sebagai Bank Kustodian 4. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion and Decision of the Board of Supervisors on the Application for Approval of Other Direct Investment in The Awqaf Properties Investment Fund (APIF)</i> 2. <i>Discussion and Decision-Making of the Board of Supervisors on the Application for the Determination of 15 (Fifteen) Existing MIs and 2 (two) New MIs for Increasing the BPKH Placement Limit on MIs</i> 3. <i>Discussion and Decision of the Board of Supervisors on the Application for Approval of PT Bank Syariah Mandiri as the Custodian Bank</i> 4. <i>Others</i>
52	Jumat, 15 Mei 2020 Friday, May 15, 2020	<ol style="list-style-type: none"> 1. Pembahasan Lanjutan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Langsung Lainnya di <i>The Awqaf Properties Investment Fund</i> (APIF) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Follow-up Discussion and Decision Making of the Supervisory Board on Application for Approval of Other Direct Investments in The Awqaf Properties Investment Fund (APIF)</i> 2. <i>Others</i>
53	Kamis, 28 Mei 2020 Tuesday, May 28, 2020	<p><i>Update Progress Temuan Audit BPK untuk LK Tahun Buku 2019</i> <i>Update on the Progress of the Audit Board of The Republic of Indonesia Audit Findings for Fiscal Year 2019</i></p>
54	Jumat, 29 Mei 2020 Friday, May 29, 2020	<ol style="list-style-type: none"> 1. Pembahasan Rencana Investasi Tahunan 2. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Langsung Lainnya di <i>The Awqaf Properties Investment Fund</i> (APIF) 3. Pembahasan dan Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Senilai Rp1.650.000.000.000,00 melalui Mekanisme Lelang Penempatan 4. Lain-Lain <ol style="list-style-type: none"> 1. <i>Discussion of the Annual Investment Plan</i> 2. <i>Discussion and Decision Making of the Supervisory Board on Application for Approval of Other Direct Investments in The Awqaf Properties Investment Fund (APIF)</i> 3. <i>Discussion and Decision Making of the Supervisory Board on the Application for Approval for Placement of Funds in the Value of IDR1,650,000,000,000.00 through the Placement Auction Mechanism</i> 4. <i>Others</i>
55	Selasa, 2 Juni 2020 Tuesday, June 2, 2020	<ol style="list-style-type: none"> 1. Pembahasan Tanggapan atas RIT tahun 2020 dan Usulan Penyesuaian RIT Bidang IKSLN Tahun 2020 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on Responses to RIT 2020 and Proposed Adjustments RIT for IKSLN in 2020</i> 2. <i>Others</i>
56	Selasa, 2 Juni 2020 Tuesday, June 2, 2020	<ol style="list-style-type: none"> 1. Pembahasan Usulan BP atas Investasi Langsung Lainnya di APIF senilai USD10 miliar 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on BP's Proposal for Other Direct Investments in APIF worth USD10 billion</i> 2. <i>Others</i>

57	<p>Senin, 8 Juni 2020 Monday, June 8, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Usulan Badan Pelaksana tentang Perubahan Parameter <i>Risk Acceptance Criteria</i> (RAC) BPS-BPIH 2. Pengambilan Keputusan Dewan Pengawas atas Usulan Badan Pelaksana tentang Penambahan Limit Investasi Surat Berharga pada Pembelian SBSN Juli-November Tahun 2020 sebesar Rp12 triliun 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision making of the Supervisory Board on the Proposal of the Executive Board regarding Changes in the Risk Acceptance Criteria (RAC) Parameters of The Receiving Banks of Hajj Organizing Cost</i> 2. <i>Decision of the Supervisory Board on the Proposal of the Executive Board regarding the Addition of Securities Investment Limit to the Purchase of Government Sharia Securities July-November 2020 amounting to IDR12 trillion</i> 3. <i>Others</i>
58	<p>Selasa, 16 Juni 2020 Tuesday, June 16, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Keringanan (<i>Appeal</i>) Target Imbal Hasil Reksa Dana Pasar Uang Syariah Sebesar Rp3 triliun 2. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk PT Pegadaian (Persero) Tahun 2020 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision-making of the Supervisory Board on the Application for Approval of Remittance (Appeal) Target Return of Islamic Money Market Mutual Funds of IDR3 trillion</i> 2. <i>Decision making of the Supervisory Board on the Application for Investment Approval of BPKH for the Purchase of Sukuk of PT Pegadaian (Persero) in 2020</i> 3. <i>Others</i>
59	<p>Kamis, 18 Juni 2020 Thursday, June 18, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Likuiditas Melalui mekanisme Lelang Penempatan Sebesar Rp100 miliar 2. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat Melalui Mekanisme Lelang Penempatan 3. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Mudharabah Berkelanjutan I Tahap II/2020 PT Sarana Multigriya Finansial 4. Lain-lain <ol style="list-style-type: none"> a. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Lainnya di SEDCO <i>Capital</i> (Project Platinum) b. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan Sindikasi kepada Universitas Muhammadiyah Bandung <ol style="list-style-type: none"> 1. <i>Decision making of the Supervisory Board on the Application for Approval for Placement of Liquidity Funds through the Placement Auction mechanism of IDR100 billion</i> 2. <i>Decision-making of the Supervisory Board on Application for Approval for Placement of Income Earned Funds through Placement Auction Mechanism</i> 3. <i>Decision making of the Supervisory Board on the Application for BPKH Investment Approval for the Purchase of Sustainable Sukuk Mudharabah I Phase II/2020 PT Sarana Multigriya Finansial</i> 4. <i>Others</i> <ol style="list-style-type: none"> a. <i>Decision Making of the Supervisory Board on Application for Approval of Other Investments in SEDCO Capital (Project Platinum)</i> b. <i>Decision making of the Supervisory Board on the Application for Approval of Other Investment Proposals through Syndicated Financing to the University of Muhammadiyah Bandung</i>
60	<p>Selasa, 23 Juni 2020 Tuesday, June 23, 2020</p>	<ol style="list-style-type: none"> 1. Pembahasan atas Penyampaian Badan Pelaksana tentang Hasil Audit Khusus Penempatan Dana (Penggunaan RAC) 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the Submission of the Executive Board on the Special Audit Results for the Placement of Funds (Use of RAC)</i> 2. <i>Others</i>

61	Selasa, 23 Juni 2020 <i>Tuesday, June 23, 2020</i>	<ol style="list-style-type: none"> 1. Pembahasan Usulan RKAT-P 2020 Tahap II 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the Proposed Amendment of Work Plan and Annual Budget 2020 Phase II</i> 2. <i>Others</i>
62	Kamis, 2 Juli 2020 <i>Thursday, July 2, 2020</i>	<p>Persiapan RKAT-P 2020 Tahap II Dewan Pengawas <i>Preparation of Amendment of Work Plan and Annual Budget 2020 Phase II of the Supervisory Board</i></p>
63	Selasa, 7 Juli 2020 <i>Tuesday, July 7, 2020</i>	<p>Pembahasan Penilaian dan Persetujuan DP atas Usulan RKAT-P 2020 Tahap II <i>Discussion on the DP Assessment and Approval of the Proposed Amendment of Work Plan and Annual Budget 2020 Phase II</i></p>
64	Senin, 13 Juli 2020 <i>Monday, July 13, 2020</i>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang Penempatan sebesar Rp1.930.000.000.000,- 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision making of the Supervisory Board on the Application for Approval for the Placement of Initial Deposit Funds through the Placement Auction Mechanism in the amount of IDR1,930,000,000,000,-</i> 2. <i>Others</i>
65	Selasa, 14 Juli 2020 <i>Tuesday, July 14, 2020</i>	<ol style="list-style-type: none"> 1. Pembahasan dan Persetujuan DP atas Usulan RKAT-P BPKH 2020 Tahap II 2. Penilaian dan Pertimbangan DP atas LP3KH Tahun 2019 <ol style="list-style-type: none"> 1. <i>Discussion and approval of the DP on the Proposed Amendment of Work Plan and Annual Budget BPKH 2020 Phase II</i> 2. <i>DP Assessment and Consideration of LP3KH Year 2019</i>
66	Rabu, 15 Juli 2020 <i>Wednesday, July 15, 2020</i>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi untuk Pembelian Sukuk Ijarah berkelanjutan I PT Elnusa Tahap I Tahun 2020 2. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi dalam bentuk Pembiayaan yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200 miliar 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision making of the Supervisory Board on the Application for Investment Approval for the Purchase of Sustainable Sukuk Ijarah I PT Elnusa Phase I Year 2020</i> 2. <i>Decision making of the Supervisory Board on the Application for Investment Approval in the form of Financing Received (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) worth IDR200 billion</i> 3. <i>Others</i>
67	Senin, 20 Juli 2020 <i>Monday, July 20, 2020</i>	<p>Pembahasan Draft Perka IKSLN <i>Discussion on the Draft Perka IKSLN</i></p>
68	Rabu, 22 Juli 2020 <i>Wednesday, July 22, 2020</i>	<ol style="list-style-type: none"> 1. Pembahasan Dewan Pengawas atas Rekrutmen BPKH Tahun 2020 dan Dampaknya terhadap Renstra, RKAT dan SOTK 2. Pembahasan Dewan Pengawas atas Tindak Lanjut atas Hasil Audit Khusus tentang Penggunaan RAC 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion of the Supervisory Board on the 2020 BPKH Recruitment and its Impact on the Strategic Plans, RKAT and SOTK</i> 2. <i>Discussion of the Supervisory Board on the Follow-up to the Results of the Special Audit on the Use of RAC</i> 3. <i>Others</i>
69	Senin, 28 Juli 2020 <i>Monday, July 28, 2020</i>	<ol style="list-style-type: none"> 1. Pembahasan Lanjutan dan Persetujuan Dewan Pengawas atas RKAT-P BPKH Tahun 2020 Tahap II (termasuk anggaran Bidang SDM dan anggaran Dewan Pengawas) 2. Pembahasan dan Penilaian atas Rancangan Renstra 2020-2024 (Pemutakhiran) 3. Pembahasan dan Penilaian atas Rancangan RKAT 2021 <ol style="list-style-type: none"> 1. <i>Follow-up discussion and approval of the Supervisory Board on the 2020 Amendment of Work Plan and Annual Budget BPKH Phase II (including the HR Sector budget and the Supervisory Board budget)</i> 2. <i>Discussion and Assessment of the 2020-2024 Strategic Plans Draft (Updating)</i> 3. <i>Discussion and Assessment of the 2021 Work Plans and Annual Budget Draft</i>

70	Selasa, 29 Juli 2020 Tuesday, July 29, 2021	<ol style="list-style-type: none"> 1. Pembahasan Lanjutan dan Persetujuan Dewan Pengawas atas RKAT-P BPKH Tahun 2020 Tahap II (termasuk anggaran Bidang SDM dan anggaran Dewan Pengawas) 2. Pembahasan dan Penilaian atas Rancangan Renstra 2020-2024 (Pemutakhiran) 3. Pembahasan dan Penilaian atas Rancangan RKAT 2021 <ol style="list-style-type: none"> 1. <i>Follow-up discussion and approval of the Supervisory Board on the 2020 Amendment of Work Plan and Annual Budget BPKH Phase II (including the HR Sector budget and the Supervisory Board budget)</i> 2. <i>Discussion and Assessment of the 2020-2024 Strategic Plans Draft (Updating)</i> 3. <i>Discussion and Assessment of the 2021 Work Plans and Annual Budget Draft</i>
71	Kamis, 30 Juli 2020 Thursday, July 30, 2020	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan Sindikasi kepada Universitas Muhammadiyah Bandung 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision making of the Supervisory Board on the Application for Approval of Other Investment Proposals through Syndicated Financing to the University of Muhammadiyah Bandung</i> 2. <i>Others</i>
72	Selasa, 4 Agustus 2020 Tuesday, August 4, 2020	<p>Arahan Dewan Pengawas atas Penyusunan RKAT 2021 Bidang Dewan Pengawas</p> <p><i>Directions of the Supervisory Board on the Preparation of the 2021 RKAT for the Supervisory Board</i></p>
73	Selasa, 11 Agustus 2020 Tuesday, August 11, 2020	<ol style="list-style-type: none"> 1. Pengambilan Keputusan Dewan Pengawas atas Permohonan Penetapan Lima Belas (15) MI Existing dan 2 (dua) MI Baru serta Peningkatan Limit Penempatan BPKH pada MI 2. Pengambilan Keputusan oran Awal dalam Mata Uang USD melalui Mekanisme Lelang sebesar USD1.000.000,- 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Decision-making of the Supervisory Board on the Application for Determination of Fifteen (15) Existing MIs and 2 (two) New MIs as well as Increasing the Limit of BPKH Placements in MI</i> 2. <i>Initial Decision Making in USD Currency Through Auction Mechanism in the amount of USD1,000,000,-</i> 3. <i>Others</i>
74	Selasa, 11 Agustus 2020 Tuesday, August 11, 2020	<ol style="list-style-type: none"> 1. Pembahasan Tanggapan Dewan Pengawas atas Rancangan Renstra 2020-2024 (Pemutakhiran), RKAT 2021, dan RKAT 2021 Bidang Dewan Pengawas 2. Lain-lain (Pembahasan Usulan Badan Pelaksana tentang Reorganisasi Badan Pelaksana Terbaru dan Pembentukan Tim Dewas) <ol style="list-style-type: none"> 1. <i>Discussion on the Supervisory Board's Response to the 2020-2024 Strategic Plans (Updating), 2021 RKAT, and 2021 RKAT for the Supervisory Board</i> 2. <i>Others (Discussion on Proposal Executive Board of Reorganization on the Newest of Executive Board and Board of Trustees)</i>
75	Rabu, 12 Agustus 2020 Wednesday, 12 August 2020	<ol style="list-style-type: none"> 1. Pembahasan Dewan Pengawas atas Permohonan Persetujuan Investasi di Project Platinum 2. Pembahasan Dewan Pengawas atas Permohonan Persetujuan Penempatan melalui Mekanisme Over the Counter 3. Pembahasan Dewan Pengawas atas Tindak Lanjut atas Hasil Audit Khusus tentang Penggunaan RAC 4. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion of the Supervisory Board on the Application for Investment Approval in Project Platinum</i> 2. <i>Discussion of the Supervisory Board on the Application for Placement Approval through the Over the Counter Mechanism</i> 3. <i>Discussion of the Supervisory Board on the Follow-up on the Results of the Special Audit on the Use of RAC</i> 4. <i>Others</i>
76	Rabu, 12 Agustus 2020 Wednesday, August 12, 2020	<p>Pengambilan Keputusan Dewan Pengawas atas Permohonan Persetujuan investasi di Project Platinum</p> <p><i>Decision Making of the Supervisory Board on Application for Investment Approval in Project Platinum</i></p>

77	Rabu, 12 Agustus 2020 Wednesday, August 12, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Pembiayaan Sindikasi kepada UMB Pengambilan Keputusan atas Usulan Investasi pada XL Axiata Lain-lain <ol style="list-style-type: none"> Decision-making on the Proposed Syndicated Financing to UMB Decision Making on Proposed Investment in XL Axiata Others
78	Senin, 24 Agustus 2020 Monday, August 24, 2020	<ol style="list-style-type: none"> Update dan Pembahasan atas Usulan Penempatan Dana Setoran Awal ke Bank Sinarmas Sebesar USD1 juta Pengambilan Keputusan atas Usulan Penempatan Dana Setoran Awal ke Bank Sinarmas Sebesar USD1 juta <ol style="list-style-type: none"> Update and Discussion on the Proposed Placement of Initial Deposit Funds to Bank Sinarmas in the amount of USD1 million Decision Making on the Proposed Placement of Initial Deposit Funds to Bank Sinarmas in the amount of USD1 million
79	Rabu, 26 Agustus 2020 Wednesday, August 26, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Investasi Sukuk PLN Lain-lain <ol style="list-style-type: none"> Decision Making on the Proposed Investment of PLN's Sukuk Others
80	Selasa, 1 September 2020 Tuesday, September 1, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Permohonan Persetujuan Sukuk Ijarah Berkelanjutan XL Axiata Sebagai Universe BPKH di Dalam Reksa Dana Pasar Uang Syariah (RDPUS) Pengambilan Keputusan atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian Lain-lain <ol style="list-style-type: none"> Decision Making on Application for Approval of XL Axiata's Continuous Sukuk Ijarah as Universe BPKH in Sharia Money Market Mutual Funds (RDPUS) Decision Making on Application for Approval of PT Bank Syariah Mandiri as Custodian Bank Others
81	Rabu, 9 September 2020 Wednesday, September 9, 2020	<ol style="list-style-type: none"> Finalisasi Pembagian Tugas Dewan Pengawas berdasarkan SOTK terbaru Pembahasan Pembentukan Tim Dewan Pengawas Tanggapan Dewan Pengawas atas RKAT 2021 hasil 1 on 1 meeting Arahan Dewan Pengawas atas Penyusunan RKAT 2021 Dewan Pengawas Lain-lain <ol style="list-style-type: none"> Finalization of the Division of Duties of the Supervisory Board based on the latest SOTK Discussion on the formation of the Supervisory Board Team The Supervisory Board's response to the 2021 RKAT results from the 1 on 1 meeting Directions of the Supervisory Board on the Preparation of the 2021 RKAT Supervisory Board Others
82	Rabu, 16 September 2020 Wednesday, September 16, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal, Nilai Manfaat dan Likuiditas dalam mata uang Rupiah, USD dan SAR Melalui Mekanisme Lelang sebesar Rp1.629.000.000.000,00, USD5.000.000,00 dan Rp120.000.000.000,00 Lain-lain <ol style="list-style-type: none"> Decision Making on Application for Approval for Placement of Initial Deposit, Income Earned and Liquidity in Rupiah, USD and SAR through Auction Mechanism in the amount of IDR1,629,000,000,000.00, USD5,000,000.00 and IDR120,000,000,000.00 Others
83	Senin, 21 September 2020 Monday, September 21, 2020	<ol style="list-style-type: none"> Paparan Hasil 1 on 1 Meeting RKAT 2021 Pembahasan draft RKAT 2021 Bidang Dewan Pengawas Lain-lain <ol style="list-style-type: none"> Presentation of the results of the 2021 RKAT 1 on 1 Meeting Discussion of the 2021 RKAT draft for the Supervisory Board Others

84	Selasa, 22 September 2020 Tuesday, September 22, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Permohonan Penetapan Lima Belas (15) MI Existing dan 2 (dua) MI Baru serta Peningkatan Limit Penempatan BPKH pada MI Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Applications for Determination of Fifteen (15) existing MIs and 2 (two) New MIs as well as an increase in the BPKH Placement Limit in MI</i> <i>Others</i>
85	Selasa, 22 September 2020 Tuesday, September 22, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Surat Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Sarana Multi Infrastruktur (SMI) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH Lain-lain <ol style="list-style-type: none"> <i>Decision Making on the Application for Approval of Sustainable Sukuk Mudharabah PT Sarana Multi Infrastruktur (SMI) as One of the Universe RDPUS (Sharia Money Market Mutual Funds) BPKH</i> <i>Others</i>
86	Rabu, 7 Oktober 2020 Wednesday, October 7, 2020	<ol style="list-style-type: none"> Pembahasan atas Tanggapan BP mengenai Rancangan Peraturan Investasi Luar Negeri Lain-lain <ol style="list-style-type: none"> <i>Discussion on BP's Response regarding the Draft Foreign Investment Regulation</i> <i>Others</i>
87	Rabu, 21 Oktober 2020 Wednesday, October 21, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Penambahan Investasi SBSN Rupiah Sebesar Rp7,1 triliun di Kuartal IV Sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portfolio 2020 Pengambilan Keputusan atas Surat Permohonan Persetujuan Sukuk Wakalah PT Medco Power Indonesia (MEDP) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH Lain-lain <ol style="list-style-type: none"> <i>Decision Making on the Proposal for Additional IDR7.1 trillion Government Sharia Securities Investment in the Fourth Quarter as an Alternative for Achieving the Target Income Earned and Portfolio 2020</i> <i>Decision Making on Application for Approval of Sukuk Wakalah of PT Medco Power Indonesia (MEDP) as One of the Universe RDPUS (Sharia Money Market Mutual Funds) BPKH</i> <i>Others</i>
88	Selasa, 3 November 2020 Tuesday, November 3, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Investasi Lainnya pada Project Platinum Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Other Investment Proposals in Project Platinum</i> <i>Others</i>
89	Jumat, 6 November 2020 Friday, November 6, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Pembiayaan yang Diterima (PYD) pada Bank NTB Syariah sebesar Rp1.000.000.000.000 Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Proposed Financing Received (PYD) at Bank NTB Syariah in the amount of IDR1,000,000,000,000,000</i> <i>Others</i>
90	Jumat, 6 November 2020 Friday, November 6, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Investasi Lainnya pada Project Platinum Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Other Investment Proposals in Project Platinum</i> <i>Others</i>
91	Rabu, 18 November 2020 Wednesday, November 18, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Usulan Investasi Lainnya dalam Bentuk Pembiayaan Sindikasi dengan BNI Syariah kepada BPRS HIK Parahyangan Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Other Investment Proposals in the Form of Syndicated Financing with BNI Syariah to BPRS HIK Parahyangan</i> <i>Others</i>
92	Selasa, 24 November 2020 Tuesday, November 24, 2020	<ol style="list-style-type: none"> Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang sebesar Rp702.000.000.000,00 Lain-lain <ol style="list-style-type: none"> <i>Decision Making on Application for Approval for Placement of Initial Deposit Funds through Auction Mechanism in the amount of IDR702,000,000,000.00</i> <i>Others</i>

93	<p>Senin, 7 Desember 2020 Monday, December 7, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan atas Permohonan Persetujuan Revisi Target Imbal Hasil (Gross) Instrumen SBSN di Dalam Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas (ISBE) Tahun 2020 2. Pengambilan Keputusan atas Permohonan Persetujuan Perubahan Renstra 2020-2024 sesuai dengan RIT 3. Pengambilan Keputusan atas Permohonan Persetujuan Redemption RDST Maybank CPF Misbah Syariah I 4. Lain-lain
		<ol style="list-style-type: none"> 1. <i>Decision Making on Application for Approval of Revised Target Yield (Gross) of Government Sharia Securities Instruments in the Annual Investment Plan (RIT) for 2020 Securities and Gold Investment (ISBE)</i> 2. <i>Decision Making on Application for Approval for Changes to the 2020-2024 Strategic Plans in accordance with RIT</i> 3. <i>Decision Making on Application for Approval for Redemption Limited Sharia Mutual Funds Maybank CPF Misbah Syariah I</i> 4. <i>Others</i>
94	<p>Selasa, 8 Desember 2020 Tuesday, December 8, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang sebesar Rp1.952.000.000.000,00 2. Pengambilan Keputusan atas Permohonan Persetujuan Perhitungan dan Penetapan Batas Maksimal Saldo Giro Setoran Awal, Setoran Lunas dan Nilai Manfaat dan Format Baru Standing Instruction Penatalaksanaan Deposito 3. Lain-lain
		<ol style="list-style-type: none"> 1. <i>Decision Making on Application for Approval for Placement of Initial Deposit Funds through Auction Mechanism in the amount of IDR1,952,000,000,000.00</i> 2. <i>Decision Making on Application for Approval of Calculation and Determination of Maximum Limit of Current Account Balance for Initial Deposit, Full Deposit and Return and New Format of Standing Instruction for Deposit Management</i> 3. <i>Others</i>
95	<p>Jumat, 18 Desember 2020 Friday, December 18, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan atas Permohonan Penambahan Investasi SBSN Rupiah Sebesar Rp3,5 triliun melalui Private Placement di Desember 2020 sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portfolio 2020 2. Lain-lain
		<ol style="list-style-type: none"> 1. <i>Decision Making on Application for Additional IDR3.5 trillion Government Sharia Securities Investment Through Private Placement in December 2020 as an Alternative to Achieve the Target Return and Portfolio 2020</i> 2. <i>Others</i>
96	<p>Senin, 21 Desember 2020 Monday, December 21, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan atas Permohonan Persetujuan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportation Company 2. Pengambilan Keputusan atas Permohonan Usulan Investasi pada Sidra Capital Company 3. Pengambilan Keputusan atas Permohonan Penjelasan terhadap Rancangan Peraturan Badan Pengelola Keuangan Haji tentang Tata Cara dan Bentuk Investasi Surat Berharga dan Emas 4. Pengambilan Keputusan atas Permohonan Masukan RAC BPKH 5. Lain-lain
		<ol style="list-style-type: none"> 1. <i>Decision Making on Application for Other Investment Approval in the Form of Financing to Saudi Al Qaid Transportation Company</i> 2. <i>Decision Making on Application for Proposed Investment in Sidra Capital Company</i> 3. <i>Decision-making on the Application for Explanation of the Draft Regulation of the Hajj Fund Management Agency concerning Procedures and Forms of Investment in Securities and Gold</i> 4. <i>Decision making on the application for input from the RAC BPKH</i> 5. <i>Others</i>
97	<p>Rabu, 30 Desember 2020 Wednesday, December 30, 2020</p>	<ol style="list-style-type: none"> 1. Pengambilan Keputusan atas Permohonan Persetujuan Realokasi Cadangan Biaya Operasional menjadi Cadangan Risiko Kerugian Penempatan dan/atau Investasi 2. Lain-lain
		<ol style="list-style-type: none"> 1. <i>Decision Making on Application for Approval for Reallocation of Operational Cost Reserves into Reserves for Risk of Losses on Placements and/or Investments</i> 2. <i>Others</i>

Rapat Dewan Pengawas dan Badan Pelaksana

Rapat gabungan antara Dewan Pengawas dan Badan Pelaksana pada tahun 2020 dilangsungkan sebanyak 11 (sebelas) kali. Adapun realisasi tanggal, agenda, peserta, dan frekuensi kehadiran dalam Rapat Gabungan Dewan Pengawas dan Badan Pelaksana adalah sebagai berikut:

Supervisory Board and Executive Board Meetings

Joint meetings between the Supervisory Board and the Executive Board in 2020 were held 11 (eleven) times. The actual date, agenda, participants, and frequency of attendance at the Joint Meeting of the Supervisory Board and the Executive Board are as follows:

Frekuensi Kehadiran Attendance Frequency

Nama <i>Name</i>	Jabatan <i>Position</i>	Jumlah Rapat <i>Total Meetings</i>	Kehadiran <i>Attendance</i>	Persentase <i>Percentage</i>
Yuslam Fauzi	Ketua Dewan Pengawas <i>Chairman of the Supervisory Board</i>	11	10	91%
Khasan Faozi	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	11	100%
Mohammad Hatta	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	11	100%
Marsudi Syuhud	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	11	100%
Suhaji Lestiadi	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	10	91%
Muhammad Akhyar Adnan	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	11	100%
Abd. Hamid Paddu	Anggota Dewan Pengawas <i>Supervisory Board Member</i>	11	11	100%
Anggito Abimanyu	Kepala Badan Pelaksana <i>Head of the Executive Board</i>	11	11	100%
Ajar Susanto Broto	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%
Rahmat Hidayat	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%
Beny Witjaksono	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%
Acep Riana Jayaprawira	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%
A. Iskandar Zulkarnain	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%
Hurriyah El Islamy	Anggota Badan Pelaksana <i>Executive Board Member</i>	11	11	100%

Agenda Rapat Meeting Agenda

No	Tanggal Date	Agenda Agenda
1	Kamis, 16 Januari 2020 Thursday, January 16, 2020	Pembahasan Progres <i>Update</i> Bank Muamalat Indonesia tanggal 16 Januari 2020 (<i>Reschedule</i>) Discussion on the Progress Update of Bank Muamalat Indonesia on January 16, 2020 (<i>Reschedule</i>)
2	Kamis, 19 Maret 2020 Thursday, March 19, 2020	<ol style="list-style-type: none"> 1. Kebijakan BPKH mengenai Kerja dari Rumah (KDR) Penuh 2. Pengelolaan Keuangan BPKH selama Dua Minggu Kedepan 3. Lain-lain <ol style="list-style-type: none"> 1. <i>BPKH policy on Fully Work From Home (KDR)</i> 2. <i>BPKH Financial Management for the Next Two Weeks</i> 3. <i>Others</i>
3	Kamis, 2 April 2020 Thursday, April 2, 2020	<ol style="list-style-type: none"> 1. Paparan RKAT-P BPKH Tahun 2020 Hasil Pemutakhiran 2. Penilaian dan Persetujuan Dewan Pengawas atas RKAT-P BPKH Tahun 2020 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Exposure of the 2020 BPKH Amendment of Work Plan and Annual Budget Update Results</i> 2. <i>Assessment and approval of the Supervisory Board on the 2020 Amendment of Work Plan and Annual Budget BPKH</i> 3. <i>Others</i>
4	Selasa, 9 Juni 2020 Tuesday, June 9, 2020	<ol style="list-style-type: none"> 1. RKAT Perubahan (RKAT-P) ke-2 Tahun Anggaran 2020 pasca Pengumuman Pembatalan Haji Tahun 2020 2. Kebijakan Sistem Kerja BPKH pada Masa Transisi dalam Tata Normal Baru (<i>The New Normal</i>) 3. Lain-lain (Skema Baru Asuransi Insan BPKH, <i>Update</i> Analisis Kehumasan dan <i>Update</i> Progress Rekrutmen Pegawai BPKH) <ol style="list-style-type: none"> 1. <i>2nd Amendment of Work Plans and Annual Budget (Amendment of Work Plan and Annual Budget) for Fiscal Year 2020 after Announcement of 2020 Hajj Cancellation</i> 2. <i>BPKH Work System Policy during the Transition Period in The New Normal</i> 3. <i>Others (New Scheme of BPKH Personnel Insurance, Update on Public Relations Analysis and Update on BPKH Employee Recruitment Progress)</i>
5	Rabu, 10 Juni 2020 Wednesday, June 10, 2020	<ol style="list-style-type: none"> 1. Analisis dan Strategi Kehumasan BPKH pasca Pengumuman Pembatalan Haji 2020 2. Lain-lain <ol style="list-style-type: none"> 1. <i>BPKH Public Relations Analysis and Strategy after the 2020 Hajj Cancellation Announcement</i> 2. <i>Others</i>
6	Rabu, 1 Juli 2020 Wednesday, July 1, 2020	<ol style="list-style-type: none"> 1. RKAT Perubahan (RKAT-P) Tahap II Tahun Anggaran 2020 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Revised of Work Plans and Annual Budget (Amendment of Work Plan and Annual Budget) Phase II for Fiscal Year 2020</i> 2. <i>Others</i>
7	Rabu, 29 Juli 2020 Wednesday, July 29, 2020	<ol style="list-style-type: none"> 1. Pembahasan Rancangan Renstra 2020-2024 (Pemutakhiran) 2. Pembahasan Rancangan RKAT BPKH Tahun Anggaran 2021 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the 2020-2024 Strategic Plans Draft (Updating)</i> 2. <i>Discussion on the Draft RKAT BPKH for the 2021 Fiscal Year</i> 3. <i>Others</i>
8	Kamis, 13 Agustus 2020 Thursday, August 13, 2020	<ol style="list-style-type: none"> 1. Pembahasan atas <i>Update</i> Rancangan Renstra Pemutakhiran 2020-2024 dan Rancangan RKAT Tahun Anggaran 2021 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the Update of the 2020-2024 Strategic Plans and Draft RKAT for the 2021 Fiscal Year</i> 2. <i>Others</i>
9	Jumat, 25 September 2020 Friday, September 25, 2020	<ol style="list-style-type: none"> 1. Pembahasan atas Rancangan RKAT Tahun Anggaran 2021 2. Lain-lain <ol style="list-style-type: none"> 1. <i>Discussion on the Draft RKAT for Fiscal Year 2021</i> 2. <i>Others</i>

10	Jumat, 27 November 2020 <i>Friday, November 27, 2020</i>	<ol style="list-style-type: none"> 1. Antisipasi kegiatan s.d. akhir tahun 2020 2. Evaluasi Kegiatan dan Persiapan Rapat Kerja Tahun 2020 3. Isu-isu strategis lainnya (Keuangan, Manajemen Risiko, IT dan Pengadaan) 4. Lain-lain <ol style="list-style-type: none"> 1. <i>Anticipation of activities until the end of 2020</i> 2. <i>Evaluation of 2020 Working Meeting Activities and Preparation</i> 3. <i>Other strategic issues (Finance, Risk Management, IT and Procurement)</i> 4. <i>Others</i>
11	Selasa, 29 Desember 2020 <i>Tuesday, December 29, 2020</i>	<ol style="list-style-type: none"> 1. Evaluasi dan Capaian kegiatan tahun 2020 (khususnya berkaitan dengan pencapaian target-target BPKH tahun 2020) 2. <i>Issue-issue</i> strategis per Bidang 3. Lain-lain <ol style="list-style-type: none"> 1. <i>Evaluation and Achievement of 2020 activities (particularly related to the achievement of BPKH 2020 targets)</i> 2. <i>Strategic issues per sector</i> 3. <i>Others</i>

Pelaksanaan Tugas Dewan Pengawas

Berikut beberapa penyelesaian pelaksanaan tugas Dewan Pengawas tahun kerja 2020, sebagai berikut:

1. Penilaian dan Persetujuan Rancangan Rencana Kerja dan Anggaran Tahunan Perubahan BPKH (RKAT-P) Tahun 2020.
2. Penilaian dan Pembahasan Detail RKAT-P BPKH Tahun 2020.
3. Penilaian dan Persetujuan Rancangan RKAT-P Tahap II BPKH Tahun 2020.
4. Penilaian dan Pembahasan Detail Rancangan RKAT-P Tahap II BPKH Tahun 2020.
5. Penilaian dan Persetujuan Rancangan RKAT BPKH Tahun 2021.
6. Penilaian dan Pembahasan Detail Rancangan RKAT BPKH Tahun 2021.
7. *Monitoring* atas pengaduan atau kritik melalui *Whistleblowing System* Tahun 2020.
8. *Monitoring* tindaklanjut hasil pemeriksaan internal maupun eksternal.
9. Penilaian Rancangan Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) BPKH Tahun 2019 (*unaudited* dan *audited*).
10. Penilaian Rancangan Laporan LP3KH Bulanan, Triwulanan, dan Semesteran BPKH Tahun 2020.
11. *Review* terhadap Pemutakhiran Renstra BPKH 2020 - 2024.
12. Harmonisasi atas Laporan Keuangan BPKH Tahun 2019 (*audited*) sebelum dipublikasikan.
13. Penilaian Kinerja Badan Pelaksana BPKH Tahun 2020.

Implementation of the Supervisory Board's Duties

The following are some of the completion of the duties of the Supervisory Board for the 2020 working year, as follows:

1. *Assessment and Approval of the Draft Amendment of Work Plan and Annual Budget Changes to the 2020 BPKH (Amendment of Work Plan and Annual Budget).*
2. *Assessment and Discussion of Details of the 2020 BPKH Amendment of Work Plan and Annual Budget.*
3. *Assessment and Approval of BPKH Phase II RKAT-P Draft 2020.*
4. *Assessment and Discussion of Details of the 2020 BPKH Amendment of Work Plan and Annual Budget Phase II Design.*
5. *Assessment and Approval of the 2021 BPKH RKAT Draft.*
6. *Assessment and Discussion of Details of the 2021 BPKH RKAT Draft.*
7. *Monitoring of complaints or criticisms through the 2020 Whistleblowing System.*
8. *Monitoring the follow-up to the results of internal and external examinations.*
9. *Assessment of the Draft Accountability Report for the Implementation of Hajj Fund Management (LP3KH) BPKH 2019 (unaudited and audited).*
10. *Assessment of the 2020 BPKH Monthly, Quarterly and Semester LP3KH Report Draft.*
11. *Review of the 2020 - 2024 BPKH Strategic Plans Update.*
12. *Harmonization of the 2019 BPKH Financial Statements (audited) prior to publication.*
13. *Performance Assessment of the 2020 BPKH Executive Board.*

14. Laporan Pengawasan, Saran, dan Rekomendasi Dewan Pengawas BPKH kepada Presiden Republik Indonesia.
 15. Laporan Kinerja Dewan Pengawas BPKH kepada Komisi VIII Dewan Perwakilan Rakyat Republik Indonesia (DPR RI).
 16. Diseminasi/Sosialisasi Peran Pengawasan Keuangan Haji.
 17. Pemantauan Pelaksanaan Program Kemaslahatan.
 18. *Review Internal Audit Charter.*
 19. Penyampaian Saran dan Masukan Dewan Pengawas atas usulan *draft* amandemen UU 34 Tahun 2014 dan PP 110 Tahun 2017.
 20. Pengawasan Kajian Isu-isu Akuntansi dan Keuangan.
 21. Penyempurnaan Kebijakan dan Pedoman Akuntansi.
 22. Pembinaan Penyusunan Laporan Keuangan Semester dan Tahunan.
 23. Kajian Kelengkapan Laporan Keuangan (Rasio-rasio Laporan Keuangan Haji) dan *Review Kajian Sustainability Keuangan Haji BPKH.*
 24. Pembahasan Kajian atas Usulan Investasi Surat Berharga Syariah dan Emas.
 25. *Monitoring Proses Pembangunan Data Recovery Center (DRC).*
 26. Pengawasan atas Penyusunan Pedoman dan SOP Pengadaan.
 27. *Monitoring Pembangunan Sistem Pengadaan Berbasis Teknologi (E-Procurement).*
 28. Pengawasan atas *Critical Order* Pengadaan.
 29. *Review Pengawasan dan Market Update Pasar Uang dan Pasar Modal.*
 30. Pengawasan Pembangunan dan Pengembangan Aplikasi (*Virtual Account, SISKEHAT, Aplikasi Kepatuhan & Monitoring*).
 31. Pembahasan Kajian Atas Usulan Investasi Langsung dan Lainnya & Penempatan dari Badan Pelaksana.
 32. *Assesment Investasi Langsung dan Lainnya Didalam dan Luar Negeri.*
 33. Pengawasan Lapangan atas Penempatan dan Penghimpunan Dana di BPS-BPIH.
 34. Pemantauan dan Evaluasi Pengelolaan Risiko Pada BPS-BPIH, Manajer Investasi.
 35. Pemantauan dan Evaluasi Pengelolaan Risiko Atas Usulan Investasi dan Penempatan serta Penggunaan Dana Haji.
 36. Penyempurnaan *Dashboard* Pengawasan.
 37. Pengawasan dalam Rangka Pencegahan, Penanganan Risiko *Fraud* dan Pembangunan Zona Integritas.
14. *Supervision Reports, Suggestions, and Recommendations of the BPKH Supervisory Board to the President of the Republic of Indonesia.*
 15. *Performance Report of the BPKH Supervisory Board to Commission VIII of the House of Representatives of the Republic of Indonesia (DPR RI).*
 16. *Dissemination/Socialization of the Role of Hajj Financial Supervision.*
 17. *Monitoring the Implementation of Philanthropic Program.*
 18. *Review of Internal Audit Charter.*
 19. *Submission of suggestions and input from the Supervisory Board on the proposed amendments to Law 34 of 2014 and PP 110 of 2017.*
 20. *Supervision of the Study of Accounting and Financial Issues.*
 21. *Improvement of Accounting Policies and Guidelines.*
 22. *Development of Semester and Annual Financial Report Preparation.*
 23. *Review of Completeness of Financial Statements (Ratio of Hajj Financial Statements) and Review of Financial Sustainability Studies of Hajj BPKH.*
 24. *Discussion on the Study on the Proposed Investment in Islamic Securities and Gold.*
 25. *Monitoring the Data Recovery Center (DRC) Development Process.*
 26. *Supervision of the Preparation of Procurement Guidelines and SOPs.*
 27. *Monitoring the Development of a Technology-Based Procurement System (E-Procurement).*
 28. *Supervision of Critical Order Procurement.*
 29. *Supervision Review and Market Update on Money Market and Capital Market.*
 30. *Supervision of Application Development and Development (Virtual Account, SISKEHAT, Compliance & Monitoring Application).*
 31. *Discussion on the Study on Proposed Direct Investment and Others & Placements from the Executive Board.*
 32. *Domestic and Foreign Direct Investment Assessment..*
 33. *Field Supervision of Placement and Collection of Funds at The Receiving Banks of Hajj Organizing Cost.*
 34. *Monitoring and Evaluation of Risk Management at The Receiving Banks of Hajj Organizing Cost, Investment Manager.*
 35. *Monitoring and Evaluation of Risk Management on Proposed Investment and Placement and Use of Hajj Funds.*
 36. *Oversight Dashboard Improvements.*
 37. *Supervision for Prevention, Fraud Risk Management and Integrity Zone Development.*

38. Pengawasan atas Risiko dan Tata Kelola *Information & Communication Technology* (ICT).
39. Penyusunan dan Penyempurnaan Kebijakan/Peraturan Dewan Pengawas.
40. *Monitoring* dan Reviu (Telaah) atas Rancangan Produk Hukum BPKH.

38. *Oversight of Risk and Governance of Information & Communication Technology* (ICT).
39. *Formulation and Improvement of Supervisory Board Policies/Regulations.*
40. *Monitoring and Reviewing the Draft BPKH's Legal Product.*

Peningkatan Kompetensi Dewan Pengawas

BPKH memberikan kesempatan kepada Dewan Pengawas untuk mendapatkan pendidikan dan/atau pelatihan untuk dapat meningkatkan kinerja dan kompetensi diri dalam melaksanakan pengawasan dan pemantauan atas pelaksanaan pengelolaan Keuangan Haji. Pada tahun 2020, Dewan Pengawas BPKH mengikuti pelatihan sebagai berikut:

Competency Development of the Supervisory Board

BPKH provides the opportunity for the Supervisory Board to get education and/or training to be able to improve performance and self-competence in carrying out supervision and monitoring of the implementation of Hajj Fund management. In 2020, the BPKH Supervisory Board will participate in the following training:

Nama Name	Jabatan Position	Program Pelatihan Training Program	Waktu Time	Penyelenggara Provider
Yuslam Fauzi	Ketua DP SB Chairman	Certified Risk Professional (CRP)	November 2020 November 2020	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) Professional Certification Institute Capital Market (LSPPM)
Khasan Faozi	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 November 2020	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) Professional Certification Institute Capital Market (LSPPM)
Marsudi Syuhud	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 November 2020	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) Professional Certification Institute Capital Market (LSPPM)
		Islamic Financial Markets & Investment	Desember 2020 December 2020	Bahrain Institute Banking & Finance (BIBF)
Mohammad Hatta	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 November 2020	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) Professional Certification Institute Capital Market (LSPPM)
		Islamic Financial Markets & Investment	Desember 2020 December 2020	Bahrain Institute Banking & Finance (BIBF)

Suhaji Lestiadi	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 <i>November 2020</i>	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) <i>Professional Certification Institute Capital Market (LSPPM)</i>
		Islamic Financial Markets & Investment	Desember 2020 <i>December 2020</i>	Bahrain Institute Banking & Finance (BIBF)
Muhammad Akhyar Adnan	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 <i>November 2020</i>	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) <i>Professional Certification Institute Capital Market (LSPPM)</i>
		Islamic Financial Markets & Investment	Desember 2020 <i>December 2020</i>	Bahrain Institute Banking & Finance (BIBF)
Abdul Hamid Paddu	Anggota DP SB Member	Certified Risk Professional (CRP)	November 2020 <i>November 2020</i>	Lembaga Sertifikasi Profesi Pasar Modal (LSPPM) <i>Professional Certification Institute Capital Market (LSPPM)</i>
		Islamic Financial Markets & Investment	Desember 2020 <i>December 2020</i>	Bahrain Institute Banking & Finance (BIBF)

Badan Pelaksana

Executive Board

Badan Pelaksana merupakan organ utama BPKH yang melaksanakan perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan Haji. Badan Pelaksana berada dibawah pengawasan Dewan Pengawas dan memberikan laporan pertanggungjawaban Keuangan Haji kepada Presiden dan DPR melalui Menteri.

Dasar Hukum

1. Undang-Undang No.34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
2. Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelola keuangan Haji.
3. Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

Pedoman Kerja Badan Pelaksana

BPKH telah menyusun Peraturan Badan Pengelola Keuangan Haji dan didalam Peraturan No.2 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar Lembaga tercantum mengenai organ dan tata laksana kerja Badan pelaksana. Isi dari Peraturan tersebut antara lain menjelaskan tentang tugas, tanggung jawab, pelaporan juga koordinasi dan hubungan dengan lembaga lainnya.

Komposisi Badan Pelaksana

Berdasarkan Undang-Undang Nomor 34 Tahun 2014, Badan pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional. Anggota Badan Pelaksana diangkat dan diberhentikan oleh Presiden. Anggota badan pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.

Pada tahun 2020, Badan Pelaksana diangkat berdasarkan Keputusan Presiden Republik Indonesia Nomor 74/P Tahun 2017, tentang Pengangkatan Keanggotaan Dewan Pengawas

Executive Board is the main organ of the BPKH that carries out the planning, implementation and accountability and reporting of Hajj Finance. The Executive Board is under the supervision of the Supervisory Board and provides financial accountability reports for Hajj to the President and the House of Representatives through the Minister.

Legal Framework

1. Law Number 34 of 2014 concerning Hajj Fund Management.
2. Presidential Regulation of the Republic of Indonesia Number 110 of 2017 concerning Hajj Fund Management Agency.
3. Government Regulation Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 concerning Hajj Fund Management.

Executive Board Work Guidelines

BPKH has drafted a Regulation of the Hajj Fund Management Agency and in Regulation No.2 concerning Relationships of Organ within Hajj Fund Management Agency Bodies and Inter-Institutional Relations concerning organs and work procedures of the Executive Board. Contents of the regulation among others, explain the duties, responsibilities, reporting as well as coordination and relationship with other agencies.

Composition of the Executive Board

In accordance with Law Number 34 of 2014, Executive Board consists of at least 5 (five) members who come from professional elements. The members of the Executive Board are appointed and dismissed by the President. Members of the Executive Board are appointed for a period of 5 (five) years and can be proposed to be re-appointed for the next 1 (one) term of office.

In 2020, the Executive Board was appointed based on the Presidential Decree of the Republic of Indonesia Number 74/P of 2017, concerning the Appointment of Membership of the

dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji, sebagai berikut:

Supervisory Board and Members of the Executive Board of the Hajj Fund Management Agency, as follows:

Nama <i>Name</i>	Jabatan <i>Position</i>	Dasar Hukum <i>Legal Basis</i>	Masa Jabatan <i>Term of Office</i>
Anggito Abimanyu	Kepala <i>Head</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
Ajar Susanto Broto	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
Rahmat Hidayat	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
Beny Witjaksono	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
Acep Riana Jayaprawira	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
A. Iskandar Zulkarnain	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022
Hurriyah El Islamy	Anggota <i>Member</i>	Keputusan Presiden RI Nomor 74/P Tahun 2017 <i>Presidential Decree Number 74/P of 2017</i>	2017-2022

Tugas dan Tanggung Jawab Badan Pelaksana

Duties and Responsibilities of Executive Board

1. Menyiapkan rumusan kebijakan, rencana strategis, dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji.
2. Melaksanakan program pengelolaan keuangan haji yang telah ditetapkan serta rekomendasi atas hasil pengawasan dan pemantauan dari Dewan Pengawas.
3. Melakukan penatausahaan pengelolaan keuangan haji dan aset BPKH sesuai dengan ketentuan peraturan perundang-undangan.
4. Menetapkan ketentuan teknis pelaksanaan operasional BPKH.
5. Menyelenggarakan administrasi pengelolaan keuangan haji sesuai dengan ketentuan peraturan perundang-undangan.
6. Menetapkan kebijakan akuntansi dan sistem akuntansi pengelolaan keuangan haji yang disusun sesuai dengan standar akuntansi keuangan yang berlaku.
7. Menyusun laporan kinerja dan laporan keuangan secara berkala (bulanan, triwulan, semester, dan tahunan).
8. Menyusun laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan haji secara berkala (bulanan, triwulan, semester dan tahunan).
9. Menyiapkan laporan pertanggungjawaban BPKH kepada Presiden dan DPR.

1. *Prepare policy formulations, strategic plans, and work plans and annual budget for hajj fund management.*
2. *Implement the hajj fund management program that has been determined as well as recommendations on the results of supervision and monitoring from the Supervisory Board.*
3. *Perform hajj fund management administration and BPKH's assets in accordance with the provisions of laws and regulations.*
4. *Establish technical provisions for the operational implementation of BPKH.*
5. *Carry out the administration of hajj fund management in accordance with the provisions of laws and regulations.*
6. *Establish accounting policies and accounting systems for hajj fund management which are prepared in accordance with applicable financial accounting standards.*
7. *Prepare performance reports and financial reports on a regular basis (monthly, quarterly, semester, and annually).*
8. *Prepare reports on the accountability of the implementation of financial management for Hajj periodically (monthly, quarterly, semester and annually).*
9. *Prepare BPKH accountability reports to the President and the House of Representatives.*

10. Menyampaikan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji kepada Presiden dan Dewan Perwakilan Rakyat melalui Menteri setiap 6 (enam) bulan.
11. Melaporkan pelaksanaan program dan anggaran tahunan pengelolaan keuangan haji secara berkala kepada Dewan Pengawas.
12. Membuat laporan keuangan sesuai dengan ketentuan peraturan perundang-undangan.

10. *Submit a report on the accountability of the implementation of hajj fund management to the President and the House of Representatives through the Minister every 6 (six) months.*
11. *Report the implementation of the annual hajj fund management program and budget to the Supervisory Board periodically.*
12. *Prepare financial reports in accordance with statutory provisions.*

Wewenang

1. Melaksanakan wewenang BPKH.
2. Menempatkan dan menginvestasikan keuangan haji sesuai dengan prinsip syariah, kehati-hatian, keamanan, dan nilai manfaat.
3. Melakukan kerja sama dengan lembaga lain dalam rangka pengelolaan Keuangan haji.
4. Menetapkan struktur organisasi beserta tugas dan fungsi, tata kerja organisasi, dan sistem kepegawaian.
5. Menyelenggarakan manajemen kepegawaian BPKH, termasuk mengangkat, memindahkan, dan memberhentikan Pegawai BPKH serta menetapkan penghasilan pegawai BPKH.
6. Mengusulkan kepada Presiden melalui Menteri mengenai penghasilan bagi Badan Pelaksana dan Dewan Pengawas.
7. Menetapkan ketentuan dan tata cara pengadaan barang dan jasa dalam rangka penyelenggaraan tugas BPKH dengan memperhatikan prinsip transparansi, akuntabilitas, efisiensi, dan efektivitas.

Authority

1. *Exercise authority of BPKH.*
2. *Place and invest hajj finance in accordance with sharia principles, prudence, security and income earned.*
3. *Cooperate with other agencies in the context of Hajj finance management.*
4. *Determine the organizational structure and duties and functions, organizational work procedures, and staffing system.*
5. *Carry out BPKH personnel management, including appointing, transferring, and dismissing BPKH employees and determining BPKH employee income.*
6. *Propose to the President through the Minister regarding income for the Executive Board and the Supervisory Board.*
7. *Determine the provisions and procedures for the procurement of goods and services in the context of carrying out BPKH duties by taking into account the principles of transparency, accountability, efficiency and effectiveness.*

Tugas dan Tanggung Jawab Masing-Masing Badan Pelaksana

Individual Duty and Responsibility of Executive Board

Nama Name	Jabatan Position	Bidang Tugas Field of Duty
Anggito Abimanyu	Ketua Anggota Badan Pelaksana Bidang Hukum dan Pengembangan <i>Head of Executive Board Member for Legal and Development Division</i>	Hukum dan Pengembangan memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan dan kegiatan yang terkait dengan aspek hukum baik operasional, komersial dan litigasi serta pembentukan regulasi oleh BPKH sesuai dengan peraturan perundang-undangan, penyusunan perencanaan dan kebijakan keuangan haji strategis dan memantau pelaksanaan transformasi BPKH. <i>Law and Development has duties and functions as well as responsibilities for the management and activities related to legal aspects, both operational, commercial and litigation as well as the establishment of regulations by BPKH in accordance with laws and regulations, preparing strategic Hajj financial planning and policies and monitoring the implementation of BPKH transformation.</i>

<p>Anggito Abimanyu</p>	<p>Bidang Audit Internal <i>Internal Audit</i></p>	<p>Audit Internal memiliki tugas dan fungsi serta tanggung jawab untuk membantu Badan Pelaksana dan Dewan Pengawas dalam melakukan fungsi pengendalian dan pengawasan serta memberikan konsultasi yang independen dan objektif untuk meningkatkan efektivitas tata kelola, manajemen risiko dan pengendalian internal BPKH.</p> <p><i>Internal Audit has the duties and functions as well as responsibilities to assist the Executive Board and the Supervisory Board in carrying out control and supervisory functions as well as providing independent and objective consultation to improve the effectiveness of BPKH governance, risk management and internal control.</i></p>
<p>Ajar Susanto Broto</p>	<p>Anggota Badan Pelaksana Bidang SDM, Kepatuhan, Perencanaan dan Pengkajian <i>Executive Board Member for HR, Compliance, Planning and Research</i></p>	<p>Bidang Sumber Daya Manusia, Kepatuhan, Perencanaan dan Pengkajian memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan kepegawaian yang meliputi perencanaan, rekrutmen, pembinaan dan pengembangan pegawai, kegiatan yang terkait dengan aspek kepatuhan baik internal maupun eksternal yang wajib diregulasi oleh BPKH, sesuai dengan peraturan perundang-undangan, pengelolaan perencanaan, penganggaran, pelaporan dan penilaian BPKH, dan kajian serta riset terapan yang berkaitan dengan investasi, penempatan dan pengelolaan dana Haji yang dilakukan oleh BPKH.</p> <p><i>The field of Human Resources, Compliance, Planning and Assessment has duties and functions and responsibilities for the implementation of personnel management which includes planning, recruitment, coaching and development of employees, activities related to aspects of compliance both internally and externally that must be regulated by BPKH, in accordance with regulations legislation, management of planning, budgeting, reporting and assessment of BPKH, and applied studies and research related to investment, placement and management of Hajj funds conducted by BPKH.</i></p>
<p>Rahmat Hidayat</p>	<p>Anggota Badan Pelaksana Bidang Sekretariat Badan dan Kemaslahatan <i>Executive Board Member for Secretariat of the Agency and Philanthropy</i></p>	<p>Bidang Kesekretariatan Badan dan Kemaslahatan memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengkoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengkoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.</p> <p><i>The Secretariat of the Agency and Philanthropy has the duties and functions as well as responsibilities for providing office administrative support, coordinating inter-agency relations, managing BPKH public relations and coordinating activities for the philanthropic program of Muslims including hajj service activities, education and da'wah, health, socio-religious, people's economy, and construction of facilities and worship facilities.</i></p>
<p>Beny Witjaksono</p>	<p>Anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, TI dan Pengadaan Barang dan Jasa <i>Executive Board Member for Securities Investment, Gold Investment, Transformation, IT and Procurement of Goods and Services</i></p>	<p>Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, Teknologi Informasi, dan Pengadaan Barang dan Jasa memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan investasi Keuangan Haji meliputi investasi surat berharga, investasi emas, pengelolaan dan implementasi transformasi organisasi dan teknologi informasi BPKH, serta pengelolaan pengadaan barang dan jasa untuk operasional kantor.</p> <p><i>The fields of Securities Investment, Gold Investment, Transformation, Information Technology, and Procurement of Goods and Services have duties and functions and responsibilities for the implementation of Hajj Finance investments including securities investment, gold investment, management and implementation of BPKH organizational transformation and information technology, as well as procurement management goods and services for office operations.</i></p>
<p>Acep Riana Jayaprawira</p>	<p>Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko <i>Executive Board Member for Finance and Risk Management</i></p>	<p>Bidang Keuangan dan Manajemen Risiko memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi keuangan haji termasuk penerimaan dan pengeluaran keuangan haji dan manajemen risiko keuangan haji.</p> <p><i>The Finance and Risk Management Sector has the duties and functions as well as responsibilities for the implementation of financial management, bookkeeping and financial administration of the Hajj, including the revenue and expense of Hajj finances and the management of Hajj financial risks.</i></p>

A. Iskandar Zulkarnain	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya <i>Executive Board Member for Field of Collection, Placement, Direct Investment and Other Investments</i>	Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan penghimpunan dana calon jemaah haji baru, pengelolaan penempatan dana Keuangan Haji yang meliputi tabungan, giro dan deposito di bank penerima setoran biaya penyelenggaraan ibadah haji serta pengelolaan investasi langsung dan investasi lainnya. <i>The Division of Collection, Placement, Direct Investment, and Other Investments has the duties and functions as well as responsibilities for managing the collection of funds for new prospective pilgrims, managing the placement of Hajj Finance funds which includes savings, current accounts and deposits in receiving bank for Hajj pilgrimage deposit as well as managing direct investment and other investments.</i>
Hurriyah El Islamy	Anggota Badan Pelaksana Bidang Investasi dan Kerja Sama Luar Negeri <i>Executive Board Member for Foreign Investment and International Relations Department</i>	Bidang Investasi dan Kerja Sama Luar Negeri memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan portofolio investasi berbentuk Investasi Langsung dan Investasi Lainnya di luar negeri, serta pengelolaan kerja sama dengan pemerintah, lembaga dan pemangku kepentingan luar negeri. <i>The Foreign Investment and International Relations Department has the duties and functions and responsibilities for managing investment portfolios in the form of direct and other investments abroad, as well as managing cooperation with governments, institutions and overseas stakeholders.</i>

Rapat Badan Pelaksana

Badan Pelaksana memiliki kewajiban untuk menyelenggarakan rapat seminggu sekali dan risalah rapat akan dibuat oleh Sekretaris Badan Pelaksana ditandatangani oleh seluruh anggota Badan Pelaksana untuk kemudian diarsipkan. Sepanjang tahun 2020, Badan Pelaksana melangsungkan rapat sebanyak 63 (enam puluh tiga) kali dengan agenda dan frekuensi kehadiran sebagai berikut:

Executive Board Meeting

The Executive Board has an obligation to arrange weekly meeting where the minutes of meeting will be prepared by the Secretary to the Executive Board and signed by all of the Executive Board member to be archived. Throughout 2020, the Executive Board held 63 (sixty three) meetings with agenda and attending frequency, as follows:

Frekuensi Kehadiran

Attendance Frequency

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Kehadiran Attendance	Persentase Percentage
Anggito Abimanyu	Kepala Badan Pelaksana <i>Head of the Executive Board</i>	63	63	100%
Ajar Susanto Broto	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	63	100%
Rahmat Hidayat	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	61	97%
Beny Witjaksono	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	62	98%
Acep Riana Jayaprawira	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	61	97%
A. Iskandar Zulkarnain	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	60	95%
Hurriyah El Islamy	Anggota Badan Pelaksana <i>Executive Board Member</i>	63	60	95%

Agenda Rapat Meeting Agenda

No	Tanggal Date	Agenda Rapat Meeting Agenda
1	6 Januari 2020 January 6, 2020	1. Usulan CWLS tahap II dari Bidang Kemaslahatan 1. <i>CWLS Phase II Proposal from the Philanthropic Program Unit</i>
		2. Keuangan: Perjalanan Dinas Luar Negeri 2. <i>Finance: Overseas Business Travel</i>
		3. Investasi: a. <i>Draft proposal investasi produk Bank selain tabungan, deposito dan giro</i> b. <i>Draft proposal tambahan investasi reksa dana pasar uang syariah</i> c. <i>Pemikiran dan usulan tentang Bank 147</i>
		3. <i>Investment:</i> a. <i>Draft investment proposal for Bank products other than savings, time deposits and current accounts</i> b. <i>Draft additional investment proposal for Islamic money market mutual funds</i> c. <i>Feedback and suggestions on Bank 147</i>
		4. SDM: a. <i>Penilaian kinerja berdasarkan BSC</i> b. <i>Agenda tahunan ke-SDM-an, rekrutmen dan pelatihan</i>
2	9 Januari 2020 January 9, 2020	4. HR: a. <i>Performance appraisal based on Balanced Scorecard</i> b. <i>HR annual agenda, recruitment and training</i>
		5. Lain-lain 5. <i>Others</i>
		1. <i>Update 147</i> 1. <i>147 Update</i>
		2. Lanjutan per-SDM-an <i>update</i> penilaian kinerja berdasarkan BSC 2. <i>Continuation on HR performance appraisal update based on Balanced Scorecard</i>
		3. Lain-lain 3. <i>Others</i>
3	14 Januari 2020 January 14, 2020	1. Tindak lanjut program CWLS 1. <i>CWLS program follow-up</i>
		2. KAK kajian struktur reorganisasi Badan Pelaksana BPKH 2. <i>KAK for Reorganization Structure Studies of BPKH Executive Board</i>
		3. Investasi: a. <i>Monev SBSN</i> b. <i>Sukuk PLN</i> c. <i>Hotel Makkah Tower</i> d. <i>Muhammadiyah</i>
		3. <i>Investment:</i> a. <i>Government Sharia Securities Monev</i> b. <i>PLN Sukuk</i> c. <i>Makkah Tower Hotel</i> d. <i>Muhammadiyah</i>
		4. SDM: a. <i>Penyajian hasil survei pegawai oleh konsultan</i> b. <i>Paparan program perumusan kembali nila-nilai BPKH</i>
		4. HR: a. <i>Presentation of employee survey results by consultant</i> b. <i>Exposure to the program reformulating BPKH values</i>
6.	Update 147 147 Update	6. Tindak lanjut dari temuan BPK 6. <i>Follow up on the Audit Board of The Republic of Indonesia findings</i>

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21 Januari 2020
January 21, 2020

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1. Bidang Investasi:
 - a. *Update* investasi Syeikh Saleh Kamil
 - b. Progres investasi KIK EBA Syariah Jasa Marga
 - c. Progres pencairan investasi PYD
 - d. *Update* investasi Bank 147
 1. *Investment Field*:
 - a. *Sheikh Saleh Kamil's investment update*
 - b. *Jasa Marga KIK EBA Syariah's investment progress*
 - c. *PYD's investment disbursement progress*
 - d. *Bank 147's investment update*
-
2. Bidang Penempatan:
 - a. *Update* Bank 147
 - b. Uji coba *cashless living cost*
 2. *Placement Field*:
 - a. *Bank 147 Update*
 - b. *Cashless living cost trial*
-
3. Bidang Hukum dan Kepatuhan:
 - a. Laporan Progres *task force* pasal 53 dan rancangan PBPKHnya
 3. *Legal and Compliance Areas*:
 - a. *Progress Report of Article 53 task force and its PBPKH framework*
-
4. Bidang Keuangan:
 - a. Perjalanan dinas luar negeri
 4. *Finance*:
 - a. *Overseas Business Travel*
-

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28 Januari 2020
January 28, 2020

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1. Investasi:
 - a. *Review* manajer investasi
 - b. Relaksasi PYD
 - c. Investasi valas on Garuda
 - d. Progres investasi Bank Muamalat Indonesia
 1. *Investment*:
 - a. *Investment manager review*
 - b. *PYD Relaxation*
 - c. *Garuda forex investment*
 - d. *Bank Muamalat Indonesia's investment progress*
-
2. Kajian reorganisasi BPKH
 2. *BPKH reorganization study*
-
3. Rencana kerja dan anggaran tahunan perubahan 2020
 3. *2020 amendment of work plan and annual budget changes*
-
4. Usulan BP terkait *review* UU No.34 tahun 2014
 4. *BP proposal regarding the review of Law Number 34 year 2014*
-
5. *Update* kemaslahatan
 5. *Philanthropic Program updates*
-

<p>6</p> <p>4 Februari 2020 February 4, 2020</p>	<ol style="list-style-type: none"> 1. Tindak lanjut BPIH 2020 <ol style="list-style-type: none"> 1. <i>The Hajj/Pilgrimage Organizing Cost 2020 Follow-up</i> 2. Presentasi pasal pencadangan rancangan P BPKH (Pasal 53 UU 34/2014) <ol style="list-style-type: none"> 2. <i>Presentation of the article on the provision of the draft P BPKH (Article 53 of Law 34/2014)</i> 3. Bidang Investasi: <ol style="list-style-type: none"> a. <i>Update tambahan analisis MI Paytren dan MI Nusantara Analisis</i> b. <i>Update hasil lelang SBSN dan RD Syariah Terproteksi</i> c. <i>Usulan izin prinsip investasi di Garuda Indonesia</i> d. <i>Usulan izin prinsip investasi di Bank 147</i> 3. <i>Investment Field:</i> <ol style="list-style-type: none"> a. <i>Additional update on MI Paytren analysis and MI Nusantara analysis</i> b. <i>Update on the results of the protected Sharia Government Sharia Securities and RD auction</i> c. <i>Proposal of investment principle license in Garuda Indonesia</i> d. <i>Proposal of investment principle license in Bank 147</i> 4. Presentasi usulan untuk amandemen UU 34/2014 <ol style="list-style-type: none"> 4. <i>Presentation of proposal for the amendment of Law 34/2014</i> 5. Pembahasan mobil operasional <ol style="list-style-type: none"> 5. <i>Discussion on operational cars</i>
<p>7</p> <p>11 Februari 2020 February 11, 2020</p>	<ol style="list-style-type: none"> 1. Tata cara pengisian jabatan struktur organisasi BPKH <ol style="list-style-type: none"> 1. <i>Procedures for position admission in BPKH organization structure</i> 2. Investasi: <ol style="list-style-type: none"> a. <i>Usulan front loading SBSN Rp14,2 triliun</i> b. <i>Realisasi capital gain SBSN via secondary market</i> c. <i>Investasi langsung Garuda</i> 2. <i>Investment:</i> <ol style="list-style-type: none"> a. <i>Front loading Government Sharia Securities IDR14.2 trillion proposal</i> b. <i>Government Sharia Securities capital gain realization via secondary market</i> c. <i>Garuda's direct investment</i> 3. Persiapan RKATP <ol style="list-style-type: none"> 3. <i>Amendment of Work Plan and Annual Budget preparation</i> 4. Bidang Keuangan: <ol style="list-style-type: none"> a. <i>Perjadin Luar Negeri</i> b. <i>Kemaslahatan</i> 4. <i>Legal review updates:</i> <ol style="list-style-type: none"> a. <i>Official Travel Overseas</i> b. <i>Philanthropy</i> 5. <i>Update Bank 147</i> 5. <i>Bank 147 Update</i>

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18 Februari 2020
February 18, 2020

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1. Tindak lanjut reorganisasi BP
 1. *BP reorganization follow-up*

 2. Investasi:
 - a. *Realisasi capital gain SBSN via secondary market (update)*
 - b. *Investasi Mekkah Tower (Update & Proposal)*
 - c. *Proposal investasi di Muhammadiyah (Update)*
 - d. *Rancangan PBPKH tentang persetujuan Renstra dan RKAT*
 2. *Investment:*
 - a. *Government Sharia Securities capital gain realization via secondary market (update)*
 - b. *Mecca Tower Investment (Update & Proposal)*
 - c. *Investment proposal in Muhammadiyah (Update)*
 - d. *PBPKH Draft regarding Strategic Plans and RKAT approval*

 3. SDM:
 - a. *Rencana kegiatan diklat*
 - b. *Outbond*
 3. *HR:*
 - a. *Training activity plan*
 - b. *Outbound*

 4. *Update Bank 147*
 4. *Bank 147 Update*

 5. *SDM: Hasil konsultasi dengan BPK*
 5. *HR: Results of consultation with the Audit Board of The Republic of Indonesia*
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25 Februari 2020
February 25, 2020

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1. *Pengisian jabatan organisasi BPKH*
 1. *Admission of BPKH organizational positions*

 2. *Usulan penggunaan dana Kemaslahatan untuk hibah tanah di Jeddah kepada Kemenag*
 2. *Proposal of the use of philanthropic funds for land grants at Jeddah to the Ministry of Religious Affairs*

 3. *Update RKAT-P 2020*
 3. *Update Amendment of Work Plan and Annual Budget 2020*

 4. Investasi:
 - a. *Update profit taking SBSN untuk support pencapaian target nilai manfaat*
 - b. *Update investasi Bank 147*
 - c. *Update KIK EBA (Pertanyaan Dewan Pengawas)*
 4. *Investment:*
 - a. *Update on Government Sharia Securities profit taking to support the achievement of the return target*
 - b. *Bank 147's investment update*
 - c. *KIK EBA Update (Supervisory Board's Questions)*

 5. *SDM: Job Grading*
 5. *HR: Job Grading*

 6. *Lain-lain: Progres investasi dengan Muassasah*
 6. *Others: Investment progress with Muassasah*
-

<p>10</p> <p>3 Maret 2020 March 3, 2020</p>	<ol style="list-style-type: none"> 1. Substansi Draf Perka penyusunan rumusan kebijakan dan Renstra BPKH - Draf Perka penilaian dan persetujuan rumusan dan Renstra BPKH oleh Dewan Pengawas 1. <i>Substance of Perka Draft for the preparation of BPKH policy formulation and Strategic Plans - Perka Draft for assessment and approval of BPKH formulation and Strategic Plans by the Supervisory Board</i> <hr/> <ol style="list-style-type: none"> 2. Pengisian jabatan reorganisasi BPKH 2. <i>Admission of BPKH reorganization positions</i> <hr/> <ol style="list-style-type: none"> 3. Investasi: <ol style="list-style-type: none"> a. Update Hotel Mekkah b. Update Muhammadiyah c. Fiksasi <i>profit taking</i> SBSN d. Usulan awal global sukuk 3. <i>Investment:</i> <ol style="list-style-type: none"> a. <i>Mecca Hotel Updates</i> b. <i>Muhammadiyah Updates</i> c. <i>Government Sharia Securities profit taking fixation</i> d. <i>Initial global sukuk proposal</i> <hr/> <ol style="list-style-type: none"> 4. Rancangan peraturan Kepala BP tentang tata cara pengisian jabatan dalam rangka perubahan struktur organisasi BPKH 4. <i>Draft regulation of the Head of BP regarding procedures for position admission due to changes in the organizational structure of BPKH</i> <hr/> <ol style="list-style-type: none"> 5. Overview RKAT-P 2020 5. <i>Overview of Amendment of Work Plan and Annual Budget 2020</i>
<p>11</p> <p>10 Maret 2020 March 10, 2020</p>	<ol style="list-style-type: none"> 1. Finalisasi RKAT-P 2020 1. <i>Amendment of Work Plan and Annual Budget 2020 Finalization</i> <hr/> <ol style="list-style-type: none"> 2. Investasi: <ol style="list-style-type: none"> a. Evaluasi RKAT 2020 Portofolio dan nilai manfaat b. Update investasi/konsultan Bank 147 c. Surat berharga: Laporan penjatahan sukuk CIMBN Syariah d. Rencana <i>monitoring</i> PYD Bank NTB Syariah e. Rencana sindikasi <i>selldown</i> pembiayaan PLN dengan CIMB Niaga f. <i>Private placement</i> SBSN ke DJPPR 2. <i>Investment:</i> <ol style="list-style-type: none"> a. <i>Evaluation of the 2020 Work Plans and Annual Budget Portfolio and return</i> b. <i>Update on Bank 147's investment/consultant</i> c. <i>Securities: CIMBN Syariah sukuk issuance allocation report</i> d. <i>Bank NTB Syariah PYD monitoring plan</i> e. <i>PLN financing selldown syndication plan with CIMB Niaga</i> f. <i>Private placement of Government Sharia Securities to DJPPR</i> <hr/> <ol style="list-style-type: none"> 3. Permohonan persetujuan mekanisme pendistribusian ke VA untuk NM 2019 3. <i>Application for approval of distribution mechanism to VA for NM 2019</i> <hr/> <ol style="list-style-type: none"> 4. Finalisasi peraturan PBPKH <ol style="list-style-type: none"> a. PBPKH tata cara perhitungan kerugian b. PKBP penilaian dan persetujuan kebijakan dan renstra c. PKBP pedoman penyusunan renstra d. PKBP penilaian BP e. PKBP pedoman kerja komite 4. <i>Finalization of PBPKH regulations</i> <ol style="list-style-type: none"> a. <i>PBPKH procedures for calculating losses</i> b. <i>PKBP assessment and approval of policies and strategic plans</i> c. <i>PKBP guidelines for preparing strategic plans</i> d. <i>PKBP BP assessment</i> e. <i>PKBP committee work guidelines</i>

12	17 Maret 2020 March 17, 2020	1. Konfirmasi pelaksanaan haji 2020 1. <i>Confirmation of 2020 Hajj</i>
		2. Penetapan prioritas kemaslahatan 2. <i>Decision on prioritized philanthropic program</i>
13	20 Maret 2020 March 20, 2020	3. Paparan Bidang Investasi: a. Rencana investasi tahunan (RIT) 2020 b. <i>Update portfolio, target nilai manfaat dan masukan ALCO</i> c. Laporan rencana investasi pada PT Bank Muamalat Indonesia, Tbk d. Usulan kustodian Bank Syariah Mandiri dan Maybank
		3. <i>Investment Field Exposure:</i> a. <i>Annual investment plan (RIT) 2020</i> b. <i>Update on portfolio, return, and ALCO's input</i> c. <i>Investment plan report in PT Bank Muamalat Indonesia, Tbk</i> d. <i>Proposed custodians of Bank Syariah Mandiri and Maybank</i>
14	24 Maret 2020 March 24, 2020	4. Lain-lain 4. <i>Others</i>
		Pembahasan Permintaan Kemenag terkait Bantuan Dana untuk Penanganan Wabah Virus COVID-19 <i>Discussion on the Ministry of Religious Affairs' Request for Financial Assistance for COVID-19 Virus Outbreak Handling</i>
15	27 - 30 Maret 2020 March 27 - 30, 2020	1. Usulan Kemaslahatan COVID-19 1. <i>Proposed COVID-19 Philanthropic</i>
		2. Proses lelang pegawai 2. <i>Employee auction process</i>
16	2 April 2020 April 2, 2020	3. Investasi 3. <i>Investment</i>
		4. Peraturan WBS 4. <i>WBS Rules</i>
15	27 - 30 Maret 2020 March 27 - 30, 2020	Rekrutmen <i>Recruitment</i>
16	2 April 2020 April 2, 2020	Usulan Kegiatan Kemaslahatan BPKH 2020 <i>Proposed BPKH 2020 Philanthropic Activities</i>

	<ol style="list-style-type: none"> 1. Pembahasan Perpu 1 Tahun 2020 1. <i>Discussion on Perpu 1 of 2020</i> 2. Usulan Kemaslahatan Ruang Isolasi Asrama Haji 2. <i>Hajj Dormitory Isolation Room Philanthropy Proposal</i> 3. Investasi: <ol style="list-style-type: none"> a. <i>Update Investasi SBSN</i> b. <i>Update Investasi Emas</i> c. <i>Prospek PLN dan SMF</i> d. <i>Draft Peraturan IT</i> 3. <i>Investment:</i> <ol style="list-style-type: none"> a. <i>Government Sharia Securities Investment Update</i> b. <i>Gold Investment Update</i> c. <i>PLN and SMF . prospects</i> d. <i>Draft IT Regulation</i> 4. Pembahasan Project Platinum 4. <i>Discussion on Project Platinum</i> 5. Pembahasan Project Titanium II 5. <i>Discussion on Project Titanium II</i> 6. Rancangan Peraturan Investasi Luar Negeri 6. <i>Draft Foreign Investment Regulation</i> 7. Rancangan Peraturan Kerja Sama Luar Negeri 7. <i>Draft Internal Relations Regulation</i> 8. Rancangan Peraturan Komite Pengembangan 8. <i>Draft Development Committee Regulation</i> 9. Rancangan Peraturan Tata Naskah Dinas 9. <i>Draft Official Manuscript Regulation</i>
<p>17 7 April 2020 April 7, 2020</p>	
	<p>Pembahasan Jawaban RIT 2020 <i>Discussion on RIT 2020 Response</i></p> <ol style="list-style-type: none"> 1. Investasi: <ol style="list-style-type: none"> a. <i>Update Pipeline Surat Berharga</i> b. <i>Investasi Dalam Negeri</i> c. <i>Investasi Luar Negeri: Update Project Platinum dan Project Titanium II</i> 1. <i>Investment:</i> <ol style="list-style-type: none"> a. <i>Securities Pipeline Update</i> b. <i>Domestic Investment</i> c. <i>Overseas Investment: Update Project Platinum and Project Titanium II</i>
<p>18 13 April 2020 April 13, 2020</p>	
	<ol style="list-style-type: none"> 2. Pembahasan Kajian Ulang RAC dan Limit BPS-BPIH 2. <i>Discussion on RAC Review and The Receiving Banks of Hajj Organizing Cost Limits</i> 3. Usulan Kemaslahatan dari Gugus Tugas COVID-19 3. <i>Proposal of Philanthropic Program from COVID-19 Task Force</i> 4. Pembahasan LPJ Kemaslahatan 2019 4. <i>Discussion of 2019 Philanthropic Program LPJ</i> 5. Pembahasan PBPKH Kemaslahatan 5. <i>Discussion of PBPKH Philanthropic Program</i> 6. Rancangan Peraturan Kepala tentang Pengadaan 6. <i>Draft Head Regulation on Procurement</i>
<p>19 14 April 2020 April 14, 2020</p>	

20	21 April 2020 April 21, 2020	1. <i>Update Portofolio dan Rencana Investasi Surat Berharga dan Emas</i> 1. <i>Portfolio and Investment Plan for Securities and Gold Updates</i>
		2. <i>Update Rencana Investasi Langsung Lainnya</i> 2. <i>Other Direct Investment Plan Updates</i>
		3. <i>Update Rencana Investasi dan Kerja Sama Luar Negeri</i> 3. <i>Update on Foreign Investment and Cooperation Plans</i>
		4. <i>Update Proposal Kemaslahatan</i> 4. <i>Philanthropy Proposal Update</i>
		5. <i>SDM</i> 5. <i>HR</i>
		6. <i>Lain-lain</i> 6. <i>Others</i>
21	28 April 2020 April 28, 2020	1. <i>Investasi:</i> a. <i>Update Persiapan PP SBSN</i> b. <i>Update Pipeline Penempatan, Penghimpunan dan ILAL</i> c. <i>Investasi Luar Negeri: Lanjutan Project Platinum (SEDCO) dan Project Azura (RUSD)</i>
		1. <i>Investment:</i> a. <i>PP Government Sharia Securities Preparation Update</i> b. <i>Update the Placement, Collection and ILAL Pipeline</i> c. <i>Overseas Investment: Continuation of Project Platinum (SEDCO) and Project Azura (RUSD)</i>
		2. <i>Usulan Penyediaan Laptop kepada SDM BPKH (Manajer, Asmen, PA)</i> 2. <i>Laptop Procurement Proposal for BPKH HR (Manager, Asmen, PA)</i>
		3. <i>Pembahasan Hasil Evaluasi dan Proposal Sarana Video Conference BPKH</i> 3. <i>Discussion on Evaluation Results and Proposals for BPKH Video Conference Facilities</i>
		4. <i>Usulan Formula Job Grade dan COLA</i> 4. <i>Proposed Job Grade Formula and COLA</i>
		5. <i>Pembahasan Jadwal Seleksi Pegawai</i> 5. <i>Discussion of Employee Selection Schedule</i>
		6. <i>Update Kemaslahatan</i> 6. <i>Philanthropy Updates</i>
		7. <i>Usulan Proposal Kemaslahatan</i> 7. <i>Proposed Philanthropy Proposal</i>
		8. <i>Rancangan Perka tentang Tata Cara, Tugas, dan Fungsi Komite Pengembangan Keuangan Haji</i> 8. <i>Draft Perka on Procedures, Duties, and Functions of the Hajj Finance Development Committee</i>
		22
2. <i>Pembahasan Investasi Dalam Negeri</i> 2. <i>Domestic Investment Discussion</i>		
3. <i>Pembahasan Investasi Luar Negeri</i> 3. <i>Overseas Investment Discussion</i>		
4. <i>Pembahasan KAK Asuransi Jiwa dan Kecelakaan Anggota BPKH</i> 4. <i>Discussion of KAK Life and Accident Insurance for BPKH Members</i>		
5. <i>Usulan DPLK dan Asuransi Jiwa dan Kecelakaan Pegawai</i> 5. <i>DPLK and Employee Life and Accident Insurance Proposal</i>		
6. <i>Update Kemaslahatan</i> 6. <i>Philanthropy Updates</i>		
7. <i>Pembahasan Perka Kemaslahatan</i> 7. <i>Discussion of the Philanthropy</i>		
23	6 Mei 2020 May 6, 2020	<i>Pembahasan terkait Asuransi Kesehatan Anggota dan Pegawai BPKH</i> <i>Discussion regarding BPKH Member and Employee Health Insurance</i>

24	12 Mei 2020 May 12, 2020	1. Update Posisi Portofolio, Nilai Manfaat, Prognosa Surat Berharga dan Emas 1. <i>Update on Portfolio Position, Return, Prognosis of Securities and Gold</i>
		2. Laporan Eksekusi Lelang SBSN 5 Mei 2020 2. <i>Government Sharia Securities Auction Execution Report May 5, 2020</i>
		3. Pipeline Investasi Dalam Negeri 3. <i>Domestic Investment Pipeline</i>
		4. Pipeline Investasi Luar Negeri 4. <i>Overseas Investment Pipeline</i>
		5. Pembahasan Layout Kantor BPKH 5. <i>Discussion on BPKH Office Layout</i>
		6. Update kemaslahatan 6. <i>Update on Philanthropic Program</i>
25	19 Mei 2020 May 19, 2020	1. Update Posisi Portofolio, Nilai Manfaat, Prognosa Surat Berharga dan Emas 1. <i>Update on Portfolio Position, Return, Prognosis of Securities and Gold</i>
		2. Pembahasan RDPUS 2. <i>Sharia Money Market Mutual Funds discussion</i>
		3. Pembahasan Hasil Lelang SBSN 18 Mei 2020 3. <i>Discussion on Government Sharia Securities Auction Results May 18, 2020</i>
		4. Pipeline Investasi Dalam Negeri 4. <i>Domestic Investment Pipeline</i>
		5. Pipeline Investasi Luar Negeri 5. <i>Overseas Investment Pipeline</i>
		6. Pembahasan Layout dan Seating Office 6. <i>Discussion of Layout and Seating Office</i>
		7. Update kemaslahatan 7. <i>Update on Philanthropic Program</i>
		8. Proyeksi Keuangan Renstra 2020-2024 8. <i>Financial Projection of Strategic Plan 2020-2024</i>
26	20 Mei 2020 May 20, 2020	Pembahasan terkait SDM <i>HR related discussion</i>
27	27 Mei 2020 May 27, 2020	1. Update Portfolio Surat Berharga dan Emas 1. <i>Update on Securities and Gold Portfolio</i>
		2. Usulan Investasi kepada Muhammadiyah (Selldown dari Bank Bukopin Syariah) 2. <i>Investment Proposal for Muhammadiyah (Selldown from Bank Bukopin Syariah)</i>
		3. Update Pembiayaan kepada BPRS 3. <i>Financing Update to BPRS</i>
		4. Pipeline Investasi Luar Negeri 4. <i>Overseas Investment Pipeline</i>
		5. Update Area Kerja 5. <i>Update on Work Area</i>
		6. Keputusan Pengadaan Konsultan 147 6. <i>Decision on Procurement Consultant 147</i>
		7. Update kemaslahatan 7. <i>Update on Philanthropic Program</i>
		8. Update Database Ekonomi dan Keuangan BPKH 8. <i>Update on BPKH's Economic and Financial Database</i>

28	2 Juni 2020 June 2, 2020	1. Pipeline Investasi Surat Berharga dan Emas
		1. <i>Securities and Gold Investment Pipeline</i>
		2. Pipeline Investasi Dalam Negeri
		2. <i>Domestic Investment Pipeline</i>
		3. Pipeline Investasi Luar Negeri
		3. <i>Overseas Investment Pipeline</i>
		4. Update Kemaslahatan
29	10 Juni 2020 June 10, 2020	4. <i>Update on Philanthropic Program</i>
		5. Rekomendasi Proyeksi RKATP 2020
		5. <i>Recommendation on Amendment of Work Plan and Annual Budget 2020 Projection</i>
		6. Rekomendasi Alokasi Aset untuk Renstra 2020-2024
		6. <i>Recommended Asset Allocation for Strategic Plans 2020-2024</i>
		7. Kick-off Integrasi ISO 9001:2015 (Sistem Manajemen Mutu) dan ISO 37001:2016 (Sistem Manajemen Anti Suap)
		7. <i>Kick-off Integration of ISO 9001:2015 (Quality Management System) and ISO 37001:2016 (Anti-Bribery Management System)</i>
30	16 Juni 2020 June 16, 2020	1. Prognosa Portfolio & Nilai Manfaat Investasi Surat Berharga dan Emas
		1. <i>Portfolio Prognosis & Return of Securities and Gold Investment</i>
		2. Usulan Sukuk Pegadaian dalam Portfolio RDPUS
		2. <i>Pegadaian Sukuk Proposal in Sharia Money Market Mutual Funds Portfolio</i>
		3. Usulan Sukuk SMF dalam Portfolio RDPUS
		3. <i>SMF Sukuk Proposal in Sharia Money Market Mutual Funds Portfolio</i>
		4. Usulan Investasi solusi TI
		4. <i>IT Solution Investment Proposal</i>
		5. Usulan Perpanjangan DC Telkom
5. <i>DC Telkom Extension Proposal</i>		
30	16 Juni 2020 June 16, 2020	6. Pipeline Investasi Dalam Negeri
		6. <i>Domestic Investment Pipeline</i>
		7. Pipeline Investasi Luar Negeri
		7. <i>Overseas Investment Pipeline</i>
		8. Update Kemaslahatan
		8. <i>Update on Philanthropic Program</i>
		9. Update Ke-SDM-an
		9. <i>Update on HR</i>
		1. Prognosa, Portfolio & Nilai Manfaat: Proposal Appeal Timing SBSN 12T
1. <i>Prognosis, Portfolio & Return: Proposal for Appeal Timing Government Sharia Securities 12T</i>		
30	16 Juni 2020 June 16, 2020	2. Pipeline Investasi Dalam Negeri
		2. <i>Domestic Investment Pipeline</i>
		3. Pipeline Investasi Luar Negeri
		3. <i>Overseas Investment Pipeline</i>
		4. Update Kemaslahatan
		4. <i>Update on Philanthropic Program</i>
		5. Review Proposal Investasi Solusi TI dari Beberapa Mitra
		5. <i>Review of IT Solution Investment Proposals from Partners</i>
30	16 Juni 2020 June 16, 2020	6. Penyusunan RKAT Tahun 2021
		6. <i>Work Plans and Annual Budget 2021 Preparation</i>
		7. Pembahasan Rancangan PKBP tentang Pedoman Tata Naskah Dinas
		7. <i>Discussion on the PKBP Draft on Guidelines for Official Manuscripts</i>
		8. Pembahasan Rancangan Amandemen PKBP Nomor 7 Tahun 2019 tentang Pedoman Manajemen Risiko Bisnis
		8. <i>Discussion on the Draft Amendment of PKBP Number 7 of 2019 concerning Guidelines for Business Risk Management</i>

		<ol style="list-style-type: none"> 1. Pembahasan Sukuk Mudharabah PUB Indonesia Eximbank II Tahap I/2020 Lembaga Pembiayaan Ekspor LPEI 1. <i>Discussion on Sukuk Mudharabah PUB Indonesia Eximbank II Phase I/2020 Export Financing Institution LPEI</i>
31	23 Juni 2020 June 23, 2020	<ol style="list-style-type: none"> 2. Pipeline Investasi Dalam Negeri 2. <i>Domestic Investment Pipeline</i> 3. Pipeline Investasi Luar Negeri 3. <i>Overseas Investment Pipeline</i> 4. Pembahasan Kronologi Aset BMH Kemenag - BPKH 4. <i>Discussion on the Chronology of BMH Assets from the Ministry of Religious Affairs - BPKH</i> 5. Update Kemaslahatan 5. <i>Update on Philanthropic Program</i> 6. Progres Rekrutmen 6. <i>Recruitment Progress</i> 7. High Level SDM 7. <i>High Level HR</i> 8. Progres Pemutakhiran Renstra 2020-2024 8. <i>2020-2024 Strategic Plans Update Progress</i>
32	30 Juni 2020 June 30, 2020	<ol style="list-style-type: none"> 1. Update Portofolio Surat Berharga 1. <i>Securities Portfolio update</i> 2. Proposal Investasi Surat Berharga Indosat, XL dan Elnusa 2. <i>Securities Investment Proposal for Indosat, XL and Elnusa</i> 3. Pipeline Investasi Dalam Negeri 3. <i>Domestic Investment Pipeline</i> 4. Pipeline Investasi Luar Negeri 4. <i>Overseas Investment Pipeline</i> 5. Update Asset BM BPKH 5. <i>BPKH BM Asset update</i> 6. Update Kemaslahatan 6. <i>Update on Philanthropic Program</i> 7. Update Ke-SDM-an 7. <i>HR updates</i> 8. Persetujuan Draf Indikator Renstra 2020-2024 8. <i>Approval of the 2020-2024 Draft Strategic Plans Indicator</i> 9. Pembahasan Legal Reviu Rancangan Tata Naskah Dinas di Badan Pengelola Keuangan Haji 9. <i>Legal Discussion of the Review of the Draft Office of the Manuscript at the Hajj Fund Management Agency</i> 10. Pembahasan Rancangan Amandemen PKBP Nomor 1 Tahun 2020 tentang Pedoman Pengelolaan Keuangan Haji 10. <i>Discussion on the Draft Amendment of PKBP Number 1 of 2020 concerning Guidelines for Hajj Fund Management</i> 11. Lain-lain 11. <i>Others</i>

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7 Juli 2020
July 7, 2020

1. **Investasi Surat Berharga dan Emas: Update Portofolio dan Persiapan Lelang SBSN**
1. *Securities and Gold Investment: Portfolio Update and Government Sharia Securities Auction Preparation*
2. **Investasi Surat Berharga dan Emas: Proposal Telkom dan Indosat**
2. *Investment in Securities and Gold: Proposals by Telkom and Indosat*
3. **Pipeline Investasi Dalam Negeri**
3. *Domestic Investment Pipeline*
4. **Investasi LN: Termsheet Pembiayaan melalui IsDB dan Project Orion**
4. *Foreign Investment: Financing Termsheet through IsDB and Project Orion*
5. **Update Progres Proposal Solusi TI**
5. *IT Solution Proposal Progress updates*
6. **Update Kemaslahatan**
6. *Update on Philanthropic Program*
7. **Update Ke-SDM-an**
7. *HR Updates*
8. **Pemutakhiran Renstra dan RKAT 2021**
8. *2021 Strategic Plans and Work Plans and Annual Budget Finalization*
9. **Pembahasan Legal Review PKBP SOTK Reorganisasi**
9. *Legal Review of PKBP SOTK Reorganization discussion*
10. **Pembahasan Sosialisasi Rencana Amandemen Perjanjian Kerja Sama dengan BPS-BPIH**
10. *Discussion on the Socialization of the Amendment Plan for the Cooperation Agreement with The Receiving Banks of Hajj Organizing Cost*
11. **Lain-lain**
11. *Others*

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14 Juli 2020
July 14, 2020

1. **Update Portofolio dan Persiapan Opsi Lelang/Private Placement SBSN**
1. *Portfolio and Preparation of Government Sharia Securities Auction Options/Private Placement updates*
2. **Update Investasi Dalam Negeri**
2. *Domestic Investment updates*
3. **Update Investasi Luar Negeri**
3. *Overseas Investment updates*
4. **Update Pengadaan Sewa Mobil Operasional**
4. *Operational Car Rental Procurement updates*
5. **Update Progress Proposal Solusi TI dan Data Center**
5. *Update on IT Solutions and Data Center Proposal Progress*
6. **Update Kemaslahatan**
6. *Update on Philanthropic Program*
7. **Update Ke-SDM-an**
7. *HR updates*
8. **Pemutakhiran Renstra**
8. *Strategic Plans updates*
9. **Pembahasan Legal Reviu PKBP Pedoman Audit Khusus**
9. *Legal Discussion PKBP Review Special Audit guidelines*
10. **Update Rencana MOU antara BPKH dan KPK**
10. *MOU Plan between BPKH and the Corruption Eradication Commission updates*
11. **Lain-lain**
11. *Others*

<p>35</p> <p>21 Juli 2020 July 21, 2020</p>	<ol style="list-style-type: none"> 1. <i>Update</i> Portofolio dan Nilai Manfaat serta Persiapan Mengikuti Lelang SBSN dan <i>Private Placement</i> 1. <i>Portfolio and Return and Preparation for Participating in Government Sharia Securities Auctions and Private Placement updates</i> 2. <i>Update</i> Investasi Dalam Negeri 2. <i>Domestic Investment updates</i> 3. <i>Update</i> Investasi Luar Negeri 3. <i>Overseas Investment updates</i> 4. <i>Update Data Center</i> dan Progres Solusi TI 4. <i>Data Center Update and IT Solution progress</i> 5. <i>Update</i> Pengadaan, Sewa Kendaraan dan Progres Pengelolaan BMH 5. <i>Update on Procurement, Vehicle Rental and BMH Management Progress updates</i> 6. <i>Update</i> Ke-SDM-an 6. <i>HR updates</i> 7. <i>Update</i> Kemaslahatan 7. <i>Update on Philanthropic Program</i> 8. Lain-lain 8. <i>Others</i>
<p>36</p> <p>28 Juli 2020 July 28, 2020</p>	<ol style="list-style-type: none"> 1. <i>Prognosa Portfolio & Nilai Manfaat</i> serta Hasil Lelang 21 Juli 2020 dan Rencana <i>Private Placement</i> SBSN 1. <i>Portfolio Prognosis & Return and Auction Results 21 July 2020 and Government Sharia Securities Private Placement Plan</i> 2. <i>Update</i> Investasi Dalam Negeri 2. <i>Domestic Investment updates</i> 3. <i>Update</i> Investasi Luar Negeri 3. <i>Overseas Investment updates</i> 4. Progres Solusi TI (Progress PKS dengan Kemenag, Perpanjangan TelkomSigma, <i>Schedule</i> Solusi TI) 4. <i>Progress of IT Solutions (Progress of PKS with Ministry of Religious Affairs, Extension of TelkomSigma, Schedule of IT Solutions)</i> 5. Usulan SK Tim Pengadaan Strategis, SK Gugus Tugas BMH-Kemenag 5. <i>Proposed SK Strategic Procurement Team, SK Task Force BMH-Kemenag</i> 6. <i>Update</i> Ke-SDM-an 6. <i>HR updates</i> 7. <i>Update</i> Kemaslahatan 7. <i>Update on Philanthropic Program</i> 8. Tindak Lanjut <i>Legal Opinion</i> Kemenkumham mengenai PLHUT Jeddah 8. <i>Follow-up of the Legal Opinion of the Ministry of Law and Human Rights regarding the Jeddah PLHUT</i> 9. <i>Update</i> Progres ISO 9001:2015 dan ISO 37001:2016 9. <i>Update on Progress of ISO 9001:2015 and ISO 37001:2016</i> 10. Pembahasan Peraturan Kepala Badan Pelaksana tentang Cetak Biru Pengembangan Teknologi Informasi dan Komunikasi BPKH 10. <i>Discussion on Regulation of the Head of the Executive Board regarding the Blueprint for the BPKH's Development of Information and Communication Technology BPKH</i> 11. Pembahasan Peraturan Kepala Badan Pelaksana tentang Pedoman Penggunaan Akun, Kata Sandi, Surat Elektronik, Intranet dan Internet di Lingkungan BPKH 11. <i>Discussion on Regulations of the Head of the Executive Board regarding Guidelines for the Use of Accounts, Passwords, Electronic Mail, Intranets and the Internet in the BPKH Environment</i> 12. Lain-lain 12. <i>Others</i>

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4 Agustus 2020
August 4, 2020

1. **Update Portofolio dan Rencana Investasi Surat Berharga dan Emas**
1. *Portfolio and Investment Plan for Securities and Gold updates*
2. **Update Rencana Investasi Langsung Lainnya**
2. *Other Direct Investment Plan updates*
3. **Update Rencana Investasi dan Kerja Sama Luar Negeri**
3. *Update on Foreign Investment and Cooperation Plans*
4. **Update Proposal Kemaslahatan**
4. *Update on Philanthropic Program Proposal*
5. **SDM**
5. *HR*
6. **Lain-lain**
6. *Others*

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11 Agustus 2020
August 11, 2020

1. **ISBE: Update Portofolio dan Eksekusi Lelang SBSN dan Rencana Lelang Agustus 2020**
1. *ISBE: Update on Government Sharia Securities Portfolio and Auction Execution and Auction Plan for August 2020*
2. **Update Investasi Dalam Negeri**
2. *Domestic Investment updates*
3. **Update Investasi Luar Negeri**
3. *Overseas Investment updates*
4. **Pemutakhiran Renstra 2020-2024 dan RKAT 2021**
4. *Update the 2020-2024 Strategic Plans and 2021 Work Plans and Annual Budget*
5. **Update Bidang Hukum**
5. *Legal updates*
6. **Update Aset BMH I, Pengadaan BarJas Umum & Probity Pengadaan Strategis, Solusi Fasilitas Kendaraan & Alat Komunikasi**
6. *Update on BMH I Assets, Procurement of General Goods and Services & Probity of Strategic Procurement, Solutions for Vehicle Facilities & Communication Equipment*
7. **Update TI: Komite Pengarah, KAK, Lelang & Pengadaan Strategis TI**
7. *IT Updates: Steering Committee, TOR, Auction & Strategic Procurement IT*
8. **Update Bidang Kemaslahatan**
8. *Update on Philanthropic Program Field*
9. **Pembahasan Pelaksanaan Rekrutmen Terbuka (Pegawai dengan Perjanjian Kerja dan Pegawai Tetap) dan Formasi Kepegawaian Pasca Reorganisasi**
9. *Discussion on the Implementation of Open Recruitment (Employees with Work Agreements and Permanent Employees) and Post-Reorganization Employment Formation*
10. **Update Jadwal Pelaksanaan Wawancara Konsultan Kornferry/Hay dengan Anggota Badan Pelaksana dan Dewan Pengawas**
10. *Update on Schedule for Interviews by Kornferry/Hay Consultants with Members of the Executive Board and Supervisory Board*
11. **Pembahasan Rencana FGD Pembahasan dan Penetapan Nilai-nilai BPKH dengan Dewan Pengawas**
11. *Discussion on FGD Plan Discussion and Determination of BPKH Values with the Supervisory Board*
12. **Pembahasan Rencana Peringatan 17 Agustus 2020**
12. *Discussion on the Commemoration of August 17, 2020 Plan*

39	18 Agustus 2020 August 18, 2020	1. ISBE: <i>Update</i> portofolio dan eksekusi Lelang SBSN dan rencana lelang Agustus 2020
		1. <i>ISBE: Portfolio update and Government Sharia Securities Auction execution and auction plan August 2020</i>
		2. Pembahasan Rencana Investasi Sukuk Pegadaian
		2. <i>Discussion on the Pegadaian Sukuk Investment Plan</i>
		3. <i>Update</i> Penghimpunan, Penempatan dan ILAL (PPILAL)
		3. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		4. <i>Update</i> Investasi dan Kerja Sama Luar Negeri
		4. <i>Investment and Foreign Cooperation updates</i>
		5. Pembahasan SOTK Organisasi Badan Pelaksana
		5. <i>Discussion on SOTK of the Organization of the Executive Board</i>
		6. Pembahasan PKBP tentang perubahan PKBP No.12 Tahun 2019 tentang Pedoman Manajemen Mutu ISO 9001:2015
		6. <i>Discussion on PKBP concerning changes to PKBP Number 12 of 2019 regarding ISO 9001:2015 concerning Quality Management Guidelines</i>
		7. Pembahasan PKBP tentang Sistem Manajemen Anti Penyuapan sesuai ISO 37001:2016
7. <i>Discussion on PKBP concerning on Anti-Bribery Management System according to ISO 37001:2016</i>		
8. Pembahasan Amandemen PKBP No.3 Tahun 2020		
8. <i>Discussion on Amendment to PKBP No.3 of 2020</i>		
9. <i>Update</i> Aset BMH dan Pengadaan SW		
9. <i>BMH Assets and SW Procurement Updates</i>		
10. <i>Update</i> Progres Eksekusi Pengadaan Project Solusi TI		
10. <i>IT Solution Procurement Project Progress Update</i>		
11. Rekomendasi KEK mengenai Hibah Kemaslahatan		
11. <i>Special Economic Zone Recommendations on Return Grants</i>		
12. Pembahasan Rekrutmen		
12. <i>Discussion on Recruitment</i>		
13. Pembahasan Standar Biaya Masukan (SBM)		
13. <i>Discussion on Standard Input Costs (SBM)</i>		
40	28 Agustus 2020 August 28, 2020	1. <i>Update</i> Investasi
		1. <i>Investment updates</i>
		2. <i>Update</i> TI dan Pengadaan
		2. <i>IT and Procurement updates</i>
		3. <i>Update</i> Kemaslahatan
		3. <i>Update on Philanthropic Program</i>
4. SDM		
4. <i>HR</i>		
5. Pembahasan Standar Biaya Masukan (SBM)		
5. <i>Discussion on Standard Input Fees (SBM)</i>		
6. Lain-lain		
6. <i>Others</i>		

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1 September 2020
September 1, 2020

1. Pembahasan Proyek Penyusunan *Job Grading*, Skala Gaji, dan Pemetaan Remunerasi
1. *Discussion on Job Grading Preparation Project, Salary Scale, and Remuneration Mapping*
2. *Update* Portofolio dan Eksekusi Lelang SBSN dan Setelah Lelang Agustus 2020 (ISBE) serta Hasil Pertemuan dengan DJPPR Perihal SBSN
2. *Update on Government Sharia Securities Portfolio and Auction Execution and After Auction August 2020 (ISBE) and Meeting Results with DJPPR Regarding Government Sharia Securities*
3. *Update* Penghimpunan, Penempatan dan ILAL (PPILAL)
3. *Update on Collection, Placement and ILAL (PPILAL)*
4. *Update* Investasi dan Kerja Sama Luar Negeri
4. *Update on Investment and Foreign Cooperation*
5. *Update* Ketentuan Pengadaan Alat Komunikasi dan Kendaraan Operasional
5. *Update on Provisions for Procurement of Communication Equipment and Operational Vehicles*
6. *Update* Progres Eksekusi Pengadaan Project Solusi TI
6. *IT Solution Project Procurement Progress Update*
7. *Update* Bidang Kemaslahatan
7. *Philanthropic Program Field Update*
8. *Update* SDM
8. *HR updates*
9. Lain-lain
9. *Others*

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8 September 2020
September 8, 2020

1. *Update* Investasi
1. *Investment updates*
2. *Update* Bidang SDM
2. *HR Field updates*
3. *Update* Kemaslahatan
3. *Philanthropic Program Update*
4. *Update* Ketentuan Pengadaan Alat Komunikasi dan Kendaraan Operasional
4. *Update on Provisions for Procurement of Communication Equipment and Operational Vehicles*
5. *Update* Progres Eksekusi Pengadaan Project Solusi TI
5. *IT Solution Project Procurement Progress updates*
6. *Update* Bidang Hukum
6. *Legal updates*
7. Lain-lain
7. *Others*

	<p>43 15 September 2020 September 15, 2020</p>	<ol style="list-style-type: none"> 1. Update Project Job Grading -Konsultan KornFerry 1. <i>Project Job Grading-KornFerry Consultant updates</i> 2. ISBE: Update Portofolio dan Eksekusi Lelang SBSN dan setelah Lelang Agustus 2020 2. <i>ISBE: Update on Government Sharia Securities Portfolio and Auction Execution and after Auction August 2020</i> 3. Update Penghimpunan, Penempatan dan ILAL (PPILAL) 3. <i>Update Collection, Placement and ILAL (PPILAL)</i> 4. Update Investasi dan Kerja Sama Luar Negeri 4. <i>Update on Investment and Foreign Cooperation</i> 5. Update Progres Pengadaan Strategis 5. <i>Strategic Procurement Progress Updates</i> 6. Update Progres Eksekusi Pengadaan Project Solusi TI, Koordinasi Tindak Lanjut Setelah Selesai Koneksi Host to Host (H2H) dan Persiapan Pembuatan KAK Roadmap Transformasi Digital 6. <i>Update on IT Solution Project Procurement Execution Progress, Coordination of Follow Up After Complete Host to Host (H2H) Connections and Preparation for Making KAK Digital Transformation Roadmap</i> 7. Tinjauan Manajemen pada Sistem Manajemen Mutu (SMM) ISO 9001:2015 dan Implementasi Sistem Manajemen Anti Penyuapan (SMAP) SNI ISO 37001:2016 7. <i>Management Review on Quality Management System (SMM) ISO 9001:2015 and Implementation of Anti-Bribery Management System (SMAP) SNI ISO 37001:2016</i> 8. Update Bidang Kemaslahatan 8. <i>Philanthropic Program Field updates</i> 9. Update SDM 9. <i>HR updates</i> 10. Pembahasan Pokok Pengaturan dan Update Pembahasan Amandemen PBPKH No.5 Tahun 2018 tentang Tata Cara dan Bentuk Investasi Keuangan Haji 10. <i>Discussion on the Main Arrangement and Update on the PBPKH Amendment Discussion Number 5 of 2018 concerning Procedures and Forms of Hajj Financial Investment</i> 11. Lain-lain 11. <i>Others</i>
	<p>44 22 September 2020 September 22, 2020</p>	<ol style="list-style-type: none"> 1. Update Project Job Grading - Konsultan KornFerry 1. <i>Project Job Grading - KornFerry Consultant updates</i> 2. Update Portofolio dan Rencana Eksekusi Lelang SBSN Sep 2020 (ISBE), Proposal Sukuk Bank Sulselbar sebagai Universe RDPU 2. <i>Update on Government Sharia Securities Auction Portfolio and Execution Plan Sep 2020 (ISBE), Bank Sulselbar Sukuk Proposal as RDPU's Universe</i> 3. Update Penghimpunan, Penempatan dan ILAL (PPILAL) 3. <i>Collection, Placement and ILAL (PPILAL) updates</i> 4. Update Investasi dan Kerja Sama Luar Negeri 4. <i>Investment and Foreign Cooperation updates</i> 5. Update Progress Pengadaan Strategis - Hasil Pertemuan dengan Kemenag Kerja Sama Pengelolaan Aset 5. <i>Update on Strategic Procurement Progress - Results of Meeting with the Ministry of Religious Affairs for Asset Management Cooperation</i> 6. Update Progres Eksekusi Pengadaan Project Solusi TI, Koordinasi Tindak Lanjut setelah Selesai Koneksi H2H dan Persiapan Pembuatan KAK Roadmap Transformasi Digital 6. <i>Update on IT Solution Project Procurement Execution Progress, Coordination of Follow Up After Completion of H2H Connection and Preparation for Making KAK Digital Transformation Roadmap</i> 7. Update Bidang Kemaslahatan 7. <i>Philanthropic Program Field updates</i> 8. Update SDM 8. <i>HR updates</i> 9. Lain-lain 9. <i>Others</i>

45 29 September 2020
September 29, 2020

1. **Update Portofolio dan Rencana Eksekusi Lelang SBSN September 2020 (ISBE), Proposal Sukuk**
1. *Update on the September 2020 Government Sharia Securities Auction Portfolio and Execution Plan (ISBE), Sukuk Proposals*
2. **Update Penghimpunan, Penempatan dan ILAL (PPILAL)**
2. *Collection, Placement and ILAL (PPILAL) updates*
3. **Update Investasi dan Kerja Sama Luar Negeri**
3. *Investment and Foreign Cooperation updates*
4. **Update Progres Pengadaan Strategis, Hasil Pertemuan dengan Kemenag Kerja Sama Pengelolaan Asset BMH, Progress Jual Beli PLHUT**
4. *Update on Strategic Procurement Progress, Meeting Results with the Ministry of Religious Affairs for BMH Asset Management Cooperation, PLHUT Sales and Purchase Progress*
5. **Update Progres Eksekusi Pengadaan Project Solusi TI, Koordinasi Tindak Lanjut setelah Selesai Koneksi H2H dan Penyelesaian KAK Roadmap Transformasi Digital**
5. *Update on IT Solution Project Procurement Execution Progress, Coordination of Follow Up After Completion of H2H Connections and Completion of KAK Digital Transformation Roadmap*
6. **Update Bidang Kemaslahatan**
6. *Philanthropic Program Field updates*
7. **Update SDM**
7. *HR updates*
8. **Pembahasan Rancangan Peraturan PBPBKH ISBE**
8. *Discussion on Draft ISBE PBPBKH Regulation*
9. **Pembahasan Progres Pengecualian Pajak**
9. *Discussion on Tax Exemption Progress*
10. **Pembahasan Amandemen UU 34/2014 dan PP 5/2018**
10. *Discussion on Amendments of Law 34/2014 and PP 5/2018*
11. **Pembahasan PLHUT**
11. *Discussion on PLHUT*

46 6 Oktober 2020
October 6, 2020

1. **Update Portofolio dan Hasil Lelang dan Private Placement SBSN September 2020 (ISBE), Proposal Sukuk Bkltj Indosat**
1. *Update on Portfolio and Results of the September 2020 Government Sharia Securities Auction and Private Placement (ISBE), Indosat Bkltj Sukuk Proposal*
2. **Update Penghimpunan, Penempatan dan ILAL (PPILAL)**
2. *Collection, Placement and ILAL (PPILAL) updates*
3. **Update Investasi dan Kerja Sama Luar Negeri**
3. *Investment and Foreign Cooperation updates*
4. **Update Tindak Lanjut Hasil Pertemuan dengan Kemenag Kerja Sama Pengelolaan Asset BMH, Update Rencana Re-layout dan Tagging Asset BMKH ex Kemenag, Rencana Peraturan Sarana dan Prasarana**
4. *Update on Follow-up Meeting Results with the Ministry of Religious Affairs for BMH Asset Management Cooperation, Update on the Re-layout and Tagging Plan for BMKH Ex-MoRA Assets, Plan for Facilities and Infrastructure Regulations*
5. **Update Progres Eksekusi Pengadaan Strategis Project Solusi TI dan Update Rencana Implementasi Intranet**
5. *Update on IT Solution Project Strategic Procurement Execution Progress Intranet Implementation Plan*
6. **Update SDM**
6. *HR updates*
7. **Update Bidang Kemaslahatan**
7. *Philanthropic Program Field updates*
8. **Tindak lanjut persetujuan Renstra dan RKAT 2021**
8. *Follow up on the approval of the 2021 Strategic Plans and Work Plans and Annual Budget*
9. **Pembahasan Progres PBPBKH ISBE**
9. *Discussion on ISBE PBPBKH Progress*
10. **Lain-lain**
10. *Others*

47	13 Oktober 2020 October 13, 2020	1. <i>Update Portofolio dan Hasil Lelang dan Private Placement SBSN Oktober 2020 (ISBE) serta Update Skenario Penambahan Nilai Manfaat</i>
		1. <i>Update on Portfolio and Results of the October 2020 Government Sharia Securities Auction and Private Placement (ISBE) and Update on the Scenario of Gaining Return</i>
		2. <i>Update Penghimpunan, Penempatan dan ILAL (PPILAL)</i>
		2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. <i>Update Investasi dan Kerja Sama Luar Negeri</i>
		3. <i>Investment and Foreign Cooperation updates</i>
		4. <i>Update Pengadaan Strategis, Jual Beli PLHUT, Update Rencana Re-layout, Rencana Peraturan Sarana dan Prasarana, Sewa Kendaraan</i>
		4. <i>Strategic Procurement Update, PLHUT Sale and Purchase, Re-layout Plan Update, Facility and Infrastructure Regulation Plan, Vehicle Rental</i>
		5. <i>Update Progres Eksekusi Pengadaan Strategis Project Solusi TI dan Update Pengadaan Aplikasi dari Bidang-Bidang</i>
		5. <i>Update on Strategic Procurement of IT Solution Project Progress and Procurement of Applications from Fields update</i>
		6. <i>Update SDM</i>
6. <i>HR Updates</i>		
7. <i>Update Kemaslahatan</i>		
7. <i>Philanthropic Program Updates</i>		
8. <i>Pembahasan Legal Review PBPKH ISBE</i>		
8. <i>Discussion on Legal Review of PBPKH ISBE</i>		
9. <i>Pembahasan Tindak Lanjut Audit SDM</i>		
9. <i>HR Audit Follow-up Discussion</i>		
10. <i>Laporan Tes Kepatuhan BPS-BPIH</i>		
10. <i>The Receiving Banks of Hajj Organizing Cost Compliance Test Report</i>		
11. <i>Lain-lain: Pembahasan Kesekretariatan dan Update Kearsipan</i>		
11. <i>Others: Secretarial Discussion and Archive Updates</i>		
48	20 Oktober 2020 October 20, 2020	1. <i>Update Portofolio, Hasil Lelang dan Rencana Usulan Baru SBSN ke Badan Pelaksana dan Dewan Pengawas serta Update Pasar Sekunder</i>
		1. <i>Portfolio Update, Auction Results and Government Sharia Securities New Proposal Plan to the Executive Board and Supervisory Board as well as Secondary Market Update</i>
		2. <i>Update Penghimpunan, Penempatan dan ILAL (PPILAL)</i>
		2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. <i>Update Investasi dan Kerja Sama Luar Negeri</i>
		3. <i>Investment and Foreign Cooperation updates</i>
		4. <i>Update Pengadaan Strategis, Update Rencana Relayout Ruang Meeting Lantai 2, Progres Peraturan Sarana dan Prasarana</i>
		4. <i>Update on Strategic Procurement, Update on the 2nd Floor Meeting Room Relayout Plan, Progress on Facilities and Infrastructure Regulation</i>
		5. <i>Update H2H Kemenag dan H2H BPS-BPIH dan Update Pembahasan dengan User setelah H2H Sukses (Update Digital Transformation Project)</i>
		5. <i>Update on Ministry of Religious Affairs H2H and The Receiving Banks of Hajj Organizing Cost H2H and Update on Discussion with Users after Successful H2H (Digital Transformation Project Update)</i>
		6. <i>Update SDM</i>
6. <i>HR updates</i>		
7. <i>Update Kesekretariatan Badan dan Kemaslahatan</i>		
7. <i>Update on Agency Secretariat and Philanthropic Program</i>		
8. <i>Pembahasan MoA PLHUT</i>		
8. <i>Discussion on MoA PLHUT</i>		
9. <i>Pembahasan terkait Konsultan Transformasi Digital</i>		
9. <i>Discussion on Digital Transformation Consultants</i>		

49	26 Oktober 2020 October 26, 2020	1. <i>Update</i> Portofolio dan Rencana <i>Private Placement</i> Persetujuan Investasi SBSN baru dari Dewan Pengawas, <i>Update</i> Pasar Sekunder dan Rencana Pembubaran RD
		1. <i>Portfolio and Private Placement Plan for new Government Sharia Securities Investment Approval from Supervisory Board Updates, Update on Secondary Market and Plan for Dissolution of RD</i>
		2. <i>Update</i> Penghimpunan, Penempatan dan ILAL (PPILAL)
		2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. <i>Update</i> Investasi dan Kerja Sama Luar Negeri
		3. <i>Investment and Foreign Cooperation updates</i>
		4. <i>Update</i> Pengadaan Progres Peraturan Sarana dan Prasarana
		4. <i>Update on Procurement Progress of Facilities and Infrastructure Regulations</i>
50	27 Oktober 2020 October 27, 2020	5. <i>Update</i> Pelaksanaan H2H dengan BPS-BPIH, MI dan BK
		5. <i>Update on H2H Implementation with The Receiving Banks of Hajj Organizing Cost, MI and BK</i>
		6. <i>Update</i> SDM
		6. <i>HR Updates</i>
		7. Laporan Perkembangan Proyek <i>Job Grading</i> dan Penetapan Remunerasi
		7. <i>Job Grading Project Progress Report and Remuneration Determination</i>
		8. <i>Update</i> Kemaslahatan
		8. <i>Philanthropic Program Updates</i>
51	2 November 2020 November 2, 2020	1. Pembahasan <i>Legal Review</i> PBPKH ISBE
		1. <i>Discussion on Legal Review of PBPKH ISBE</i>
		2. <i>Legal Review</i> PKBP Sarana dan Prasarana
		2. <i>Legal Review of PKBP Facilities and Infrastructure</i>
52	3 November 2020 November 3, 2020	3. <i>Kick-off</i> Transformasi Digital
		3. <i>Digital Transformation Kick-off</i>
		4. <i>Update</i> Kegiatan Rapat Kerja 2020
		4. <i>2020 Work Meeting Activities Update</i>
52	3 November 2020 November 3, 2020	1. <i>Update</i> Portofolio dan Rencana <i>Private Placement</i> Persetujuan Investasi SBSN Baru dari Dewan Pengawas, <i>Update</i> Pasar Sekunder dan Rencana Pembubaran RD Terproteksi Syariah
		1. <i>Update on Portfolio and Private Placement Plan for New Government Sharia Securities Investment Approval from Supervisory Board, Update on Secondary Market and Plan for Dissolution of Sharia Capital Protected Fund</i>
		2. <i>Update</i> Penghimpunan, Penempatan dan ILAL (PPILAL)
		2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. <i>Update</i> Investasi dan Kerja Sama Luar Negeri
		3. <i>Investment and Foreign Cooperation updates</i>
		4. <i>Update</i> Kemaslahatan
		4. <i>Philanthropic Program updates</i>
5. <i>Update</i> Pelaksanaan H2H dengan BPS-BPIH, Manajer Investasi, dan Bank Kustodian		
5. <i>Update on H2H Implementation with The Receiving Banks of Hajj Organizing Cost, Investment Manager, and Custodian Bank</i>		

53	10 November 2020 November 10, 2020	1. Update Portofolio dan Rencana Private Placement Persetujuan Investasi SBSN Baru dari Dewan Pengawas, Update Pasar Sekunder dan Rencana Pembubaran RD Terproteksi Syariah
		1. Update on Portfolio and Private Placement Plan for New Government Sharia Securities Investment Approval from Supervisory Board, Update on Secondary Market and Plan for Dissolution of Sharia Capital Protected Fund
		2. Update Penghimpunan, Penempatan dan ILAL (PPILAL)
		2. Collection, Placement and ILAL (PPILAL) updates
		3. Update Investasi dan Kerja Sama Luar Negeri
		3. Investment and Foreign Cooperation updates
		4. Update Hasil Pertemuan dengan Kemenag tentang Koordinasi Pengelolaan Aset
		4. Update on the results of the meeting with the Ministry of Religious Affairs on Coordination of Asset Management
		5. Update Pelaksanaan Project Road Map TD dan H2H dengan BPS-BPIH
		5. Update on the Implementation of the TD and H2H Road Map Projects with The Receiving Banks of Hajj Organizing Cost
		54
6. Philanthropic Program updates		
7. Update Persiapan Kegiatan Rapat Kerja 2020		
7. Update on Preparation for 2020 Work Meeting Activities		
8. Update SDM		
8. HR updates		
9. Pembahasan terkait Indeks Kesehatan Organisasi		
9. Discussion on Organizational Health Index		
10. Legal Review PBPBKH Penyusunan Kebijakan, Rencana Strategis, dan RKAT BPKH		
10. Legal Review of PBPBKH Policy Preparation, Strategic Plan, and Work Plans and Annual Budget BPKH		
11. Legal Review PKBP SOTK BPKH		
11. Legal Review of PKBP SOTK BPKH		
		12. Pembahasan Progres Tindak Lanjut Laporan Hasil Pemeriksaan BPK
		12. Discussion on the progress of The Audit Board of The Republic of Indonesia Audit Results Follow-up Report
		1. Update Portofolio dan Rencana Pengajuan RIT dan Permohonan Persetujuan Investasi SBSN Baru kepada Dewan Pengawas, Update Rencana Pembubaran RD Terproteksi Syariah (Potensi Keuntungan dan Bagaimana Alokasinya), dan Tindak Lanjut Hasil Pemeriksaan BPK terkait ISBE
		1. Update on Portfolio and RIT Submission Plan and Application for New Government Sharia Securities Investment Approval to Supervisory Board, Update on Plan for Dissolution of Sharia Capital Protected Fund (Potential Profit and Allocation), and Follow Up on The Audit Board of The Republic of Indonesia Audit Results on ISBE
		2. Update Penghimpunan, Penempatan dan ILAL (PPILAL)
		2. Collection, Placement and ILAL (PPILAL) updates
		3. Update Investasi dan Kerja Sama Luar Negeri
		3. Investment and Foreign Cooperation updates
		4. Pengadaan Kendaraan Tindak Lanjut PKBP Sarpras, Usulan Pinjam Pakai Aset BPKH yang ada di Kemenag, Tindak Lanjut Hasil Pemeriksaan BPK untuk Bidang Pengadaan dan Umum
		4. Vehicle Procurement of Follow-up PKBP on Infrastructure, Proposal of BPKH Asset at The Ministry of Religious Affairs-Based Loan, Follow-up on The Audit Board of The Republic of Indonesia Inspection Results on Procurement and General Sector
		5. Update Pelaksanaan Project Road Map TD dan H2H dengan Kemenag dan BPS-BPIH, Tindak Lanjut Hasil Pemeriksaan BPK untuk Bidang TI
5. Update on the Implementation of the TD and H2H Road Map Projects with the Ministry of Religious Affairs' and The Receiving Banks of Hajj Organizing Cost, Follow-up on The Audit Board of The Republic of Indonesia Inspection Results on IT Sector		
6. Update Kemaslahatan		
6. Philanthropic Program updates		

		7. Pembahasan Amandemen PKBP Pedoman Teknis Kegiatan Kemaslahatan 7. Discussion on Amendment of PKBP Technical Guidelines for Philanthropic Activities
		8. Update SDM dan Usulan SDM Sekretariat Kepala Badan Pelaksana 8. HR Update and HR Proposal for the Secretariat of the Head of the Executive Board
		9. Forum Legal Review Peraturan Kemaslahatan 9. Legal Review Forum of Philanthropic Program Regulations
55	23 November 2020 November 23, 2020	1. Proposal Kemaslahatan 1. Philanthropic Program proposal
		1. Update Portofolio dan Progress Revisi RIT 2020, MoA RIT 2021 dan Potensi Keuntungan dan Bagaimana Konsekuensinya secara Accounting 1. Portfolio Update and Progress of 2020 RIT Revision, 2021 MoA RIT and Potential Profits and Its Economic Consequences
		2. Update Penghimpunan, Penempatan dan ILAL (PPILAL) 2. Update on Collection, Placement and ILAL (PPILAL)
		3. Update Investasi dan Kerja Sama Luar Negeri 3. Update on Investment and Foreign Cooperation
		4. Pengadaan Kendaraan Tindak Lanjut PKBP Sarana Prasarana dan Usulan Pinjam Pakai Aset BPKH yang ada di Kemenag 4. Vehicle Procurement of Follow-up PKBP on Infrastructure and Proposal of BPKH Asset at The Ministry of Religious Affairs-Based Loan
56	24 November 2020 November 24, 2020	5. Update Pelaksanaan Project Road Map TD dan H2H dengan Kemenag dan BPS-BPIH 5. Update on the Implementation of the TD and H2H Road Map Projects with the Ministry of Religious Affairs and The Receiving Banks of Hajj Organizing Cost
		6. Update Kemaslahatan 6. Philanthropic Program updates
		7. Update Kegiatan Rapat Kerja 2020 7. 2020 Work Meeting Activities updates
		8. Update SDM 8. HR updates
		9. Pembahasan Amandemen BPPKH Nomor 10 Tahun 2018 tentang Sistem Kepegawaian BPKH 9. Discussion on the BPPKH Amendment Number 10 of 2018 concerning the BPKH Personnel System
		10. Pembahasan Rancangan PKBP tentang Penurunan Nilai Aset Keuangan Haji 10. Discussion on the Draft PKBP on Impairment of Hajj Financial Assets
		11. Lain-lain 11. Others
		1. Update Bidang Investasi dan Kerja Sama Luar Negeri 1. Update on Investment and Foreign Cooperation
		2. Update Bidang Investasi Surat Berharga dan Emas 2. Update on Securities and Gold Investment
		3. Update Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya 3. Update on Collection, Placement, Direct Investment, and Other Investments
57	1 Desember 2020 December 1, 2020	4. Update Kemaslahatan 4. Philanthropic Program updates
		5. Update Rapat Kerja BPKH 5. BPKH Work Meeting updates
		6. Update Bidang Pengadaan dan Transformasi Digital 6. Update on Procurement and Digital Transformation
		7. Lain-lain 7. Others
58	7 Desember 2020 December 7, 2020	Proposal Kemaslahatan Philanthropic Program proposal

59	8 Desember 2020 December 8, 2020	1. Update Portofolio dan Progres Revisi Rencana Investasi Tahunan (RIT) 2020 serta MoA Pembubaran RDTS
		1. <i>Portfolio Update and Progress of Revision of Annual Investment Plan (RIT) 2020 and MoA for Dissolution of RDTS</i>
		2. Update Penghimpunan, Penempatan dan ILAL (PPILAL)
		2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. Update Investasi dan Kerja Sama Luar Negeri
		3. <i>Investment and Foreign Cooperation Update</i>
		4. Update SDM
		4. <i>HR updates</i>
		5. Pembahasan Penyusunan Indikator Kinerja Utama (KPI)
		5. <i>Discussion on Preparation of Key Performance Indicators (KPI)</i>
		6. Update Kemaslahatan
		6. <i>Philanthropic Program updates</i>
		7. Progres Perjanjian Kerja Sama (PKS) Pengelolaan Aset dengan Kemenag
		7. <i>Progress of the Asset Management Cooperation Agreement (PKS) with the Ministry of Religious Affairs</i>
8. Update Pelaksanaan <i>Project Road Map</i> TD dan H2H dengan Kemenag dan BPS-BPIH		
8. <i>Update on the Implementation of the TD and H2H Road Map Projects with the Ministry of Religious Affairs and The Receiving Banks of Hajj Organizing Cost</i>		
9. Pembahasan Kebijakan Treasuri		
9. <i>Discussion on Treasury Policy</i>		
10. Pembahasan Standar Biaya Masukan (SBM) dan Petunjuk Teknis Pencairan Tahun 2021		
10. <i>Discussion on Standard Input Cost (SBM) and Disbursement Guidelines 2021</i>		
11. Update Kebijakan <i>Virtual Account</i>		
11. <i>Virtual Account Policy update</i>		
12. Update Kebijakan Pengakumulasian Cadangan Operasional		
12. <i>Operational Reserve Accumulation Policy update</i>		
13. Legal Review: Kebijakan Cadangan Kerugian Penurunan Nilai (CKPN)		
13. <i>Legal Review: Policy on Allowance for Impairment Losses (CKPN)</i>		
14. Lain-lain		
14. <i>Others</i>		
60	9 Desember 2020 December 9, 2020	1. Perubahan RIT Investasi Surat Berharga dan Emas (ISBE) 2020
		1. <i>Amendment on the RIT for Investment in Securities and Gold (ISBE) 2020</i>
		2. RIT 2021
		2. <i>RIT 2021</i>
3. Simulasi RIT 2021		
3. <i>RIT 2021 Simulation</i>		
4. Draft PKBP Divestasi Pasar Sekunder		
4. <i>Draft PKBP for Secondary Market Divestment</i>		

61	16 Desember 2020 December 16, 2020	1. <i>Update Portofolio dan Progres Revisi RIT 2020 serta MoA Pembubaran RDTS</i> 1. <i>Portfolio Update and Progress of the 2020 RIT Revision and the MoA for the Dissolution of RDTS</i>
		2. <i>Update Penghimpunan, Penempatan dan ILAL (PPILAL)</i> 2. <i>Collection, Placement and ILAL (PPILAL) updates</i>
		3. <i>Update Investasi dan Kerja Sama Luar Negeri</i> 3. <i>Investment and Foreign Cooperation Update</i>
		4. <i>Update Pelaksanaan Project Road Map TD dan H2H dengan Kemenag dan BPS-BPIH</i> 4. <i>Update on the Implementation of the TD and H2H Road Map Projects with the Ministry of Religious Affairs and The Receiving Banks of Hajj Organizing Cost</i>
		5. <i>Update Kemaslahatan</i> 5. <i>Philanthropy updates</i>
		6. <i>Update SDM</i> 6. <i>HR updates</i>
		7. <i>Rancangan PBPKH tentang Perubahan Atas PBPKH Nomor 1 Tahun 2019 tentang Tata cara dan Bentuk Penempatan Keuangan Haji</i> 7. <i>PBPKH Draft concerning Amendments to PBPKH Number 1 of 2019 concerning Procedures and Forms of Hajj Financial Placements</i>
		8. <i>Rancangan PKBP tentang Pedoman Tresuri dan Pengendalian Keuangan</i> 8. <i>Draft of PKBP Regarding Treasury and Financial Control Guidelines</i>
		9. <i>Lain-lain</i> 9. <i>Others</i>
62	23 Desember 2020 December 23, 2020	1. <i>Update SDM</i> 1. <i>HR updates</i>
		2. <i>Update Kemaslahatan</i> 2. <i>Philanthropy updates</i>
		3. <i>Legal Review PKBP Tata Cara Perencanaan dan Penganggaran Rencana Kerja Anggaran Tahunan Pengelolaan Keuangan Haji BPKH</i> 3. <i>Legal Review of PKBP Procedures for Planning and Budgeting Work Plan Annual Budget Hajj Fund Management BPKH</i>
		4. <i>Legal Review PKBP Tata Cara Pelaporan dan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji</i> 4. <i>Legal Review of PKBP Reporting Procedures and Accountability for the Implementation of Hajj Fund Management</i>
		5. <i>Legal Review Prosedur Pengeluaran Keuangan Haji untuk Pembayaran Saldo Setoran Bipih Khusus ke PIHK</i> 5. <i>Legal Review Procedure for Hajj Financial Expenditure for Payment of Special Bipih Deposit Balance to PIHK</i>
		6. <i>Legal Review Prosedur Pengeluaran Keuangan Haji untuk Penyelenggaraan Ibadah Haji</i> 6. <i>Legal Review of Hajj Financial Expenditure Procedures for the Organization of Hajj</i>
		7. <i>Simulasi Sustainabiliti Keuangan Haji</i> 7. <i>Hajj Financial Sustainability Simulation</i>
		8. <i>Tindak Lanjut Laporan Audit Kinerja oleh BPK</i> 8. <i>Follow-up on the Performance Audit Report by The Audit Board of The Republic of Indonesia</i>
63	28 Desember 2020 December 28, 2020	Proyeksi Keuangan BPKH 2020 BPKH 2020 Financial Projection

Pelaksanaan Tugas Badan Pelaksana

1. Penyusunan kebijakan dan rencana strategis keuangan haji untuk tahun 2020-2024
2. Pembentukan regulasi BPKH sesuai dengan peraturan perundang-undangan
3. Melaksanakan program pengelolaan keuangan haji yang telah ditetapkan serta rekomendasi atas hasil pengawasan dan pemantauan dari dewan pengawas untuk tahun 2020
4. Penyusunan rencana kerja dan anggaran tahunan perubahan (RKATP) tahun 2020 serta rencana kerja dan anggaran tahunan tahun 2021
5. Penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi keuangan haji termasuk penerimaan dan pengeluaran keuangan haji dan manajemen risiko keuangan haji
6. Penyelenggaraan investasi keuangan haji meliputi investasi surat berharga, investasi emas, pengelolaan investasi langsung dan investasi lainnya dalam negeri, pengelolaan portofolio investasi berbentuk surat berharga maupun investasi langsung dan lainnya di luar negeri
7. Penyelenggaraan pengelolaan penghimpunan dana calon jemaah haji baru, pengelolaan penempatan dana keuangan haji yang meliputi tabungan, giro dan deposito di bank penerima setoran biaya penyelenggaraan ibadah haji
8. Penyelenggaraan hubungan dan kerja sama dengan pemerintah, lembaga dan pemangku kepentingan baik di dalam maupun luar negeri
9. Penyelenggaraan pengelolaan dan implementasi transformasi organisasi dan teknologi informasi BPKH
10. Penyelenggaraan kegiatan kemaslahatan umat Islam
11. Penyelenggaraan pengelolaan kepegawaian BPKH
12. Penyelenggaraan pengelolaan pengadaan barang dan jasa untuk operasional kantor
13. Penyelenggaraan kajian serta riset terapan yang berkaitan dengan investasi, penempatan dan pengelolaan dana haji yang dilakukan oleh BPKH
14. Penyusunan laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan
15. Penyusunan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji kepada Presiden dan DPR untuk Tahun 2020
16. Melakukan tindak lanjut hasil pemeriksaan internal maupun eksternal

Implementation of Duties of the Executive Board

1. Preparation of policies and strategic plans for Hajj finance for 2020-2024
2. Establishment of BPKH regulations in accordance with statutory regulations
3. Implement pre-determined hajj fund management program as well as recommendations on the results of supervision and monitoring from the supervisory board for 2020
4. Preparation of amendment of work plan and annual budget for 2020 as well as annual work plan and budget for 2021
5. Implementation of financial management, bookkeeping, and financial administration of Hajj, including the receipts and expenditures of Hajj finances and management of Hajj financial risks
6. Implementation of Hajj financial investment including investment in securities, gold investment, management of direct investment and other domestic investments, management of investment portfolios in the form of securities as well as direct and other investments abroad
7. Manage the collecting funds for new prospective pilgrims, manage the placement of Hajj financial funds which include savings, current accounts and deposits at the receiving bank for Hajj Pilgrimage deposit
8. Establish relationships and cooperation with both local and international government, institutions and stakeholders
9. Management and implementation of BPKH organizational transformation and information technology
10. Organize activities for the social responsibility of Moslems
11. Organize the staffing of BPKH
12. Management of procurement of goods and services for office operations
13. Implementation of studies and applied researches related to investment, placement and management of hajj funds carried out by BPKH
14. Prepare the performance reports and financial reports on a monthly, quarterly, semester, and annual basis
15. Prepare the accountability reports for the implementation of 2020 hajj fund management to the President and The House of Representatives
16. Follow up the results of internal and external examinations

Peningkatan Kompetensi Badan Pelaksana

Executive Board Competency Development

Kompetensi dan pelatihan bagi Badan Pelaksana diperlukan agar senantiasa dapat mengikuti perkembangan peraturan eksternal, standar, serta *best practices* dalam pelaksanaan tugas dan tanggungjawabnya.

Competence and training for the Executive Board are needed in order to keep up with the developments in external regulations, standards, and best practices in the implementation of their duties and responsibilities.

Nama Name	Jabatan Position	Pelatihan Training	Waktu Time	Penyelenggara Provider
Beny Witjaksono	Anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, TI dan Pengadaan Barang dan Jasa <i>Executive Board Member for Securities Investment, Gold Investment, Transformation, IT and Procurement of Goods and Services</i>	Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) <i>ERM (Certified Risk Professional) Risk Management Certification</i>	4 Juli 2020 <i>July 4, 2020</i>	Leadership Nasional
		The Art and Science of Coaching Webinar Classrom	27 Agustus 2020 <i>August 27, 2020</i>	Vanaya Indonesia
		The Digital Transformation Online Program by UC Berkeley Executive Education	18 Oktober 2020 <i>October 18, 2020</i>	UC Berkeley Executive Education
Ajar Susanto Broto	Anggota Badan Pelaksana Bidang SDM, Kepatuhan, Perencanaan dan Pengkajian <i>Executive Board Member for HR, Compliance, Planning and Research</i>	Sertifikasi Manajemen Risiko Level 5 <i>Risk Management Certification Level 5</i>	12 Oktober 2020 <i>October 12, 2020</i>	Leadership Nasional
Rahmat Hidayat	Anggota Badan Pelaksana Bidang Sekretariat Badan dan Kemaslahatan <i>Executive Board Member for Secretariat of the Agency and Philantrophy</i>	Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) <i>ERM (Certified Risk Professional) Risk Management Certification</i>	4 Juli 2020 <i>July 4, 2020</i>	Leadership Nasional
Hurriyah El Islamy	Anggota Badan Pelaksana Bidang Investasi dan Kerja Sama Luar Negeri <i>Executive Board Member for Foreign Investment and International Relations Department</i>	Live Online Circular Economy & Sustainability	17 Desember 2020 <i>December 17, 2020</i>	University of Cambridge
		Certified Risk Professional (CRP)	26 November 2020 <i>November 26, 2020</i>	Tap Kapital Indonesia

Remunerasi Dewan Pengawas dan Badan Pelaksana

Remuneration of the Supervisory Board and the Executive Board

Anggota Badan Pelaksana dan anggota Dewan Pengawas memperoleh penghasilan sesuai dengan tanggung jawab serta tuntutan profesionalisme yang diperlukan dalam menjalankan tugas di dalam BPKH sebagaimana telah ditentukan dalam Peraturan Presiden No.49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji.

Prosedur Penetapan Remunerasi Dewan Pengawas dan Badan Pelaksana

Besaran remunerasi bagi anggota Dewan Pengawas dan anggota Badan Pelaksana ditetapkan melalui Peraturan Presiden dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan.

Faktor lain yang relevan tersebut merupakan faktor yang berlaku umum untuk menentukan tingkat penghasilan pada lembaga sejenis atau lembaga yang mengelola dana atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

Struktur Remunerasi Dewan Pengawas dan Badan Pelaksana

Penghasilan anggota Badan Pelaksana dan anggota Dewan Pengawas terdiri atas Gaji atau Upah dan hak keuangan lainnya dengan rincian sebagai berikut:

Members of the Executive Board and members of the Supervisory Board earn income in accordance with their responsibilities and demands for professionalism required to carry out their duties within the BPKH as stipulated in Presidential Regulation No.49 of 2020 concerning Salary or Wages and Other Financial Rights for Members of the Executive Board and members of the Supervisory Board of the Hajj Fund Management Agency.

Determination of Remuneration Procedures of the Supervisory Board and Executive Board

The amount of remuneration for members of the Supervisory Board and members of the Executive Board is determined by means of a Presidential Regulation by paying attention to the prevailing levels of fairness and by considering the factors of fund management, assets, BPKH's financial condition and capacity, inflation rate, and other relevant factors.

Other relevant factors are generally accepted factors used to determine the level of income of similar agencies or institutions that manage funds or assume responsibilities and workloads equal to the duties and functions of BPKH.

Remuneration Structure for the Supervisory Board and Executive Board

Income of members of the Executive Board and members of the Supervisory Board consists of Salary or Wages and other financial rights with the following details:

Jenis Penghasilan (Rupiah) Income Type (Rupiah)	Dewan Pengawas Supervisory Board		Badan Pelaksana Executive Board	
	Ketua Chairman	Anggota Member	Ketua Chairman	Anggota Member
Honorarium Honorarium	73.180.000	66.528.000	92.400.000	83.160.000
Hak Keuangan Lainnya Other Financial Rights				
Tunjangan Perumahan Housing Allowance	15.000.000	15.000.000	25.000.000	25.000.000
Tunjangan Transportasi Transportation Allowance	14.636.000	13.305.000	18.480.000	16.632.000
Tunjangan Hari Raya Holiday Allowance	73.180.000	66.528.000	92.400.000	83.160.000
Tunjangan Cuti Tahunan Annual Leave Allowance	73.180.000	66.528.000	92.400.000	83.160.000
Representasi Representation	10.977.000	9.979.000	13.860.000	12.474.000
Asuransi Jiwa dan Kecelakaan Life and Accident Insurance		25% dikali gaji setahun 25% times a year's salary		
Fasilitas Kesehatan Medical Facility		3% dikali gaji setahun 3% times a year's salary		
Tunjangan Asuransi Purna Jabatan Post-Employment Insurance Allowance		25% dikali gaji setahun 25% times a year's salary		
Pendampingan Hukum Legal Assistance	At cost sesuai kewajaran dan kemampuan keuangan BPKH. At cost according to BPKH fairness and financial capacity.			
Perjalanan Dinas Business Trip		At cost		At cost

Indikator Penetapan Remunerasi Dewan Pengawas dan Badan Pelaksana

Penetapan penghasilan dilakukan dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan pada lembaga sejenis atau lembaga yang mengelola dana atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

Indicators for Determination of Remuneration for the Supervisory Board and Executive Board

The determination of income is carried out by taking into account the prevailing level of fairness by considering the factors of management of funds, assets, BPKH financial condition and capacity, inflation rates, and other factors relevant to similar agencies or institutions that manage funds or assume responsibility and workload equivalent to duties and responsibilities as well as function of BPKH.

Sekretariat Dewan Pengawas

Secretariat of the Supervisory Board

Sekretariat Dewan Pengawas adalah organ pendukung yang dibentuk dan bertanggung jawab kepada Dewan Pengawas, yang bertugas memberikan dukungan kepada Dewan Pengawas (DP) dalam melaksanakan tugasnya.

Secretariat of the Supervisory Board is a supporting organ established and responsible to the Supervisory Board, which is tasked to provide support to the Supervisory Board (DP) in carrying out its duties.

Tugas dan Tanggung Jawab Sekretariat Dewan Pengawas

Duties of Secretariat of the Supervisory Board

Tugas utama sekretariat dewan pengawas ialah membawa administrasi penilaian dan persetujuan serta koordinasi antara Dewan Pengawas dengan Badan Pelaksana juga dengan para mitra atau pemangku kepentingan (*Stakeholder*).

The main task of the secretariat of the supervisory board is to bring assessment and approval administration and coordination between the Supervisory Board and the Executive Board as well as with partners or stakeholders.

Tugas-tugas Sekretariat Dewan Pengawas sebagai berikut:

The duties of Secretariat of the Supervisory Board are as follows:

1. Melakukan kegiatan administrasi dan fungsi *supporting* atas setiap kegiatan Dewan Pengawas.
 2. Memfasilitasi hubungan komunikasi dan korespondensi antara Dewan Pengawas dan Badan Pelaksana dalam menyampaikan informasi yang diperlukan dengan cepat, tepat dan efisien.
 3. Mengoordinasikan kegiatan rapat internal yang terkait dengan Dewan Pengawas.
 4. Mempersiapkan rapat dan membuat risalah rapat Dewan Pengawas sesuai ketentuan anggaran dasar BPKH.
 5. Menyusun dan mendistribusikan tindak lanjut hasil rapat.
 6. Menyusun Rancangan Rencana Kerja dan Anggaran Tahunan (RKAT) Dewan Pengawas.
 7. Menyusun Rancangan laporan-laporan Dewan Pengawas.
 8. Melaksanakan tugas lain dari Dewan Pengawas.
1. *Performing administration and supporting function for each activity of the Supervisory Board.*
 2. *Facilitating the communication and correspondence between the Supervisory Board and Executive Board in delivering necessary information in a fast, accurate, and efficient manner.*
 3. *Coordinating internal meeting related to the Supervisory Board.*
 4. *Preparing meetings and making the minutes of minutes of meetings of the Supervisory Board according to the provisions of BPKH Articles of Association.*
 5. *Preparing and distributing follow-up decisions based on the minutes of meetings.*
 6. *Drafting Work Plans and Annual Budget (Work Plans and Annual Budget) of the Supervisory Board.*
 7. *Drafting the Supervisory Board Reports.*
 8. *Performing other duties from the Supervisory Board.*

Profil Pimpinan Sekretariat Dewan Pengawas

Profile of the Secretariat of the Supervisory Board

Nama Name	Mahbub Junaedi
Jabatan Position	Sekretaris Dewan Pengawas Supervisory Board Secretary
Usia Age	48 tahun 48 years
Domisili Domicile	Jakarta
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • Sarjana Ekonomi, jurusan Akuntansi, Fakultas Ekonomi Universitas Indonesia (1998) • Diploma IV, jurusan Akuntansi, Sekolah Tinggi Akuntansi Negara (2000) • Sarjana Hukum, jurusan Hukum Bisnis, Universitas Indonesia (2011) • Magister Hukum, jurusan Hukum Perdagangan Internasional, Universitas Indonesia (2012) • Kandidat Doktor Manajemen Bisnis, jurusan Keuangan dan Investasi, Institut Pertanian Bogor (penulisan Disertasi) • Bachelor of Economics, majoring in Accounting, Faculty of Economics, University of Indonesia (1998) • Diploma IV, majoring in Accounting, State College of Accountancy (2000) • Bachelor of Law, majoring in Business Law, University of Indonesia (2011) • Master of Law, majoring in International Commercial Law, University of Indonesia (2012) • Doctoral Candidate in Business Management, majoring in Finance and Investment, Bogor Agricultural University (Dissertation writing)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Sekretaris Dewan Pengawas BPKH (Mei 2020-sekarang) • Anggota Komite Audit BPKH (2018-2020) • BPJS Kesehatan (2014-2018) • JMTLawHouse – Konsultan Hukum, (2011-2014) • JMTHouse – Konsultan Pajak dan Keuangan, (2008-2011) • Secretary of the Supervisory Board of BPKH (May 2020-present) • Member of the BPKH Audit Committee (2018-2020) • BPJS Health (2014-2018) • JMTLawHouse - Legal Consultant, (2011-2014) • JMTHouse - Tax and Financial Consultant, (2008-2011)
Keahlian Expertise	Hukum dan Keuangan Legal and Finance

Tugas Pimpinan Sekretariat Dewan Pengawas

Duties of the Secretariat of the Supervisory Board

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Memastikan Dewan Pengawas mematuhi peraturan perundang-undangan serta menerapkan prinsip-prinsip <i>Good Governance</i>. 2. Memberikan informasi yang dibutuhkan oleh Dewan Pengawas secara berkala atau sewaktu-waktu apabila diminta. 3. Mengoordinasikan anggota Komite, jika diperlukan dalam rangka memperlancar tugas Dewan Pengawas. 4. Menyusun serta memonitor tindak lanjut hasil rapat. | <ol style="list-style-type: none"> 1. Ensuring that the Supervisory Board complies with the laws and regulations and implements <i>Good Governance (GCG)</i> principles. 2. Providing informations needed by the Supervisory Board periodically or at any time as requested. 3. Coordinating Committee members, if necessary, to ensure the ease of the Supervisory Board's duties. 4. Preparing and monitoring follow-ups of meeting result. |
|--|---|

5. Mengoordinasikan, memonitor dan mengendalikan kecepatan, ketepatan, dan keamanan distribusi alur dokumen untuk kelancaran kegiatan Dewan Pengawas.
6. Penghubung (*liaison officer*) Dewan Pengawas dengan pihak lain.

Wewenang serta Kewajiban dari Pimpinan Sekretaris Dewan Pengawas

Dalam menjalankan fungsi dan tugasnya, sekretaris Dewan Pengawas memiliki wewenang serta kewajiban yang melekat. Adapun wewenang dan kewajiban Sekretaris Dewan Pengawas sebagai berikut:

▲ Wewenang

1. Menjalankan sistem dan prosedur persuratan maupun kearsipan dalam lingkungan kewenangan Dewan Pengawas yang telah ditetapkan Dewan Pengawas (DP).
2. Berdasarkan surat penugasan tertulis dari Dewan Pengawas, Sekretaris DP dapat mengakses catatan atau informasi tentang pegawai, dana, aset serta sumber daya lainnya milik BPKH yang berkaitan dengan pelaksanaan tugasnya.
3. Menghimpun data/informasi/penjelasan yang dibutuhkan DP kepada pihak-pihak terkait di dalam maupun di luar BPKH untuk keperluan pelaksanaan tugas DP.
4. Menggunakan fasilitas-fasilitas kesekretariatan DP untuk melaksanakan tugas-tugasnya.

▲ Kewajiban

1. Sekretaris DP wajib melaporkan secara tertulis hasil penugasan kepada DP.
2. Sekretaris DP wajib menjaga kerahasiaan dokumen, data dan informasi BPKH, baik yang diperoleh dari pihak internal maupun eksternal dan hanya digunakan untuk kepentingan tugasnya.

5. *Coordinating, monitoring, and controlling the speed, accuracy, and security of document flow distribution to facilitate the Supervisory Board's activities.*
6. *Becoming the liaison officer between the Supervisory Board and other parties.*

Authority and Obligation of the Secretariat of the Supervisory Board

In performing its functions and duties, the Secretariat of the Supervisory Board has inherent authority and obligation. The authority and obligation of Secretariat of the Supervisory Board are as follows:

▲ Authority

1. *Running the system and procedure of correspondence and filing within the authority of the Supervisory Board which has been determined by the Supervisory Board;*
2. *The Secretariat of the Supervisory Board can access records or information about BPKH employees, fund, assets, and other resources related to the implementation of the duties based on written assignment letter from the Supervisory Board;*
3. *Collecting data/ information/explanation to the related internal and also external parties of BPKH to support the Supervisory Board's duties;*
4. *Using secretariat facilities to perform Secretariat's duties.*

▲ Obligation

1. *The Secretariat of the Supervisory Board must report the assignment results to the Supervisory Board in a written form.*
2. *The Secretariat of the Supervisory Board must maintain the confidentiality of BPKH documents, data, and information, both obtained from internal and external parties and only use them for the benefit of its duties.*

Pengembangan Kompetensi

Competency Development

Nama <i>Name</i>	Jabatan <i>Position</i>	Pelatihan <i>Expertise</i>	Waktu dan Tempat <i>Time and Place</i>	Penyelenggara <i>Provider</i>
Mahbub Junaedi	Sekretaris Dewan Pengawas <i>Supervisory Board Secretary</i>	Training Agile Organization <i>Agile Organization Training</i>	Oktober 2020 <i>October 2020</i>	ILMI Academy
		Training People Management in Organization <i>People Management in Organization Training</i>	Oktober – November 2020 <i>October – November 2020</i>	ILMI Academy
		Pelatihan dan Sertifikasi Certified Risk Professional/CRP <i>Certified Risk Professional/CRP Training and Certification</i>	Jakarta, 2020 <i>Jakarta, 2020</i>	TAP Kapital

Pelaksanaan Tugas dari Sekretariat Dewan Pengawas

Implementation of Duties and Responsibilities of the Secretariat of the Supervisory Board

Sepanjang tahun 2020, Sekretaris Dewan Pengawas telah melaksanakan tugas dan tanggungjawabnya, antara lain:

1. Melakukan koordinasi kegiatan administrasi dan fungsi pendukung atas setiap kegiatan Dewan Pengawas.
2. Mengoordinasikan, memonitor dan mengendalikan kecepatan, ketepatan, dan keamanan distribusi alur dokumen untuk kelancaran kegiatan Dewan Pengawas.
3. Memfasilitasi hubungan komunikasi dan korespondensi antara Dewan Pengawas dan Badan Pelaksana dalam menyampaikan informasi yang diperlukan dengan cepat, tepat, dan efisien.
4. Mengoordinasikan Anggota Komite, jika diperlukan dalam rangka memperlancar tugas Dewan Pengawas.
5. Pejabat penghubung (*Liaison Officer*) Dewan Pengawas dengan pihak lain.
6. Mengoordinasikan kegiatan rapat internal yang terkait dengan Dewan Pengawas.
7. Memastikan Dewan Pengawas mematuhi peraturan perundang-undangan serta menerapkan prinsip *Good Corporate Governance*.
8. Memastikan dokumen penyelenggaraan seluruh kegiatan Dewan Pengawas tersimpan dengan baik.
9. Mengevaluasi dan menganalisis realisasi/penyerapan anggaran Dewan Pengawas setiap bulannya.
10. Mempersiapkan rapat dan membuat risalah rapat Dewan Pengawas sesuai ketentuan tata hubungan kerja (*board manual*) Organ BPKH.

Throughout 2020, the Secretary of the Supervisory Board has carried out his duties and responsibilities, including:

1. Coordinate administrative activities and support functions for each Supervisory Board activity.
2. Coordinate, monitor and control the speed, accuracy, and security of document flow distribution for the smooth running of the Supervisory Board's activities.
3. Facilitate communication and correspondence between the Supervisory Board and the Executive Board in conveying the required information quickly, accurately, and efficiently.
4. Coordinate Committee Members, if necessary in order to expedite the duties of the Supervisory Board.
5. Act as a *Liaison Officer* of the Supervisory Board with other parties.
6. Coordinate the activities of internal meetings related to the Supervisory Board.
7. Ensure that the Supervisory Board complies with the laws and regulations and applies the principles of *Good Corporate Governance*.
8. Ensure that all the activities of the Supervisory Board are stored properly.
9. Evaluate and analyze the realization/absorption of the Supervisory Board's budget every month.
10. Prepare meetings and make minutes of the Supervisory Board meeting in accordance with the provisions of the working relationship (*board manual*) of the BPKH Organ.

11. Melakukan koordinasi penyusunan dan mendistribusikan tindak lanjut hasil rapat Dewan Pengawas.
 12. Melakukan koordinasi penyusunan rancangan laporan Dewan Pengawas.
 13. Memberikan informasi yang dibutuhkan oleh Dewan Pengawas secara berkala atau sewaktu-waktu apabila diminta.
 14. Melakukan koordinasi penyusunan serta memonitor tindak lanjut hasil rapat.
 15. Menyusun dan mengevaluasi RKAT Sekretariat Dewan Pengawas dan mengkoordinasikan penyusunan RKAT Dewan Pengawas berdasarkan masing-masing Fungsi Pengawasan.
 16. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional Sekretariat Dewan Pengawas.
 17. Melakukan pengelolaan risiko atas kegiatan operasional Sekretariat Dewan Pengawas.
 18. Menindaklanjuti hasil temuan audit internal dan eksternal yang berkaitan dengan Sekretariat Dewan Pengawas.
 19. Mengevaluasi, menganalisis dan menginisiasi penyusunan dan pengembangan standar mekanisme kerja/proses bisnis Dewan Pengawas (Standar Operasional Prosedur).
 20. Mengevaluasi, menganalisis dan menginisiasi penyusunan rancangan regulasi Dewan Pengawas.
 21. Melaksanakan tugas lain dari Dewan Pengawas.
 22. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di Sekretariat Dewan Pengawas.
11. *Coordinate the preparation and distribution of follow-up to the results of the Supervisory Board meeting.*
 12. *Coordinate the drafting of the Supervisory Board report.*
 13. *Provide information needed by the Supervisory Board periodically or at any time if requested.*
 14. *Coordinate the preparation and monitor the follow-up to the results of the meeting.*
 15. *Prepare and evaluate the Work Plans and Annual Budget of the Secretariat of the Supervisory Board and coordinate the preparation of the Work Plans and Annual Budget of the Supervisory Board based on each Supervisory Function.*
 16. *Propose the concept of drafting and updating the policies, systems, and operational procedures of the Secretariat of the Supervisory Board.*
 17. *Perform risk management on the operational activities of the Secretariat of the Supervisory Board.*
 18. *Follow up on the findings of internal and external audits related to the Secretariat of the Supervisory Board.*
 19. *Evaluate, analyze and initiate the preparation and development of standard work mechanisms/business processes for the Supervisory Board (Standard Operating Procedures).*
 20. *Evaluate, analyze and initiate the drafting of the Supervisory Board's regulation draft.*
 21. *Carry out other duties of the Supervisory Board.*
 22. *Conduct coaching, development, and performance appraisal of employees at the Secretariat of the Supervisory Board.*

Komite Audit

Audit Committee

Komite Audit sebagai organ pendukung Dewan Pengawas dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan antara lain sistem pengendalian intern, tata kelola organisasi BPKH, dan pemeriksaan atas laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji.

Dasar Hukum

Dasar hukum yang mendasari terbentuknya Komite Audit ada pada Undang-Undang Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji Pasal 32 ayat (4) dan (5).

Pedoman Kerja Komite Audit

BPKH telah menyusun Peraturan BPKH No.9 Tahun 2020 Tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji, dimana dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Audit. Isi dari Peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, masa jabatan, aturan pengangkatan anggota komite serta aturan rapat.

Komposisi Keanggotaan

Keanggotaan komite ditetapkan oleh Dewan Pengawas, dengan jumlah anggota disesuaikan dengan tetap memperhatikan efektivitasnya. Komite Audit diketuai oleh anggota Dewan Pengawas yang membidangi Audit Internal, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya, Pegawai BPKH dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi akuntansi dan keuangan yang baik serta mampu bertindak independen.

Audit Committee as a supporting organ for the Supervisory Board in carrying out its duties and supervisory functions on matters related to, among others, the internal control system, BPKH organizational governance, and examination of the accountability report for the implementation of hajj fund management.

Legal Framework

The legal basis for the formation of the Audit Committee is in Law Number 34 of 2014 concerning Hajj Fund Management Article 32 paragraphs (4) and (5).

Audit Committee Work Guidelines

BPKH has compiled BPKH Regulation No.9 of 2020 concerning the Working Guidelines of Committees under the Supervisory Board of the Hajj Fund Management Agency, which in one of the attachments includes an explanation of the Audit Committee. The contents of the regulation contain the functions, authorities, duties, responsibilities, term of office, rules for appointing committee members and meeting rules.

Membership Composition

Committee membership is determined by the Supervisory Board, with the number of members being adjusted by taking into account its effectiveness. The Audit Committee is chaired by a member of the Supervisory Board who is in charge of Internal Audit, and its members may consist of other members of the Supervisory Board, BPKH employees and/or independent parties from outside of BPKH who have a background in competency and reputation of good accounting and finance and are able to act independently.

Pada tahun 2020, ada 3 susunan komite audit:

In 2020, there are 3 committee compositions audits:

Nama <i>Name</i>	Periode <i>Period</i>	Jabatan <i>Position</i>	Keterangan <i>Description</i>
Muhammad Akhyar Adnan	Januari-April <i>January-April</i>	Ketua <i>Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Mohammad Hatta	Januari-April <i>January-April</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Yuslam Fauzi	Januari-April <i>January-April</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Mahbub Junaedi	Januari-April <i>January-April</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
Zulhendra	Januari-April <i>January-April</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
M. Sopian Hadianto	Januari-April <i>January-April</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>

Nama <i>Name</i>	Periode <i>Period</i>	Jabatan <i>Position</i>	Keterangan <i>Description</i>
Khasan Faozi	Mei-Agustus <i>May-August</i>	Ketua <i>Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Mohammad Hatta	Mei-Agustus <i>May-August</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Yuslam Fauzi	Mei-Agustus <i>May-August</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Mahbub Junaedi	Mei-Agustus <i>May-August</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
Zulhendra	Mei-Agustus <i>May-August</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
M. Sopian Hadianto	Mei-Agustus <i>May-August</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>

Nama <i>Name</i>	Periode <i>Period</i>	Jabatan <i>Position</i>	Keterangan <i>Description</i>
Khasan Faozi	September-Desember <i>September-December</i>	Ketua <i>Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Mohammad Hatta	September-Desember <i>September-December</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Yuslam Fauzi	September-Desember <i>September-December</i>	Wakil Ketua <i>Vice Chairman</i>	Dewan Pengawas <i>Supervisory Board</i>
Ismail	September-Desember <i>September-December</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
Zulhendra	September-Desember <i>September-December</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>
M. Sopian Hadianto	September-Desember <i>September-December</i>	Anggota <i>Member</i>	Pihak Independen <i>Independent Party</i>

Profil Anggota Komite Audit

Profil Muhammad Akhyar Adnan, Khasan Faozi, Mohammad Hatta dan Yuslam Fauzi dapat dilihat pada bab Profil Perusahaan dalam buku Laporan tahunan ini.

Profile of Audit Committee Members

Profiles of Muhammad Akhyar Adnan, Khasan Faozi, Mohammad Hatta and Yuslam Fauzi can be seen in the Company Profile chapter in this annual report book.

Zulhendra		Anggota Komite Audit <i>Member of Audit Committee</i>	
Usia <i>Age</i>	47 tahun <i>47 years</i>		
Domisili <i>Domicile</i>	Jakarta		
Riwayat Pendidikan <i>Educations</i>	<ul style="list-style-type: none"> S1 Akuntansi Universitas Bung Hatta tahun 1999 S2 Marketing Manajemen Universitas Mercu Buana tahun 2017 Bachelor Degree in Accounting from Bung Hatta University in 1999 Master of Marketing Management at Mercu Buana University in 2017 		
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> Kepala Cabang Medan PT Panin Dubai Syariah Bank Tbk (2012-2018) Senior Auditor PT Bank Bukopin Tbk (2004-2012) Kasie Internal Audit PT Patal Putera Sejati Spinning Mills (2002-2003) Head of Medan Branch of PT Panin Dubai Syariah Bank Tbk (2012-2018) Senior Auditor of PT Bank Bukopin Tbk (2004-2012) Head of Internal Audit Head of PT Patal Putera Sejati Spinning Mills (2002-2003) 		
Keahlian <i>Expertise</i>	Audit dan Akunting <i>Auditing and Accounting</i>		

M. Sopian Hadianto		Anggota Komite Audit <i>Member of Audit Committee</i>	
Usia <i>Age</i>	42 tahun <i>42 year</i>		
Domisili <i>Domicile</i>	Tangerang		
Riwayat Pendidikan <i>Educations</i>	S1 Akunting Universitas Gadjah Mada tahun 2001 <i>S1 Accounting from Gadjah Mada University in 2001</i>		
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> Partner KIM Consulting (2017-2018) Internal Audit PT Sarana Multigriya Finansial (Persero) (2013-2017) Internal Audit PT Danareksa (Persero) (2011-2013) Partners of KIM Consulting (2017-2018) Internal Audit of PT Sarana Multigriya Finansial (Persero) (2013-2017) Internal Audit of PT Danareksa (Persero) (2011-2013) 		
Keahlian <i>Expertise</i>	Audit, Akunting dan Tata Kelola Organisasi <i>Audit, Accounting and Organizational Governance</i>		

Ismail

Anggota Komite Audit Member of Audit Committee

Usia Age	47 tahun 47 years
Domisili Domicile	Jakarta
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> • D4 Akuntansi Sekolah Tinggi Akuntansi Negara tahun 1999 • S2 MIESP Universitas Diponegoro tahun 2011 • D4 Accounting, State Accounting College in 1999 • Master of MIESP, Diponegoro University in 2011
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Auditor Ahli Muda BPKP (November 1994-Mei 2012) • Auditor Ahli Muda BPKP dipekerjakan pada Inspektorat Kemenpera dan Kementerian PUPR (Mei 2012-Mei 2017) • Kepala Satuan Pengawasan Intern BPKP dipekerjakan pada BLU PPDPP (Mei 2017-September 2020) • Anggota Komite Audit Badan Pengelola Keuangan Haji (BPKH) (September 2020-saat ini) • BPKP Junior Expert Auditor (November 1994-May 2012) • BPKP Junior Expert Auditor employed at the Inspectorate of Kemenpera and Ministry of PUPR (May 2012-May 2017) • The head of the BPKP Internal Control Unit is employed at the PPDPP BLU (May 2017-September 2020) • Member of the Audit Committee of the Hajj Fund Management Agency (BPKH) (September 2020-present)
Keahlian Expertise	Akuntansi dan Audit Accounting and Audit

Independensi Anggota Komite Audit

Komite Audit menjalankan tugas dan tanggungjawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Audit tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana dan anggota komite lain. Seluruh anggota Komite Audit juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain; tidak memiliki hubungan kepemilikan saham dan tidak juga menjabat sebagai pengurus partai politik, pejabat dan pemerintahan. Komite Audit yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

Tugas dan Tanggung Jawab Komite Audit

1. Melakukan tata kelola kegiatan Komite Audit, meliputi:
 - a. Menyusun rencana kerja tahunan.
 - b. Menyusun jadwal rapat tahunan.
 - c. Membuat risalah rapat untuk kemudian disampaikan kepada Dewan Pengawas dalam bentuk laporan rapat berkala Komite Audit.
 - d. Membuat laporan berkala dan dokumentasi kegiatan Komite Audit.
2. Komite Audit memberikan rekomendasi kepada Dewan Pengawas terhadap hasil pemeriksaan, pemantauan, dan evaluasinya yang meliputi:
 - a. Kecukupan struktur dan pelaksanaan sistem pengendalian internal.
 - b. Prosedur yang terkait dengan proses penyusunan laporan keuangan.
 - c. Kesesuaian laporan keuangan yang disajikan dengan prinsip akuntansi yang berlaku umum.
3. Melakukan telaah/reviu dan pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji, yang meliputi namun tidak terbatas pada laporan keuangan dan laporan kinerja operasional BPKH.
4. Melakukan telaah/reviu atas usulan rancangan rencana strategis dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
5. Melakukan telaah/reviu atas usulan rancangan RKAT dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.

Independency of Audit Committee Members

The Audit Committee carries out its duties and responsibilities professionally and independently, and does not accept/ intervene from/to other parties. All members of the Audit Committee have no financial or family relationship with the Supervisory Board, Executive Board and other committee members. All members of the Audit Committee also do not have a management relationship in other institutions/business units; do not have a share ownership relationship and also do not serve as an administrator of political parties, officials and government. The Audit Committee that comes from outside BPKH does not have any personal interests/relationships that can cause negative impacts and conflicts of interest with the Agency.

Duties And Responsibilities

1. *Manage the Audit Committee activities, including:*
 - a. *Compiling an annual work plan.*
 - b. *Preparing an annual meeting schedule.*
 - c. *Preparing minutes of meetings to then be submitted to the Supervisory Board in the form of periodic Audit Committee meeting report.*
 - d. *Preparing periodic reports and documentation of the Audit Committee activities.*
2. *The Audit Committee provides recommendations to the Supervisory Board regarding to the results of audit, monitoring, and evaluation that include:*
 - a. *Adequacy of internal control system structure and implementation.*
 - b. *Procedures related to the process of preparing financial statements.*
 - c. *Suitability of the financial statements presented with the generally accepted accounting principles.*
3. *Review and examine the accountability report on the implementation of Hajj Fund management, which includes but is not limited to BPKH's financial reports and operational performance reports.*
4. *Review the proposed strategic plans and their changes in financial aspects, performance targets and compliance.*
5. *Review the proposed Work Plans and Annual Budget design and its changes in financial aspects, performance targets and compliance.*

6. Melakukan telaah/reviu atas laporan pertanggungjawaban pelaksanaan pengelolaan; Keuangan Haji berkala (bulanan, triwulan, semester, dan tahunan).
 7. Melakukan koordinasi dan harmonisasi atas laporan keuangan BPKH tahunan yang telah diaudit oleh BPK sebelum dipublikasikan ke publik atau kepada para pemangku kepentingan.
 8. Melakukan *monitoring* dan evaluasi atas tindak lanjut hasil pemeriksaan internal maupun eksternal.
 9. Melakukan telaah/reviu atau pemeriksaan atas proses pengadaan barang dan/atau jasa.
 10. Melakukan penilaian atas kinerja BPKH.
 11. Melakukan monitoring tindak lanjut atas pengaduan atau kritik yang relevan terkait pengelolaan Keuangan Haji.
 12. Melakukan telaah/reviu atas usulan pemindahtanganan atau penghapusan aset BPKH.
 13. Melakukan evaluasi kinerja Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun.
 14. Melakukan tugas lain yang berkaitan dengan pengawasan yang diberikan oleh Dewan Pengawas.
6. *Conduct a review/review of the accountability report on the implementation of management; Periodic Hajj Finance (monthly, quarterly, semester, and annually).*
 7. *Coordinate and harmonize BPKH's annual financial reports that have been audited by The Audit Board of The Republic of Indonesia before being published to the public or to stakeholders.*
 8. *Monitor and evaluate the follow-up to the results of internal and external examinations.*
 9. *Conduct a review or an examination of the process of procuring goods and/or services.*
 10. *Conduct an assessment of the BPKH's performance.*
 11. *Conduct follow-up monitoring of complaints or relevant criticisms related to the management of Hajj Finance.*
 12. *Review the proposed transfer or write-off of BPKH's assets.*
 13. *Evaluate the performance of the Audit Committee independently and report the results to the Supervisory Board every year.*
 14. *Perform other duties related to the supervision given by the Supervisory Board.*

Wewenang

1. Mengakses dokumen, data, dan informasi BPKH seluas-luasnya, yang meliputi namun tidak terbatas pada karyawan, dana, asset, dan sumber daya yang diperlukan.
 2. Mendapatkan informasi atau berkomunikasi langsung dengan anggota Badan Pelaksana, karyawan, atau pihak lain yang menjalankan fungsi audit internal, audit laporan keuangan, audit kinerja, audit kepatuhan, audit khusus lainnya, dan pihak lain di BPKH.
 3. Melakukan koordinasi dengan mitra kerja pengawasan (*counterpart*) berkaitan dengan pelaksanaan tugas dan wewenang di bidang pengawasan.
 4. Melibatkan pihak independen (pakar) di luar anggota Komite Audit untuk membantu pelaksanaan tugas, apabila diperlukan.
 5. Memberikan pendapat kepada Dewan Pengawas terkait Laporan Keuangan dan/atau hal-hal lain yang disampaikan Badan Pelaksana.
1. *Access the BPKH's documents, data and informations as wide as possible, including but not limited to employees, funds, assets and required resources.*
 2. *Obtain information or communicate directly with members of the Executive Board, employees, or other parties who carry out the functions of internal audit, financial report audits, performance audits, compliance audits, other special audits, and other parties at BPKH.*
 3. *Coordinate with counterpart in relation to the implementation of duties and authorities in the field of supervision.*
 4. *Involve independent parties (experts) outside the members of the Audit Committee to assist in carrying out their duties, if needed.*
 5. *Provide opinions to the Supervisory Board regarding Financial Statements and/or other matters submitted by the Executive Board.*

Authority

Rapat Komite Audit

Dalam Peraturan BPKH Nomor 9 Tahun 2020, tercantum bahwa Komite Audit dapat mengadakan rapat rutin minimal 2 (dua) kali dalam sebulan, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat. Sepanjang tahun 2020 Komite Audit telah mengadakan 22 (dua puluh dua) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

Audit Committee Meetings

In BPKH Regulation Number 9 of 2020, it is stated that the Audit Committee can hold regular meetings at least 2 (two) times a month, led by the Committee Chair or representative so that they can make decisions based on deliberation to reach consensus. Throughout 2020, the Audit Committee held 22 (twenty two) meetings with the following agenda and attendance percentage:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Audit Attendance of Audit Committee Members							
			KF	YF	MH	MAA	ZU	MSH	MJ	IS
1	13 Januari 2020 January 13, 2020	1. Amandemen PKS dan SI BPS-BPIH 1. Amendments to the PKS and SI The Receiving Banks of Hajj Organizing Cost								
		2. Tanggapan Komite Audit atas: a. Whistleblowing System & Kode Etik b. LP3KH c. Kemaslahatan d. Audit BPK Tahun 2019 2. The Audit Committee's response to: a. Whistleblowing System & Code of Ethics b. LP3KH c. Philanthropy d. The Audit Board of The Republic of Indonesia Audit 2019		✓	✓	✓	✓	✓	✓	✓
		3. Pending Matters Komite Audit 3. Pending Matters for the Audit Committee								
2	16 Januari 2020 January 16, 2020	Rapat Koordinasi mengenai Amandemen PKS dan SI BPS-BPIH Komite Audit dengan Deputi A4 dan Deputi A7 Coordination Meeting on PKS Amendments and SI The Receiving Banks of Hajj Organizing Cost Audit Committee with Deputy of A4 and Deputy of A7		✓	✓	✓	✓	✓	✓	✓
3	17 Januari 2020 January 17, 2020	Pembahasan Peraturan Kepala BPKH mengenai Whistleblowing System dan Dewan Kehormatan Kode Etik Discussion on the Regulation of the Head of BPKH regarding Whistleblowing System and the Honorary Board of the Code of Ethics		✓	✓	✓	✓	✓	✓	✓
4	21 Januari 2020 January 21, 2020	1. Membahas Kajian tentang usulan amandemen UU No.34 1. Discussing studies on the proposed amendments to Law No.34								
		2. Menyiapkan surat kepada Dewan Pengawas tentang hasil revidi laporan bulanan 2. Prepare a letter to the Supervisory Board regarding the results of the monthly report review		✓	✓	✓	✓	✓	✓	✓

5	22 Januari 2020 January 22, 2020	<ol style="list-style-type: none"> Kesiapan Audit BPK Tahun Buku 2019 <i>1. The Audit Board of The Republic of Indonesia Audit Readiness for Financial Year 2019</i> Lain-lain <i>2. Others</i> 	✓	✓	✓	✓	✓	✓
6	27 Januari 2020 January 27, 2020	<ol style="list-style-type: none"> Membahas Laporan Tahunan Komite Audit <i>1. Discussed the Audit Committee's Annual Report</i> Timeline program komite Audit tahun 2020 <i>2. Audit committee program timeline for 2020</i> Membahas draft Memo internal tentang hal review Laporan Bulan <i>3. Discussed the draft internal Memo regarding the review of the Monthly Report</i> 	✓	✓	✓	✓	✓	✓
7	16 Maret 2020 March 16, 2020	<p>Tanggapan Komite Audit atas:</p> <ol style="list-style-type: none"> Pemberitahuan Program Kemaslahatan Cash Waqf Linked Sukuk (CWLS) Monitoring Penempatan BPKH di BTN Unit Usaha Syariah Laporan Mingguan Penempatan Penyampaian Laporan Keuangan Tahun 2019 Unaudited Laporan Investasi Bulan Januari 2020 <i>The Audit Committee's response to:</i> <ol style="list-style-type: none"> Notification of the Program for the Philanthropy of the Cash Waqf Linked Sukuk (CWLS) Program Monitoring of BPKH Placement in BTN Sharia Business Units Placement Weekly Report; Submission of Unaudited 2019 Financial Statements Investment Report for January 2020 	✓	✓	✓	✓	✓	✓
8	31 Maret 2020 March 31, 2020	<p>Pembahasan RKAT-P Bidang Pengawasan Akuntansi dan Keuangan <i>Discussion on Amendment of Work Plan and Annual Budget for Accounting and Financial Supervision</i></p>	✓	✓	✓	✓	✓	✓
9	15 Mei 2020 May 15, 2020	<ol style="list-style-type: none"> Pembahasan Hasil Reviu LP3KH Triwulan 1 2020 <i>1. Discussion on the Results of the 1st Quarter 2020 LP3KH Review</i> Pembahasan Hasil Reviu Draft Pedoman Audit Khusus (Komite Audit) <i>2. Discussion of the Results of the Draft Special Audit Guidelines Review (Audit Committee)</i> Penyampaian Update Implementasi Aplikasi Whistleblowing System BPKH <i>3. Submission of BPKH Whistleblowing System Application Implementation Updates</i> Lain-lain <i>4. Others</i> 	✓	✓	✓	✓	✓	✓

10	20 Mei 2020 May 20, 2020	1. Pembahasan Hasil Paparan Kinerja Triwulan 1/2020 Bidang Akuntansi dan Keuangan 1. <i>Discussion on the Results of Quarterly Performance Exposure 1/2020 in the Accounting and Finance Sector</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
11	31 Agustus 2020 August 31, 2020	1. Review Kajian Kelengkapan Keuangan (Rasio Kelengkapan Keuangan Haji) 1. <i>Review of Financial Completeness Review (Hajj Financial Completeness Ratio)</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
12	24 September 2020 September 24, 2020	1. Progress penyerapan rencana kerja dan anggaran 2020 1. <i>Progress of absorption of the 2020 work plan and budget</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
13	24 September 2020 September 24, 2020	1. Pembahasan Hasil Reviu Rancangan Pedoman Audit Khusus 1. <i>Discussion of the Results of the Draft Special Audit Guidelines Review</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
14	2 Oktober 2020 October 2, 2020	1. Progress penyerapan rencana kerja dan anggaran 2020 bidang pengembangan dan sekretariat badan 1. <i>Progress of absorption of the 2020 work plan and budget in the development sector and agency secretariat</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
15	9 Oktober 2020 October 9, 2020	1. Pembahasan Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) Bulan Agustus 2020 1. <i>Discussion on the Accountability Report for the Implementation of Hajj Fund Management (LP3KH) for August 2020</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓
16	19 Oktober 2020 October 19, 2020	1. Pembahasan isu publik yang dihadapi BPKH 1. <i>Discussion of public issues faced by BPKH</i> 2. Pembahasan mekanisme penyusunan LP3KH 2. <i>Discussion on the mechanism for preparing LP3KH</i> 3. Lain-lain 3. <i>Others</i>	✓	✓	✓	✓	✓	✓
17	5 November 2020 November 5, 2020	1. Pembahasan Rencana Pengalihan Aset BPKH untuk pembangunan PLHUT 1. <i>Discussion of BPKH Asset Transfer Plan for PLHUT development</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓

18	11 November 2020 November 11, 2020	<ol style="list-style-type: none"> Pembahasan dan Penelaahan LP3KH BPKH Triwulan 3 Tahun 2020 <i>1. Discussion and Analysis of the 3rd Quarter of 2020 LP3KH BPKH</i> Lain-lain <i>2. Others</i> 	✓	✓	✓	✓	✓	✓		
19	12 November 2020 November 12, 2020	<p>Kebijakan dan pedoman akuntansi Badan Pengelola Keuangan Haji (BPKH) termasuk penerapan PSAK terkait di BPKH <i>Accounting policies and guidelines for the Hajj Fund Management Agency (BPKH) including the application of the relevant PSAK at BPKH</i></p>	✓	✓	✓	✓	✓	✓		
20	25 - 27 November 2020 November 25 - 27, 2020	<ol style="list-style-type: none"> Pembahasan dan penyusunan pedoman kerja serta SOP Komite Audit <i>1. Discussion and preparation of work guidelines and Audit Committee SOPs</i> Pembahasan penilaian rancangan Perencanaan Audit Tahunan (PAT) 2021 Bidang Audit Internal <i>2. Discussion on the assessment of the draft 2021 Annual Audit Planning (PAT) in the Internal Audit Sector</i> Pembahasan penilaian kinerja Bidang Audit Internal <i>3. Discussion on the performance assessment of the Internal Audit Sector</i> 	✓	✓	✓	✓	✓	✓		
21	30 November 2020 November 30, 2020	Rasio Keuangan BPKH <i>BPKH Financial Ratio</i>	✓	✓	✓	✓	✓	✓		
22	29 Desember 2020 December 29, 2020	<ol style="list-style-type: none"> Evaluasi kinerja Badan Pelaksana Bidang Pengembangan <i>1. Evaluation of the performance of the Executive Board for Development</i> Evaluasi kinerja Badan Pelaksana Bidang Kesekretariatan Badan <i>2. Evaluation of the performance of the Executive Board for the Secretariat of the Agency</i> Evaluasi kinerja Badan Pelaksana Bidang Pengkajian <i>3. Evaluation of the performance of the Executive Board for Research</i> Lain-lain <i>4. Others</i> 	✓	✓	✓	✓	✓	✓		
Jumlah Rapat <i>Number of Meetings</i>			14	22	22	8	22	22	11	11
Jumlah Kehadiran <i>Number of Attendance</i>			14	22	22	8	22	22	11	11
Persentase Kehadiran <i>Attendance Percentage</i>			100%	100%	100%	100%	100%	100%	100%	100%

Laporan Pelaksanaan Kerja Komite Audit

Audit Committee Work Implementation Report

Sepanjang tahun 2020, Komite Audit telah melakukan kegiatan sebagai berikut:

Throughout 2020, the Audit Committee has carried out the following activities:

No	Nama Laporan Report Name
1	Kegiatan <i>Monitoring</i> atas Penyusunan Pedoman Audit Khusus Tahun 2020 <i>Monitoring Activities on the Preparation of Special Audit Guidelines for 2020</i>
2	Kegiatan Pengawasan Pendampingan Pemeriksaan Auditor Eksternal Tahun 2020 <i>External Auditor Audit Assistance Supervision Activities in 2020</i>
3	Kegiatan <i>Monitoring</i> atas Tindak Lanjut Hasil Pemeriksaan <i>Monitoring Activities on Follow-up to Examination Results</i>
4	Kegiatan Pelaksanaan dan <i>Monitoring Whistleblowing System</i> Tahun 2020 <i>Whistleblowing System Implementation and Monitoring in 2020</i>
5	Kegiatan Monitor Pengelolaan Tim Penyelesaian Kerugian Negara Tahun 2020 <i>Monitoring Activities of the 2020 State Loss Settlement Team Management</i>
6	Kegiatan Evaluasi Kinerja Bidang Audit Internal Tahun 2020 <i>Internal Audit Performance Evaluation Activities in 2020</i>
7	Kegiatan <i>Monitoring</i> atas Program Kemaslahatan Tahun 2020 <i>Monitoring Activities for 2020 Philanthropy Programs</i>
8	Kegiatan Reviu LP3KH <i>Hajj Fund Management Accountability Report Activities Review</i>

Program Pengembangan Kompetensi Komite Audit

Audit Committee's Competency Development Program

BPKH memberikan kesempatan kepada anggota Komite Audit untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang dibreikan secara *in house* maupun pihak eksternal. Pada tahun 2020, Komite Audit mengikuti pelatihan sebagai berikut:

BPKH gives the opportunity for members of the Audit Committee to develop self-competence through various training/education programs, both provided *in-house* and externally. In 2020, the Audit Committee participated in the following training:

Nama Name	Jabatan Position	Pelatihan Training	Waktu dan Tempat Time and Place	Penyelenggara Organizer
M Sopian Hadianto	Anggota Member	Lead Auditor Sistem Manajemen Anti Suap ISO 37001:2016	Jakarta, 29 Juni - 2 Juli 2020 <i>Jakarta, June 29 - July 2, 2020</i>	PT Albrasa Internasional Sertifikasi
		Certified Investment Banking (CIB)	Jakarta, 22-24 Desember 2020 <i>Jakarta, December 22 - 24, 2020</i>	TAP Kapital Indonesia
Zulhendra Koto	Anggota Member	Certified Investment Banking (CIB)	Jakarta, 22-24 Desember 2020 <i>Jakarta, December 22 - 24, 2020</i>	TAP Kapital Indonesia

Penilaian Kinerja Komite Audit

Dewan Pengawas setiap satu tahun melakukan evaluasi dan penilaian terhadap pelaksanaan dan kinerja Komite di bawahnya menggunakan metode penilaian yang diatur dalam ketentuan tersendiri oleh Dewan Pengawas. Evaluasi dan penilaian terhadap komite dimaksudkan untuk memberikan motivasi dalam upaya peningkatan efektivitas pelaksanaan dan kinerja komite setiap tahunnya.

Penilaian Dewan Pengawas terhadap kinerja Komite Audit pada tahun 2020 dianggap baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan anggota Dewan Pengawas terkait fungsi pengawasan akan sistem pengendalian intern dan efektivitas auditor internal maupun Badan Pemeriksa Keuangan.

Audit Committee Performance Assessment

Supervisory Board annually evaluates and assesses the implementation and performance of the Committees under it using an assessment method stipulated in separate provisions by the Supervisory Board. Evaluation and assessment of committees are intended to provide motivation in order to increase the effectiveness of the implementation and performance of the committee each year.

Assessment of the Supervisory Board upon performance of the Audit Committee in 2020 is considered good by providing reports, information and communicating with members of the Supervisory Board regarding the supervisory function of the internal control system and the effectiveness of internal auditors and The Audit Board of the Republic of Indonesia.

Komite Manajemen Risiko dan Syariah

Risk Management and Sharia Committee

Dewan Pengawas membentuk Komite Manajemen Risiko dan Syariah (pada tahun 2018 nomenklatur Komite Pemantau Risiko dan kepatuhan Syariah diubah menjadi Komite Manajemen Risiko dan Syariah) untuk dapat membantu pelaksanaan tugas dan tanggung jawab pengawasan terkait:

1. Penerapan manajemen risiko sehingga kegiatan BPKH dalam koridor risiko yang dapat diterima.
2. Prinsip syariah yang difatwakan oleh Dewan Syariah Nasional (DSN), sehingga kegiatan BPKH sesuai dengan ketentuan dan prinsip syariah.

Dasar Hukum

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No.9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji.

Pedoman Kerja Komite Manajemen Risiko dan Syariah

BPKH telah menyusun Peraturan BPKH No.9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji, dimana dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Manajemen Risiko dan Syariah. Isi dari Peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite serta aturan rapat.

The Supervisory Board has established Risk Management and Sharia Committee (in 2018 the nomenclature of the Risk Monitoring Committee and Sharia compliance was changed to the Risk Management and Sharia Committee) to assist in implementation of supervisory duties and responsibilities related to:

1. *Implementation of risk management so that BPKH activities are within acceptable risk corridors.*
2. *Sharia principles are imposed by the National Sharia Council (DSN), so that BPKH activities are in accordance with the sharia provisions and principles*

Legal Framework

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and Integrity Pact of BPKH and updated in BPKH Regulation No.9 of 2020 concerning Committee Work Guidelines under the Supervisory Board of the Hajj Fund Management Agency.

Risk Management and Sharia Committee Work Guidelines

BPKH has compiled BPKH Regulation No.9 of 2020 concerning the Work Guidelines for Committees under the Supervisory Board of the Hajj Fund Management Agency, in which in one of its attachments includes an explanation of the Risk Management and Sharia Committee. The contents of the regulation contain functions, authorities, duties, responsibilities, rules for appointing committee members and meeting rules.

Komposisi Keanggotaan

1. Komite Manajemen Risiko dan Syariah ditetapkan oleh Dewan Pengawas, dengan jumlah anggota disesuaikan dengan tetap memperhatikan efektivitasnya.
2. Komite Manajemen Risiko dan Syariah diketuai oleh anggota Dewan Pengawas yang membidangi hal-hal terkait manajemen risiko dan/atau Syariah, dan anggotanya dapat terdiri dari anggota Dewan Pengawas atau pengawas BPKH lainnya dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi manajemen risiko dan keuangan syariah yang baik serta mampu bertindak independen.
3. Ketua Komite Manajemen Risiko dan Syariah hanya dapat merangkap jabatan sebagai Ketua Komite paling banyak pada satu komite lainnya.
4. Pengangkatan ketua dan anggota Komite Manajemen Risiko dan Syariah dilakukan oleh Badan Pelaksana berdasarkan keputusan Rapat Dewan Pengawas.

Pada tahun 2020, komposisi keanggotaan Komite Manajemen Risiko dan Syariah adalah sebagai berikut:

Nama Name	Jabatan Position	Keterangan Description
Mohammad Hatta	Ketua Chairman	Anggota Dewan Pengawas Supervisory Board Member
Marsudi Syuhud	Wakil Ketua Vice Chairman	Anggota Dewan Pengawas Supervisory Board Member
Khasan Faozi	Anggota Member	Anggota Dewan Pengawas Supervisory Board Member
Faris Kasenda	Anggota Member	Anggota Komite Manajemen Risiko & Syariah Member of the Risk Management & Sharia Committee
Sri Wiyana	Anggota Member	Anggota Komite Manajemen Risiko & Syariah Member of the Risk Management & Sharia Committee
Budi Prasetyo	Anggota Member	Anggota Komite Manajemen Risiko & Syariah Member of the Risk Management & Sharia Committee

Profil Anggota Komite Manajemen Risiko dan Syariah

Profil Mohammad Hatta dan Marsudi Syuhud dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Membership Composition

1. Risk Management and Sharia Committee is established by the Supervisory Board, with the number of members being adjusted by taking into account its effectiveness.
2. Risk Management and Sharia Committee is chaired by a member of the Supervisory Board in charge of risk management and/or Sharia matters, and its members may consist of members of the Supervisory Board or other BPKH Supervisor and/or independent parties from outside BPKH who have a background in the ability and reputation of risk management and good sharia finance as well as being able to act independently.
3. The Chairman of Risk Management and Sharia Committee can only hold concurrent positions as Committee Chair at no more than one other committee.
4. The Executive Board appoints the chairman and members of the Risk Management and Sharia Committee based on the decision of the Supervisory Board Meeting.

In 2020, the membership composition of the Risk Management and Sharia Committee is as follows:

Profile of Risk Management and Sharia Committee Members

Profile of Mohammad Hatta and Marsudi Syuhud is presented in Company Profile chapter of this Annual Report book.

Faris Kasenda

Anggota Komite Manajemen Risiko dan Syariah
Member of the Risk Management and Sharia Committee

Usia Age	38 tahun 38 years
Domisili Domicile	Tangerang Selatan
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> S1 Akuntansi, Universitas Indonesia (2004) S2 Keuangan Universitas Indonesia (2005) S3 Keuangan Universitas Persada Indonesia (2015) S1 Accounting, University of Indonesia (2004) Master of Finance, University of Indonesia (2005) Doctoral Degree in Finance, University of Persada Indonesia (2015)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> Head of Finance & Accounting The Global Fund (2017-2018) Infrastructure & State Assets Policy Adviser, Australia Indonesia Partnership for Economic Governance (AIPEG) (2015-2017) Australia Indonesia Partnership for Economic Governance (AIPEG) Bank of Tokyo Mitsubishi UFJ (2014-2015) Head of Finance & Accounting The Global Fund (2017-2018) Infrastructure & State Assets Policy Adviser, Australia Indonesia Partnership for Economic Governance (AIPEG) (2015-2017) Australia Indonesia Partnership for Economic Governance (AIPEG) Bank of Tokyo Mitsubishi UFJ (2014-2015)
Keahlian Expertise	Akuntansi dan Keuangan Accounting and Finance

Sri Wiyana

Anggota Komite Manajemen Risiko dan Syariah
Member of the Risk Management and Sharia Committee

Usia Age	37 tahun 37 years
Domisili Domicile	Tangerang Selatan
Riwayat Pendidikan Educations	<p>S1 Teknik Pertanian, Fakultas Teknologi Pertanian, Institut Pertanian Bogor (2004)</p> <p>S1 Agricultural Engineering, Faculty of Agricultural Technology, Bogor Agricultural University (2004)</p>
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> Pengawas Internal, Komisi Pemberantasan Korupsi (2013-2018) IT Auditor Bank Syariah Mandiri (2008-2013) Internal Supervisor, The Corruption Eradication Commission (2013-2018) IT Auditor for Bank Syariah Mandiri (2008-2013)
Keahlian Expertise	Audit dan Manajemen Risiko Audit and Risk Management

Budi Prasetyo

Anggota Komite Manajemen Risiko dan Syariah
Member of the Risk Management and Sharia Committee

Usia <i>Age</i>	37 tahun <i>37 years</i>
Domisili <i>Domicile</i>	Jakarta
Riwayat Pendidikan <i>Educations</i>	S1 Ekonomi, Universitas Padjadjaran (2005) <i>Bachelor of Economics, Padjadjaran University (2005)</i>
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> • Portfolio & Process Improvement Head Panin Dubai Syariah Bank (2017-2018) • Deputy Head RCS Secured Loan (Mortgage, Wealth & Staff Loan) Hongkong and Shanghai Banking Corporation (HSBC) (2015-2017) • Manager Risk Assessment and Verification Secured and Loan Hongkong and Shanghai Bank Corporation (HSBC) (2011-2015) • Portfolio & Process Improvement Head Panin Dubai Syariah Bank (2017-2018) • Deputy Head of RCS Secured Loan (Mortgage, Wealth & Staff Loan) (2015-2017) • Manager Risk Assessment and Verification Secured and Loan Hongkong and Shanghai Banking Corporation (HSBC) (2011-2015)
Keahlian <i>Expertise</i>	Manajemen Risiko <i>Risk Management</i>

Independensi Anggota Komite Manajemen Risiko dan Syariah

Komite Manajemen Risiko dan Syariah menjalankan tugas dan tanggungjawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Manajemen Risiko dan Syariah tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana dan anggota komite lain. Seluruh anggota Komite Manajemen Risiko dan Syariah juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain; tidak memiliki hubungan kepemilikan saham dan tidak juga menjabat sebagai pengurus partai politik, pejabat dan pemerintahan. Komite Manajemen Risiko dan Syariah yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

Tugas dan Tanggung Jawab Komite Manajemen Risiko dan Syariah

Seluruh anggota Komite Manajemen Risiko dan Syariah bertugas dan bertanggung jawab untuk membantu Dewan Pengawas dalam hal pemberian pertimbangan, pendapat dan rekomendasi kepada Badan Pelaksana, berkenaan dengan hal-hal sebagai berikut:

1. Melakukan reviu atas Kebijakan manajemen risiko BP dan memberikan rekomendasi mengenai penyempurnaan terhadap kebijakan dan pelaksanaan manajemen risiko dan penerapan prinsip Syariah.
2. Membantu Dewan Pengawas untuk memastikan efektivitas BP dalam pelaksanaan manajemen risiko dan memastikan ketaatan BP untuk menerapkan penerapan prinsip-prinsip Syariah dalam pelaksanaan kegiatan operasional BPKH.
3. Melakukan evaluasi terhadap penilaian risiko yang digunakan oleh BPKH dan memberikan saran penyempurnaan lebih lanjut.
4. Melakukan telaah kesesuaian kebijakan manajemen risiko dan penerapan prinsip Syariah dengan implementasinya.
5. Melakukan pemantauan atas profil risiko BPKH dan efektivitas rencana mitigasinya, baik yang mengacu kepada Rencana Strategis maupun RKAT.
6. Melakukan telaah atas hasil pengukuran tingkat maturitas manajemen risiko.
7. Memastikan telah terdapat prosedur evaluasi yang handal terhadap risiko-risiko strategis.

Independence of the Risk Management and Sharia Committee Members

The Risk Management and Sharia Committee carries out its duties and responsibilities professionally and independently, and does not accept/intervene from/to other parties. All members of the Risk Management and Sharia Committee have no financial relationship, or family with the Supervisory Board, Executive Board and other committee members. All members of the Risk Management and Sharia Committee also do not have a management relationship in other institutions/business units; do not have a share ownership relationship and also do not serve as an administrator of political parties, officials and government. Risk Management and Sharia Committees from outside BPKH do not have any personal interests/relationships that can cause negative impacts and conflict of interest with the Agency.

Duties and Responsibilities of the Risk Management and Sharia Committee

All of the Risk Management and Sharia Committee members are assigned and responsible for assisting the Supervisory Board in providing considerations, opinions and recommendations to the Executive Board, with regard to the following matters:

1. *Reviewing BP risk management policies and providing recommendations on improvements to risk management policies and implementation and application of Sharia principles.*
2. *Assisting the Supervisory Board to ensure the effectiveness of BP in the implementation of risk management and ensuring BP's compliance with the application of Sharia principles in the implementation of BPKH operational activities.*
3. *Evaluating the risk assessment used by BPKH and providing suggestions for further refinement.*
4. *Reviewing the suitability of risk management policies and implementation of Sharia principles with their implementation.*
5. *Monitoring BPKH risk profile and the effectiveness of its mitigation plans, both referring to the Strategic Plan and the Work Plans and Annual Budget.*
6. *Reviewing the results of maturity level measurement of risk management.*
7. *Ensuring that there is a reliable evaluation procedure for strategic risks.*

8. Merencanakan program kerja tahunan Komite dengan berkordinasi dengan Ketua Dewan Pengawas.
 9. Mengelola sumber daya untuk melaksanakan program kerja Komite sesuai tenggat waktu yang telah ditetapkan.
 10. Melakukan pertemuan berkala, guna membahas proses pengawasan yang telah dilakukan dan rencana tindakan ke depan.
 11. Menyampaikan laporan berkala tentang pelaksanaan program kerja Komite kepada Dewan Pengawas.
 12. Secara periodik melakukan pengkajian dan menelaah kelengkapan *Charter* (Pedoman Kerja) dan memberikan rekomendasi kepada *Dean* Pengawas atas penyesuaian-penyesuaian yang diperlukan.
 13. Melaksanakan tugas-tugas lainnya sesuai dengan kelayakan dan praktik terbaik (*best practices*) dan berdasarkan kebijakan yang digariskan oleh Dewan Pengawas.
8. *Planning the Committee's annual work program in coordination with the Chairman of the Supervisory Board.*
 9. *Managing resources to carry out the Committee's work programs according to the predetermined deadlines.*
 10. *Holding regular meetings, to discuss the supervisory process that has been carried out and future action plans.*
 11. *Submitting periodic reports on the implementation of the Committee's work program to the Supervisory Board.*
 12. *Periodically studying and reviewing the completeness of the Charter (Work Guidelines) and providing recommendations to the Supervisory Dean on the necessary adjustments.*
 13. *Carrying out other duties in accordance with the feasibility and best practices and based on the policies outlined by the Supervisory Board.*

Wewenang

Wewenang Komite Manajemen Risiko dan Syariah dalam rangka bertugas membantu Dewan Pengawas atas hal-hal yang terkait pelaksanaan pengelolaan keuangan haji meliputi:

1. Berdasarkan surat penugasan dari Dewan Pengawas, Komite dapat mengakses catatan atau informasi tentang pegawai, dana, aset, serta sumber daya lainnya milik BPKH yang terkait dengan pelaksanaan tugasnya. Komite wajib melaporkan secara tertulis hasil penugasan tersebut kepada Dewan Pengawas.
 2. Memperoleh laporan pelaksanaan pemantauan risiko dan Syariah yang dilakukan oleh Badan Pelaksana.
 3. Anggota Komite dalam pelaksanaan tugasnya berwenang melakukan komunikasi secara langsung dengan pihak-pihak yang terkait dengan tugas-tugas Komite, termasuk dalam mengkomunikasikan hal-hal yang terkait dengan informasi keuangan dan manajemen.
 4. Untuk melaksanakan tugasnya, Komite Manajemen Risiko dan Syariah dapat bekerja sama dengan Satuan Kerja Manajemen Risiko serta Satuan Kerja komite-komite lainnya di lingkup Dewan Pengawas yang relevan.
 5. Melibatkan pihak independen di luar anggota Komite Manajemen Risiko dan Syariah untuk membantu pelaksanaan tugas jika diperlukan.
1. *Based on an assignment letter from Supervisory Board, the Committee can access notes or information about BPKH employees, funds, assets and other resources related to the implementation of its duties. The committee must report in writing the results of the assignment to Supervisory Board.*
 2. *Obtain reports on the implementation of risk and Sharia monitoring conducted by the Executive Board.*
 3. *Committee members in carrying out their duties are authorized to communicate directly with parties related to the duties of the Committee, including in communicating matters related to financial and management information.*
 4. *To carry out its duties, the Risk Management and Sharia Committee can collaborate with the Risk Management Work Unit and other work units of other committees within the relevant Supervisory Board.*
 5. *Involve independent parties outside the Risk Management and Sharia Committee members to assist with the implementation of duties if necessary.*

Authority

The authority of the Risk Management and Sharia Committee in order to assist the Supervisory Board on matters related to the implementation of hajj fund management includes:

6. Menyusun, mengevaluasi, mengubah dan melaksanakan pedoman Komite Manajemen Risiko dan Syariah termasuk menentukan prosedur dan lingkup pelaksanaan pekerjaan Komite Manajemen Risiko dan Syariah, dengan persetujuan Dewan Pengawas.
7. Melakukan kewenangan lain yang diberikan oleh Dewan Pengawas.

6. Compile, evaluate, change and implement the Risk Management and Sharia Committee guidelines including determining the procedure and scope of work of the Risk Management and Sharia Committee, with the approval of the Supervisory Board.
7. Exercise other powers assigned by the Supervisory Board.

Rapat Komite Manajemen Risiko dan Syariah

Sesuai dengan Peraturan BPKH Nomor 3 Tahun 2018, bahwa Komite Manajemen Risiko dan Syariah mengadakan rapat minimal 4 (empat) kali dalam setahun, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat.

Sepanjang tahun 2020 Komite Manajemen Risiko dan Syariah telah mengadakan 30 (tiga puluh) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

Risk Management and Sharia Committee Meetings

In accordance with BPKH Regulation Number 3 of 2018, that the Risk Management and Sharia Committee meets at least 4 (four) times a year, led by the Committee Chair or representative so that they can make decisions based on deliberation to reach consensus.

Throughout 2020 the Risk Management and Sharia Committee has held 30 (thirty) meetings with the following agenda and attendance percentage:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Kehadiran Rapat Meeting Attendance					
			MH	MS	KH	FK	SW	BP
1	Senin, 13 Januari 2020 Monday, January 13, 2020	1. Reviu atas kajian risiko terkait pengambilan keputusan strategis, usulan investasi dan penempatan 1. Review of risk assessments related to strategic decision making, investment proposals and placements 2. Detil RKAT 2020 2. Details of Work Plans and Annual Budget 2020 3. Action Plan pelaksanaan kegiatan tahun 2020 3. Action Plan for the implementation of activities in 2020 4. Lain-lain 4. Others	✓	✗	✗	✓	✓	✓
2	Selasa, 21 Januari 2020 Tuesday, January 21, 2020	1. Reviu atas kajian risiko terkait pengambilan keputusan strategis, usulan investasi dan penempatan (SBSN Senilai Rp21T) 1. Review on risk assessment related to strategic decision making, investment proposals and placements (Government Sharia Securities Worth IDR21T) 2. Perubahan RKAT 2020 2. Changes to the 2020 Work Plans and Annual Budget 3. Lain-lain 3. Others	✓	✓	✗	✓	✓	✓
3	Selasa, 18 Februari 2020 Tuesday, February 18, 2020	1. Rencana Program Kegiatan Pemantauan dan Evaluasi Pengelolaan Risiko pada BPS-BPIH Bank Jatim, Surabaya 1. Planning for Monitoring and Evaluation of Risk Management of Bank Jatim, Surabaya 2. Timeline program kegiatan RKAT 2020 2. Timeline of the 2020 Work Plans and Annual Budget activity program 3. Perubahan RKAT 2020 3. Revision to the 2020 Work Plans and Annual Budget 4. Lain-lain 4. Others	✓	✓	✗	✓	✓	✓

4	Jumat, 13 Maret 2020 Friday, March 13, 2020	1. Persiapan RDK dalam rangka penyempurnaan <i>Dashboard Pengawasan</i>						
		1. <i>Preparation of the RDK in order to improve the Supervisory Dashboard</i>						
		2. RKAT-P 2020						
		2. <i>Amendment of Work Plan and Annual Budget 2020</i>						
		3. Persiapan Site Visit BPS-BPIH	✓	✓	✗	✓	✓	✓
3. <i>Preparation of the The Receiving Banks of Hajj Organizing Cost Site Visit</i>								
4. Pembahasan RDPUS								
4. <i>Discussion on Sharia Money Market Mutual Funds</i>								
5. Lain-lain								
5. <i>Others</i>								
5	Rabu, 6 Mei 2020 Wednesday, May 6, 2020	1. Pembahasan Kajian Risiko atas Permohonan Persetujuan Penempatan Dana Senilai Rp3.050.000.000.000,00 (tiga triliun lima puluh miliar rupiah) Melalui Mekanisme Lelang Penempatan						
		1. <i>Discussion on the Risk Study on Application for Approval for Placement of Funds in the Value of IDR3,050.000.000.000,00 (three trillion and fifty billion rupiah) through the Placement Auction Mechanism</i>						
		2. Pembahasan Kajian Risiko atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian	✓	✓	✓	✓	✓	✓
		2. <i>Discussion on the Risk Study on the Application for Approval of PT Bank Syariah Mandiri as a Custodian Bank</i>						
		3. Pembahasan Kajian Risiko atas Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI						
3. <i>Discussion of the Risk Assessment on Applications for Determination of 15 (fifteen) Existing MIs and 2 (two) New MIs for Increasing BPKH Placement Limits on MIs</i>								
4. Lain-lain								
4. <i>Others</i>								
6	Selasa, 12 Mei 2020 Tuesday, May 12, 2020	1. Pembahasan Kajian Risiko atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian						
		1. <i>Discussion on the Risk Study on the Application for Approval of PT Bank Syariah Mandiri as a Custodian Bank</i>						
		2. Pembahasan Kajian Risiko atas Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI	✓	✓	✓	✓	✓	✓
		2. <i>Discussion of the Risk Assessment on Applications for Determination of 15 (fifteen) Existing MIs and 2 (two) New MIs for Increasing BPKH Placement Limits on MIs</i>						
		3. Pembahasan Kajian Risiko atas Permohonan Persetujuan Investasi Langsung Lainnya di <i>The Awqaf Properties Investment Fund</i> (APIF)						
3. <i>Discussion on the Risk Study on Application for Other Direct Investment Approval at The Awqaf Properties Investment Fund (APIF)</i>								
4. Lain-lain								
4. <i>Others</i>								

7	Kamis, 28 Mei 2020 Thursday, May 28, 2020	1. Reviu & Analisis (Penilaian) KMRS atas Usulan Persetujuan Investasi Luar Negeri di APIF sebesar USD10 mio							
		1. <i>KMRS Review & Analysis (Assessment) of the Proposed Approval for Foreign Investment in APIF in the amount of USD10 mio</i>							
		2. Reviu & Analisis (Penilaian) KMRS atas Usulan Penempatan Dana sebesar Rp1,65 triliun melalui mekanisme Lelang							
		2. <i>KMRS Review & Analysis (Assessment) on the Proposed Placement of Funds amounting to IDR1.65 trillion through the Auction mechanism</i>							
		3. Tanggapan atas Permohonan Persetujuan Penempatan melalui Mekanisme over the OTC	✓	✓	✓	✓	✓	✓	
		3. <i>Response to Application for Placement Approval through the over the OTC Mechanism</i>							
		4. Keputusan atas Usulan Penetapan MI (Perpanjangan 15 MI eksisting dan Penambahan 2 MI baru)							
		4. <i>Decision on the Proposed Determination of MI (Extension of 15 existing MIs and Addition of 2 new MIs)</i>							
		5. Lain-lain							
		5. <i>Others</i>							
8	Jumat, 29 Mei 2020 Friday, May 29, 2020	1. Tanggapan atas Permohonan Persetujuan Penempatan melalui Mekanisme over the OTC							
		1. <i>Response to Application for Placement Approval through the over the OTC Mechanism</i>	✓	✓	✓	✓	✓	✓	
		2. Lain-lain							
		2. <i>Others</i>							
9	Kamis, 4 Juni 2020 Thursday, June 4, 2020	1. Pembahasan Permohonan BP atas Penambahan Limit SBSN sebesar Rp12 triliun							
		1. <i>Discussion on BP's Application for the Addition of Government Sharia Securities Limit of IDR12 trillion</i>							
		2. Pembahasan Permohonan BP atas Permohonan Perubahan Parameter RAC BPS-BPIH	✓	✓	✓	✓	✓	✓	
		2. <i>Discussion of BP's Application for Requests for Changes in The Receiving Banks of Hajj Organizing Cost</i>							
		3. Lain-lain							
		3. <i>Others</i>							
10	Senin, 15 Juni 2020 Monday, June 15, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Keringanan (<i>Appeal</i>) Target Imbal Hasil Reksa Dana Pasar Uang Syariah Sebesar Rp3 triliun							
		1. <i>Discussion on the Risk Management and Sharia Committee Review on the Application for Approval of Relieves (Appeal) Targeted Return on Islamic Money Market Mutual Funds of IDR 3 trillion</i>							
		2. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk PT Pegadaian (Persero) Tahun 2020	✗	✓	✓	✓	✓	✓	
		2. <i>Discussion of the Risk Management and Sharia Committee Study on the Application for BPKH Investment Approval for the Purchase of PT Pegadaian (Persero) Sukuk in 2020</i>							
		3. Lain-lain							
		3. <i>Others</i>							

11	Kamis, 18 Juni 2020 <i>Thursday,</i> June 18, 2020	1. Reviu Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Penempatan Dana Likuiditas Melalui mekanisme Lelang Penempatan Sebesar Rp100 miliar						
		1. <i>Risk Management Committee and Sharia Review Review on Application for Approval for Placement of Liquidity Funds Through Placement Auction mechanism in the amount of IDR100 billion</i>						
		2. Reviu Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat Melalui Mekanisme Lelang Penempatan						
		2. <i>Review of the Risk Management and Sharia Committee on Application for Approval for Placement of Income Earned Funds through Placement Auction Mechanism</i>						
		3. Reviu Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Mudharabah Berkelanjutan I Tahap II/2020 PT Sarana Multigriya Finansial	x	✓	✓	✓	✓	✓
		3. <i>Review of the Risk Management and Sharia Committee Review on the Application for BPKH Investment Approval for the Purchase of Sustainable Sukuk Mudharabah I Phase II/2020 PT Sarana Multigriya Finansial</i>						
		4. Reviu Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi Lainnya di SEDCO Capital (Project Platinum)						
		4. <i>Risk Management and Sharia Committee Review on Application for Other Investment Approval at SEDCO Capital (Project Platinum)</i>						
		5. Lain-lain						
		5. <i>Others</i>						
12	Jumat, 10 Juli 2020 <i>Friday,</i> July 10, 2020	1. Permohonan Persetujuan Penempatan Dana Setoran Awal melalui Mekanisme Lelang Penempatan sebesar Rp1.930.000.000.000,-						
		1. <i>Application for Approval for Placement of Initial Deposit Funds through Placement Auction Mechanism in the amount of IDR1,930,000,000,000,-</i>						
		2. Permohonan Persetujuan atas Investasi dalam bentuk Pembiayaan yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000,-	✓	✓	✓	✓	✓	✓
		2. <i>Application for Approval of Investment in the form of Received Financing (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) in the amount of IDR200,000,000,000,-</i>						
		3. Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I Elnusa Tahap I Tahun 2020						
		3. <i>Application for BPKH Investment Approval for the Purchase of Sustainable Sukuk Ijarah I Elnusa Phase I Year 2020</i>						
		4. Lain-lain						
		4. <i>Others</i>						

<p>13</p> <p>Selasa, 14 Juli 2020 Tuesday, July 14, 2020</p>	<p>1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I PT Elnusa Tahap I Tahun 2020 1. Discussion of the Risk Management and Sharia Committee Study on the Application for BPKH Investment Approval for the Purchase of Sustainable Sukuk Ijarah I PT Elnusa Phase I Year 2020</p> <hr/> <p>2. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan atas Investasi Dalam Bentuk Pembiayaan Yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000,- 2. Discussion on the Risk Management and Sharia Committee Study on the Application for Approval of Investment in the Form of Received Financing (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) in the amount of IDR200,000,000,000,-</p> <hr/> <p>3. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Appeal Jadwal SBSN senilai Rp12 triliun Tahun 2020 3. Discussion on the Risk Management and Sharia Committee Study on the Application for Appeal Approval for Government Sharia Securities Schedule worth IDR12 trillion in 2020</p> <hr/> <p>4. Lain-lain 4. Others</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>
<p>14</p> <p>Kamis, 23 Juli 2020 Thursday, July 23, 2020</p>	<p>1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah mengenai Penjelasan atas Tanggapan Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan Sindikasi kepada Universitas Muhammadiyah Bandung 1. Discussion on the Study of the Risk Management Committee and Sharia regarding the Explanation of the Response to the Application for Approval of Other Investment Proposals through Syndicated Financing to the University of Muhammadiyah Bandung</p> <hr/> <p>2. Lain-lain 2. Others</p>	<p>✓</p> <p>✓</p> <p>✗</p> <p>✓</p> <p>✓</p> <p>✗</p>
<p>15</p> <p>Jumat, 7 Agustus 2020 Friday, August 7, 2020</p>	<p>1. Kajian Penetapan MI baru serta peningkatan limit penempatan BPKH pada MI 1. Study on the determination of new MI and increasing the limit on BPKH placements in MI</p> <hr/> <p>2. Kajian Penempatan Dana Setoran Awal Dalam Mata Uang USD Melalui Mekanisme Lelang sebesar USD1.000.000, - 2. Study on Placement of Initial Deposit Funds in USD Currency Through Auction Mechanism in the amount of USD1,000,000, -</p> <hr/> <p>3. Kajian Investasi Lainnya di SEDCO Capital (Project Platinum) 3. Other Investment Studies in SEDCO Capital (Project Platinum)</p> <hr/> <p>4. Lain-lain 4. Others</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>

16	Rabu, 19 Agustus 2020 Wednesday, August 19, 2020	<ol style="list-style-type: none"> 1. Kajian atas Permohonan Persetujuan Sukuk Ijarah Berkelanjutan XL Axiata Sebagai Universe BPKH di Dalam Reksa Dana Pasar Uang Syariah (RDPUS) 1. <i>Study on Application for Approval of Continuous Sukuk Ijarah XL Axiata as Universe BPKH in Sharia Money Market Mutual Funds (RDPUS)</i> <hr/> <ol style="list-style-type: none"> 2. Lain-lain (<i>refreshment</i> kajian) <ol style="list-style-type: none"> a. Kajian atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian b. Kajian atas Permohonan Persetujuan Penempatan melalui mekanisme <i>Over The Counter</i> c. Kajian atas Usulan Perubahan Parameter <i>Risk Acceptance Criteria (RAC) BPS-BPIH</i> 2. <i>Others (refreshment study)</i> <ol style="list-style-type: none"> a. <i>Review of Application for Approval of PT Bank Syariah Mandiri as Custodian Bank</i> b. <i>Study on Application for Placement Approval through Over The Counter mechanism</i> c. <i>Study on the Proposed Changes in Risk Acceptance Criteria (RAC) Parameters of The Receiving Banks of Hajj Organizing Cost</i> 	✓	✓	✓	✓	✓	✓
17	Rabu, 26 Agustus 2020 Wednesday, August 26, 2020	<ol style="list-style-type: none"> 1. Kajian atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah PT Perusahaan Listrik Negara (Persero) Tahap VI/2020 1. <i>Study on the Application for BPKH Investment Approval for the Purchase of Sukuk Ijarah from PT Perusahaan Listrik Negara (Persero) Phase VI/2020</i> <hr/> <ol style="list-style-type: none"> 2. Lain-lain 2. <i>Others</i> 	✓	✓	✓	✓	✓	✓
18	Jumat, 11 September 2020 Friday, September 11, 2020	<ol style="list-style-type: none"> 1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan: <ol style="list-style-type: none"> a. Permohonan Persetujuan Penempatan Dana Setoran Awal, Nilai Manfaat dan Likuiditas dalam mata uang Rupiah, USD dan SAR. Melalui Mekanisme Lelang sebesar Rp1.629.000.000.000,00, USD5.000.000,00 dan Rp120.000.000.000,00 b. Permohonan Persetujuan Investasi Lainnya di Islamic Development Bank (IsDB) c. Tanggapan Badan Pelaksana atas Permohonan Penetapan Lima Belas (15) MI Existing dan 2 (dua) MI Baru serta Peningkatan Limit Penempatan BPKH pada MI 1. <i>Discussion of the Risk Management and Sharia Committee Review on the Application:</i> <ol style="list-style-type: none"> a. <i>Application for Approval for Placement of Initial Deposits, Return and Liquidity in Rupiah, USD and SAR. Through the Auction Mechanism in the amount of IDR1,629,000,000,000.00, USD5,000,000.00 and IDR120,000,000,000.00</i> b. <i>Application for Other Investment Approval in Islamic Development Bank (IsDB)</i> c. <i>The Response of the Executive Board to the Application for Determination of Fifteen (15) Existing MIs and 2 (two) New MIs as well as an Increase in BPKH Placement Limits in MI</i> <hr/> <ol style="list-style-type: none"> 2. Pembahasan Usulan Persetujuan ISO Manajemen Mutu dan SMAP 2. <i>Discussion on the Proposal for Approval of ISO Quality Management and SMAP</i> <hr/> <ol style="list-style-type: none"> 3. Lain-lain 3. <i>Others</i> 	✓	✓	✓	✓	✓	✓

19 Senin, 28 September 2020 Monday, September 28, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan: a. Persetujuan Sukuk Mudharabah Berkelanjutan PT Sarana Multi Infrastruktur (SMI) Sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH b. Persetujuan Investasi Lainnya dalam Bentuk Pembiayaan Sindikasi dengan BNI Syariah kepada BPRS HIK Parahyangan senilai total Rp200.000.000.000 1. Discussion of the Risk Management and Sharia Committee Review on the Application: a. Approval of PT Sarana Multi Infrastruktur (SMI) Sustainable Sukuk Mudharabah as One of the Universe RDPUS (Sharia Money Market Mutual Funds) BPKH b. Approval of Other Investments in the Form of Syndicated Financing with BNI Syariah to BPRS HIK Parahyangan totaling IDR200,000,000,000 2. Lain-lain 2. Others		✓	✓	✓	✓	✓	✓	✓
20 Selasa, 6 Oktober 2020 Tuesday, October 6, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi Lainnya Pada Project Platinum (Wakalah bi al Istitsmar al Muqayyadah) 1. Discussion on the Study of the Risk Management Committee and Sharia on Applications for Approval of Other Investments in the Platinum Project (Wakalah bi al Istitsmar al Muqayyadah) 2. Diskusi atas Penyampaian Tanggapan Badan Pelaksana terhadap Keputusan Dewan Pengawas atas Rancangan Peraturan Investasi Luar Negeri 2. Discussion on Submission of Response of the Executive Board to the Decision of the Supervisory Board on the Draft Foreign Investment Regulation 3. Lain-lain 3. Others		✓	✓	✓	✓	✓	✓	✓
21 Selasa, 13 Oktober 2020 Tuesday, October 13, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas a. Permohonan Persetujuan Investasi Lainnya melalui Pembiayaan Dana Talangan Tanah (DTT) terhadap BUJT Group Usaha PT Waskita Toll Road (WTR) b. Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp7,1 triliun di Kuartal IV Sebagai Alternatif Pencapaian target Nilai Manfaat dan Portofolio 2020 1. Discussion of the Risk Management and Sharia Committee on a. Application for Other Investment Approval through Land Boundary Fund (DTT) for BUJT Business Group PT Waskita Toll Road (WTR) b. Application for Additional IDR Government Sharia Securities Investment of IDR7.1 trillion in the Fourth Quarter as an Alternative for Achievement of the 2020 Return and Portfolio Target 2. Lain-lain 2. Others		✓	✓	✓	✓	✓	✓	✓

22	<p>Selasa, 20 Oktober 2020 Tuesday, October 20, 2020</p>	<p>1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas</p> <ol style="list-style-type: none"> a. Permohonan Persetujuan Sukuk Wakalah PT Medco Power Indonesia (MEDP) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH b. Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Bank CIMB Niaga (BNGA) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH c. Penjelasan atas Tanggapan Komite Manajemen Risiko Dan Syariah Atas Usulan Penambahan Investasi SBSN Rupiah Sebesar Rp7,1 triliun di Kuartal IV sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portfolio 2020 d. Permohonan Persetujuan Penambahan Fungsi BPS-BPIH Bank NTB Syariah <p>1. Discussion of the Risk Management and Sharia Committee on</p> <ol style="list-style-type: none"> a. Application for Wakalah Sukuk Approval of PT Medco Power Indonesia (MEDP) as One of the Universe RDPUS (Money Market Mutual Funds Sharia) BPKH b. Application for Approval of Sustainable Sukuk Mudharabah PT Bank CIMB Niaga (BNGA) as One of the Universe RDPUS (Market Mutual Funds) Sharia Money) BPKH c. Explanation of the Response of the Risk Management Committee and Sharia Top Proposed Addition of IDR7.1 trillion Government Sharia Securities Investment in the Fourth Quarter as an Alternative to Achieve the Target Return and Portfolio 2020 d. Application for Approval for Addition of The Receiving Banks of Hajj Organizing Cost Functions for Bank NTB Syariah 	✓	✓	✓	✓	✓	✓
		<p>2. Lain-lain 2. Others</p>						
23	<p>Senin, 2 November 2020 Monday, November 2, 2020</p>	<p>1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas</p> <ol style="list-style-type: none"> a. Permohonan Reviu Usulan Investasi Lainnya pada Sedco Capital, Project Platinum (Wakalah Bi al-Istitsmar Al-Muqayyadah) b. Penjelasan atas Tanggapan Komite Manajemen Risiko dan Syariah atas Usulan Investasi Lainnya Melalui Pembiayaan Dana Talangan Tanah (DTT) Badan Usaha Jalan Tol (BUJT) Grup Usaha PT Waskita Toll Road (WTR) <p>1. Discussion of the Risk Management and Sharia Committee on</p> <ol style="list-style-type: none"> a. Request for Review of Other Investment Proposals at Sedco Capital, Project Platinum (Wakalah Bi al-Istitsmar Al-Muqayyadah) b. Explanation of the Response of the Risk Management and Sharia Committee on Other Investment Proposals Through Land Acquisition Fund (DTT) Toll Road Business Entity (BUJT) PT Waskita Toll Road (WTR) Business Group <p>2. Refreshment atas</p> <ol style="list-style-type: none"> a. Permohonan Sukuk Mudharabah Berkelanjutan PT Bank CIMB Niaga (BNGA) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH b. Permohonan Penambahan Fungsi BPS-BPIH Bank NTB Syariah <p>2. Refreshment for</p> <ol style="list-style-type: none"> a. Application for Sustainable Sukuk Mudharabah PT Bank CIMB Niaga (BNGA) As One of the Universe RDPUS (Money Market Mutual Funds Sharia) BPKH b. Application for Addition of The Receiving Banks of Hajj Organizing Cost Functions for Bank NTB Syariah 	✓	✓	✓	✓	✓	✓
		<p>3. Lain-lain 3. Others</p>						

24	Selasa, 3 November 2020 Tuesday, November 3, 2020	1. Permohonan Persetujuan atas Usulan Pembiayaan yang Diterima (PYD) pada Bank NTB Syariah sebesar Rp1.000.000.000.000, - (satu triliun rupiah) 1. <i>Application for Approval of Proposed Financing Received (PYD) on Bank NTB Syariah in the amount of IDR1,000,000,000,000,000, - (one trillion rupiah)</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓	✓
25	Selasa, 10 November 2020 Tuesday, November 10, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas a. Permohonan Investasi lainnya dalam Negeri Berupa Pembiayaan Sindikasi dengan BNIS terhadap PT BPRS HIK Parahyangan b. Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Bank Sulawesi Selatan Sulawesi Barat (BSSB) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH 1. <i>Discussion of the Risk Management and Sharia Committee on</i> a. <i>Other Domestic Investment Applications in the Form of Syndicated Financing with BNIS against PT BPRS HIK Parahyangan</i> b. <i>Application for Approval of Sustainable Sukuk Mudharabah PT Bank South Sulawesi West Sulawesi (BSSB) As One of the Universe RDPUS (Sharia Money Market Mutual Fund) BPKH</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✗	✓	✓
26	Senin, 23 November 2020 Monday, November 23, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas a. Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang sebesar Rp702.000.000.000,00 b. Permohonan masukan atas Rancangan PBPBKH Penyusunan Rumusan Kebijakan, Rencana Strategis, dan Rencana Kerja dan Anggaran Tahunan Pengelolaan Keuangan Haji Badan Pengelola Keuangan Haji c. Permohonan Masukan dan Persetujuan Atas Rancangan Peraturan Badan Pengelola Keuangan Haji Tentang Tata Cara dan Bentuk Investasi Surat Berharga dan Emas 1. <i>Discussion of the Risk Management and Sharia Committee on</i> a. <i>Application for Approval for Placement of Initial Deposit Funds through Auction Mechanism of IDR702,000,000,000.00</i> b. <i>Request for input on the Draft PBPBKH Preparation Policy Formulation, Strategic Plan, And Work Plans And Annual Budget for Hajj Fund Management Management Agency Hajj Finance</i> c. <i>Request for Input and Approval of Draft Regulations Hajj Fund Management Agency About Procedures and Forms Securities and Gold Investment</i> 2. Lain-lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓	✓

27	Jumat, 4 Desember 2020 Friday, December 4, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas						
		a. Permohonan Persetujuan Target Imbal Hasil Gross Instrumen SBSN dalam RIT ISBE 2020						
		b. Permohonan persetujuan Redemption RDST Maybank CPF Misbah Syariah I						
		c. Permohonan Persetujuan Perhitungan dan Penetapan Batas Maksimal Saldo Giro Setoran Awal, Setoran Lunas dan Nilai Manfaat dan Format Baru <i>Standing Instruction</i> Penatalaksanaan Deposito (SI OTC)						
		1. Discussion of the Risk Management and Sharia Committee on	✓	✓	✓	✓	✓	✓
		a. Application for Approval of Gross Return on Government Sharia Securities Instruments in RIT ISBE 2020						
		b. Maybank CPF Misbah Limited Sharia Mutual Funds Redemption approval request Sharia						
		c. Application for Approval of Calculation and Determination of Boundaries Maximum Current Deposit Balance, Full Deposit and Return and New Format of Deposit Management Standing Instruction (SI OTC)						
		2. Lain-lain						
		2. Others						
28	Selasa, 8 Desember 2020 Tuesday, December 8, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas						
		a. Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang sebesar 1,95 triliun						
		b. Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp3,5 triliun melalui <i>Private Placement</i> di Desember 2020 sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portofolio 2020						
		1. Discussion of the Risk Management and Sharia Committee on	✓	✓	✓	✓	✓	✓
		a. Application for Approval for Placement of Initial Deposit Funds through Auction Mechanism in the amount of 1.95 trillion						
		b. Application for Additional IDR Government Sharia Securities Investment of IDR3.5 trillion through Private Placement in December 2020 as an Alternative for Achieving Target Return and Portfolio 2020						
		2. Lain-lain						
		2. Others						

29	Kamis, 17 Desember 2020 Thursday, December 17, 2020	1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas						
		a. Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp3,5 triliun melalui Private Placement b. Permohonan Masukan atas Rancangan RAC baru c. Permohonan <i>Review</i> dan Masukan Rancangan PKBP Perencanaan & Penganggaran dan PKBP Pelaporan & Pertanggungjawaban d. Permohonan Investasi lainnya di Sidra Capital (Murabahah) e. Permohonan Persetujuan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid <i>Transportation Company</i> f. Penyampaian Temuan Audit kinerja BPK tahap 2						
30	Jumat, 18 Desember 2020 Friday, December 18, 2020	1. <i>Discussion of the Risk Management and Sharia Committee on</i>	✓	✗	✓	✓	✓	✓
		a. <i>Application for Additional Government Sharia Securities Rupiah Investment of IDR3.5 trillion through Private Placement</i>						
		b. <i>Request for Feedback on the new RAC Draft</i>						
		c. <i>Request for Review and Input on PKBP Design Planning & Budgeting and PKBP Reporting & Accountability</i>						
		d. <i>Other Investment Applications in Sidra Capital (Murabahah)</i>						
		e. <i>Application for Other Investment Approval in the Form of Financing to Saudi Al Qaid Transport Company</i>						
		f. <i>Submission of The Audit Board of The Republic of Indonesia Performance Audit Findings Phase 2</i>						
		2. Lain-lain						
		2. Others						
				1. Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas				
		a. Permohonan Investasi lainnya di Sidra Capital (Murabahah) b. Permohonan Persetujuan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid <i>Transportation Company</i>						
		1. <i>Discussion of the Risk Management and Sharia Committee on</i>	✓	✗	✓	✓	✓	
		a. <i>Other Investment Applications in Sidra Capital (Murabahah)</i>						
		b. <i>Application for Other Investment Approval in the Form of Financing to Saudi Al Qaid Transport Company</i>						
		2. Lain-lain						
		2. Others						
Jumlah Rapat <i>Total meetings</i>			30	30	26	30	30	30
Jumlah Kehadiran <i>Total Attendance</i>			29	28	25	30	29	29
Persentase Kehadiran <i>Attendance Percentage</i>			97%	93%	96%	100%	97%	97%

Agenda Rapat Meeting Agenda

No	Tanggal Date	Agenda Agenda
1	Senin, 13 Januari 2020 Monday, January 13, 2020	<ul style="list-style-type: none"> Review atas kajian risiko terkait pengambilan keputusan strategis, usulan investasi dan penempatan Detil RKAT 2020 Action Plan pelaksanaan kegiatan tahun 2020 Dan lain-lain <ul style="list-style-type: none"> Review of risk assessments related to strategic decision making, investment proposals and placements Details of the 2020 Work Plans and Annual Budget Action Plan for the implementation of 2020 activities And others
2	Selasa, 21 Januari 2020 Tuesday, January 21, 2020	<ul style="list-style-type: none"> Review atas kajian risiko terkait pengambilan keputusan strategis, usulan investasi dan penempatan (SBSN Senilai Rp21 triliun) Perubahan RKAT 2020 Dan lain-lain <ul style="list-style-type: none"> Review of risk studies related to strategic decision making, investment proposals and placements (Government Sharia Securities worth IDR21 trillion) Changes to the 2020 Work Plans and Annual Budget And others
3	Selasa, 18 Februari 2020 Tuesday, February 18, 2020	<ul style="list-style-type: none"> Rencana Program Kegiatan Pemantauan dan Evaluasi Pengelolaan Risiko pada BPS-BPIH Bank Jatim, Surabaya Timeline program kegiatan RKAT 2020 Perubahan RKAT 2020 Dan lain-lain <ul style="list-style-type: none"> Risk Management Monitoring and Evaluation Activity Program Plan at The Receiving Banks of Hajj Organizing Cost Bank Jatim, Surabaya Timeline for the 2020 Work Plans and Annual Budget activity program Changes to the 2020 Work Plans and Annual Budget And others
4	Jumat, 13 Maret 2020 Friday, March 13, 2020	<ul style="list-style-type: none"> Persiapan RDK dalam rangka penyempurnaan Dashboard Pengawasan RKAT-P 2020 Persiapan Site Visi BPS-BPIH Pembahasan RDPUS Dan lain-lain <ul style="list-style-type: none"> Preparation for RDK in order to improve the Supervision Dashboard Amendment of Work Plan and Annual Budget 2020 Site preparation The Receiving Banks of Hajj Organizing Cost Vision Discussion of the Sharia Money Market Mutual Funds And others
5	Rabu, 6 Mei 2020 Wednesday, May 6, 2020	<ul style="list-style-type: none"> Pembahasan Kajian Risiko atas Permohonan Persetujuan Penempatan Dana Senilai Rp3.050.000.000.000,00 (tiga setengah miliar rupiah) Melalui Mekanisme Lelang Penempatan Pembahasan Kajian Risiko atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian Pembahasan Kajian Risiko atas Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI Dan lain-lain <ul style="list-style-type: none"> Discussion on Risk Assessment of Application for Approval of Fund Placement of IDR3,050,000,000,000.00 (three and a half billion rupiah) through the Placement Auction Mechanism Discussion on Risk Assessment of Application for Approval of PT Bank Syariah Mandiri as Custodian Bank Discussion on Risk Assessment of Applications for the Designation of 15 (fifteen) Existing MIs and 2 (two) New MIs Increasing the Placement Limit of BPKH in MIs And others

<p>6</p> <p>Selasa, 12 Mei 2020 Tuesday, May 12, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Risiko atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian • Pembahasan Kajian Risiko atas Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI • Pembahasan Kajian Risiko atas Permohonan Persetujuan Investasi Langsung Lainnya di <i>The Awqaf Properties Investment Fund (APIF)</i> <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on Risk Assessment of Application for Approval of PT Bank Syariah Mandiri as Custodian Bank</i> • <i>Discussion on Risk Assessment of Applications for the Designation of 15 (fifteen) Existing MIs and 2 (two) New MIs Increasing the Placement Limit of BPKH in MIs</i> • <i>Discussion on Risk Assessment of Other Direct Investment Approval Applications at The Awqaf Properties Investment Fund (APIF)</i> <p>And others</p>
<p>7</p> <p>Kamis, 28 Mei 2020 Thursday, May 28, 2020</p>	<ul style="list-style-type: none"> • Review & Analisis (Penilaian) KMRS atas Usulan Persetujuan Investasi Luar Negeri di APIF sebesar USD10 mio • Review & Analisis (Penilaian) KMRS atas Usulan Penempatan Dana sebesar Rp1,65 triliun melalui mekanisme Lelang • Tanggapan atas Permohonan Persetujuan Penempatan melalui Mekanisme <i>over the OTC</i> • Keputusan atas Usulan Penetapan MI (Perpanjangan 15 MI eksisting dan Penambahan 2 MI baru) <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Review & Analysis (Assessment) of KMRS on the Proposed Approval of Foreign Investment in APIF amounting to USD10 mio</i> • <i>Review & Analysis (Assessment) of KMRS on the Proposed Placement of Funds of IDR1.65 trillion through the auction mechanism</i> • <i>Responses to Request for Approval of Placement through the over the OTC Mechanism</i> • <i>Decision on the Proposed Designation of MI (Extension of 15 existing MI and Addition of 2 new MI)</i> <p>And others</p>
<p>8</p> <p>Jumat, 29 Mei 2020 Friday, May 29, 2020</p>	<ul style="list-style-type: none"> • Tanggapan atas Permohonan Persetujuan Penempatan melalui Mekanisme <i>over the OTC</i> <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Responses to Request for Approval of Placement through the over the OTC Mechanism</i> <p>And others</p>
<p>9</p> <p>Kamis, 4 Juni 2020 Thursday, June 4, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Permohonan BP atas Penambahan Limit SBSN sebesar Rp12 triliun • Pembahasan Permohonan BP atas Permohonan Perubahan Parameter RAC BPS-BPIH <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on BP's request for an additional limit on Government Sharia Securities in the amount of IDR12 trillion</i> • <i>Discussion of BP's Request for Request for Change of The Receiving Banks of Hajj Organizing Cost RAC Parameters</i> <p>And others</p>
<p>10</p> <p>Selasa, 12 Mei 2020 Monday, June 15, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Keringanan (<i>Appeal</i>) Target Imbal Hasil Reksa Dana Pasar Uang Syariah Sebesar Rp3 triliun • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk PT Pegadaian (Persero) Tahun 2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on Risk Management and Sharia Committee Study of Application for Approval of Relief (Appeal) Target Yield of Sharia Money Market Mutual Funds of IDR3 trillion</i> • <i>Discussion on the Risk Management and Sharia Committee Study of BPKH Investment Approval Request for the Purchase of PT Pegadaian (Persero) Sukuk in 2020</i> <p>And others</p>

11	Kamis, 18 Juni 2020 Thursday, 18 June 2020	<ul style="list-style-type: none"> Review Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Penempatan Dana Likuiditas Melalui mekanisme Lelang Penempatan Sebesar Rp100 miliar Review Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat Melalui Mekanisme Lelang Penempatan Review Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Mudharabah Berkelanjutan I Tahap II/2020 PT Sarana Multigriya Finansial Review Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi Lainnya di SEDCO Capital (Project Platinum) <p>Dan lain-lain</p> <ul style="list-style-type: none"> <i>Review of the Risk Management and Sharia Committee Study of the Application for Approval of Placement of Liquidity Funds through the Placement Auction of IDR100 billion</i> <i>Review of the Risk Management and Sharia Committee Study of the Application for Approval of Return Funds Placement through the Placement Auction Mechanism</i> <i>Review of Risk Management and Sharia Committee Study of BPKH Investment Approval Application for the Purchase of Sustainable Sukuk Mudharabah I Phase II / 2020 of PT Sarana Multigriya Finansial</i> <i>Review of the Risk Management and Sharia Committee Study of Other Investment Approval Applications in SEDCO Capital (Project Platinum)</i> <p>And others</p>
12	Jumat, 10 Juli 2020 Friday, July 10, 2020	<ul style="list-style-type: none"> Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang Penempatan sebesar Rp1.930.000.000.000,- Permohonan Persetujuan atas Investasi Dalam bentuk Pembiayaan yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000,- Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I Elnusa Tahap I Tahun 2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> <i>Request for Approval for Placement of Initial Deposit Funds through the Placement Auction Mechanism amounting to IDR1,930,000,000,000</i> <i>Application for Approval of Investment in the form of Financing Received (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) amounting to IDR200,000,000,000</i> <i>Application for BPKH Investment Approval for the Purchase of Elnusa Phase I Continuous Sukuk Ijarah I Year 2020</i> <p>And others</p>
13	Selasa, 14 Juli 2020 Tuesday, July 14, 2020	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I PT Elnusa Tahap I Tahun 2020 Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan atas Investasi Dalam Bentuk Pembiayaan yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000,- Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Appeal Jadwal SBSN senilai Rp12 triliun Tahun 2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> <i>Discussion on the Risk Management and Sharia Committee Study on the BPKH Investment Approval Request for the Purchase of PT Elnusa Phase I Sustainable Sukuk Ijarah I 2020</i> <i>Discussion on the Risk Management and Sharia Committee Study of the Application for Approval of Investment in the Form of Received Financing (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) worth IDR200,000,000,000</i> <i>Discussion on the Risk Management and Sharia Committee Study on the Application for Approval of Appeal for the Government Sharia Securities Schedule worth IDR12 trillion in 2020</i> <p>And others</p>
14	Kamis, 23 Juli 2020 Thursday, July 23, 2020	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah mengenai Penjelasan atas Tanggapan Permohonan Persetujuan Usulan Investasi Lainnya Melalui Pembiayaan Sindikasi kepada Universitas Muhammadiyah Bandung <p>Dan lain-lain</p> <ul style="list-style-type: none"> <i>Discussion on the Risk Management and Sharia Committee Study on the Explanation of the Request for Approval of Other Investment Proposals through Syndicated Financing to the University of Muhammadiyah Bandung</i> <p>And others</p>

15	<p>Jumat, 7 Agustus 2020 Friday, 7 August 2020</p>	<ul style="list-style-type: none"> • Kajian Penetapan MI baru serta peningkatan limit penempatan BPKH pada MI • Kajian Penempatan Dana Setoran Awal Dalam Mata Uang USD Melalui Mekanisme Lelang sebesar USD1.000.000, - • Kajian Investasi Lainnya di <i>SEDCO Capital (Project Platinum)</i> <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Assessment of the designation of new MIs as well as an increase in the limit on the placement of BPKH in MI</i> • <i>Study on the Placement of Initial Deposit Funds in USD Currency through an Auction Mechanism of USD1,000,000</i> • <i>Study of Other Investments in SEDCO Capital (Project Platinum)</i> <p>And others</p>
16	<p>Rabu, 19 Agustus 2020 Wednesday, August 19, 2020</p>	<ul style="list-style-type: none"> • Kajian atas Permohonan Persetujuan Sukuk Ijarah Berkelanjutan XL Axiata Sebagai <i>Universe</i> BPKH di Dalam Reksa Dana Pasar Uang Syariah (RDPU) • Lain-lain (<i>refreshment</i> kajian) • Kajian atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian • Kajian atas Permohonan Persetujuan Penempatan melalui mekanisme <i>Over The Counter</i> • Kajian atas Usulan Perubahan Parameter <i>Risk Acceptance Criteria (RAC)</i> BPS-BPIH • <i>Study of the Application for Approval of XL Axiata Sustainable Sukuk Ijarah as Universe BPKH in Sharia Money Market Mutual Funds (RDPU)</i> • <i>Others (refreshment of study)</i> • <i>Review of Application for Approval of PT Bank Syariah Mandiri as Custodian Bank</i> • <i>Review of Placement Approval Applications through the Over The Counter mechanism</i> • <i>Study of the Proposed Changes in the Risk Acceptance Criteria (RAC) Parameters of The Receiving Banks of Hajj Organizing Cost</i>
17	<p>Rabu, 26 Agustus 2020 Wednesday, August 26, 2020</p>	<ul style="list-style-type: none"> • Kajian atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah PT Perusahaan Listrik Negara (Persero) Tahap VI/2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Review of BPKH Investment Approval Application for Sukuk Ijarah Purchase of PT Perusahaan Listrik Negara (Persero) Phase VI / 2020</i> <p>And others</p>
18	<p>Jumat, 11 September 2020 Friday, 11 September 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan: <ul style="list-style-type: none"> - Permohonan Persetujuan Penempatan Dana Setoran Awal, Nilai Manfaat dan Likuiditas dalam mata uang Rupiah, USD dan SAR. Melalui Mekanisme Lelang sebesar Rp1.629.000.000.000,00, USD5.000.000,00 dan Rp120.000.000.000,00 - Permohonan Persetujuan Investasi Lainnya di Islamic Development Bank (IsDB) - Tanggapan Badan Pelaksana atas Permohonan Penetapan Lima Belas (15) MI Existing dan 2 (dua) MI Baru serta Peningkatan Limit Penempatan BPKH pada MI - Pembahasan Usulan Persetujuan ISO Manajemen Mutu dan SMAP <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on the Risk Management and Sharia Committee Study on Application:</i> <ul style="list-style-type: none"> - <i>Application for Approval of Placement of Initial Deposit, Return and Liquidity in Rupiah, USD and SAR. Through an auction mechanism, amounting to IDR1,629,000,000,000.00, USD5,000,000.00 and IDR120,000,000,000.00</i> - <i>Request for Approval of Other Investment at the Islamic Development Bank (IsDB)</i> - <i>Response of the Executive Board to the Request for the Designation of Fifteen (15) Existing MIs and 2 (two) New MIs and Increasing the Placement Limit of BPKH in MI</i> - <i>Discussion on the Proposal for Approval of ISO Quality Management and the ABMS</i> <p>And others</p>

19	<p>Senin, 28 September 2020 Monday, September 28, 2020</p>	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan: <ul style="list-style-type: none"> Persetujuan Sukuk Mudharabah Berkelanjutan PT Sarana Multi Infrastruktur (SMI) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH Persetujuan Investasi Lainnya dalam Bentuk Pembiayaan Sindikasi dengan BNI Syariah kepada BPRS HIK Parahyangan senilai total Rp200.000.000.000 <p>Dan lain-lain</p> <ul style="list-style-type: none"> Discussion on the Risk Management and Sharia Committee Study on Application: <ul style="list-style-type: none"> Approval of PT Sarana Multi Infrastruktur (SMI) Sustainable Sukuk Mudharabah as One of BPKH RDPUS Universe (Sharia Money Market Mutual Funds) Approval of Other Investments in the Form of Syndicated Financing with BNI Syariah for BPRS HIK Parahyangan with a total value of IDR200,000,000,000 <p>And others</p>
20	<p>Selasa, 6 Oktober 2020 Tuesday, October 6, 2020</p>	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas Permohonan Persetujuan Investasi Lainnya Pada Project Platinum (Wakalah bi al Istitsmar al Muqayyadah) Diskusi atas Penyampaian Tanggapan Badan Pelaksana terhadap Keputusan Dewan Pengawas atas Rancangan Peraturan Investasi Luar Negeri <p>Dan lain-lain</p> <ul style="list-style-type: none"> Discussion on the Risk Management and Sharia Committee Study of Applications for Approval of Other Investments in Platinum Projects (Wakalah bi al Istitsmar al Muqayyadah) Discussion on the Delivery of the Executive Board Response to the Supervisory Board Decision on the Draft Foreign Investment Regulation <p>And others</p>
21	<p>Selasa, 13 Oktober 2020 Tuesday, October 13, 2020</p>	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> Permohonan Persetujuan Investasi Lainnya melalui Pembiayaan Dana Talangan Tanah (DTT) terhadap BUJT Group Usaha PT Waskita Toll Road (WTR) Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp7,1 triliun di Kuartal IV sebagai Alternatif Pencapaian target Nilai Manfaat dan Portofolio 2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> Discussion on the Risk Management and Sharia Committee Study on: <ul style="list-style-type: none"> Request for Approval of Other Investment through Financing of Land Graft Fund (DTT) for BUJT Business Group PT Waskita Toll Road (WTR) Request for additional investment in Government Sharia Securities Rupiah of IDR7.1 trillion in the fourth quarter as an alternative for achieving the target return and portfolios 2020 <p>And others</p>
22	<p>Selasa, 20 Oktober 2020 Tuesday, October 20, 2020</p>	<ul style="list-style-type: none"> Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> Permohonan Persetujuan Sukuk Wakalah PT Medco Power Indonesia (MEDP) Sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Bank CIMB Niaga (BNGA) Sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH Penjelasan atas Tanggapan Komite Manajemen Risiko Dan Syariah Atas Usulan Penambahan Investasi SBSN Rupiah Sebesar Rp7,1 triliun di Kuartal IV Sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portofolio 2020 Permohonan Persetujuan Penambahan Fungsi BPS-BPIH Bank NTB Syariah <p>Dan lain-lain</p> <ul style="list-style-type: none"> Discussion on the Risk Management and Sharia Committee Study on: <ul style="list-style-type: none"> Request for Approval of Sukuk Wakalah PT Medco Power Indonesia (MEDP) As one of the Universe RDPUS (Money Market Mutual Funds Sharia) BPKH Request for Approval of PT Bank's Sustainable Sukuk Mudharabah CIMB Niaga (BNGA) As One of Universe RDPUS (Market Mutual Funds Sharia Money) BPKH Explanation of the Response of the Risk Management and Sharia Committee Proposed Additional Investment for Government Sharia Securities Rupiah of IDR7.1 trillion in the 4th Quarter As an Alternative to Achieving the Target Return and Portfolio 2020 Request for Approval of Additional The Receiving Banks of Hajj Organizing Cost Sharia Bank NTB Functions <p>And others</p>

<p>23</p> <p>Senin, 2 November 2020 Monday, November 2, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> – Permohonan Reviu Usulan Investasi Lainnya pada Sedco Capital, Project Platinum (Wakalah Bi al-Istitsmar Al-Muqayyadah). – Penjelasan atas Tanggapan Komite Manajemen Risiko dan Syariah atas Usulan Investasi Lainnya Melalui Pembiayaan Dana Talangan Tanah (DTT) Badan Usaha Jalan Tol (BUJT) Grup Usaha PT Waskita Toll Road (WTR) • Refreshment atas <ul style="list-style-type: none"> – Permohonan Sukuk Mudharabah Berkelanjutan PT Bank CIMB Niaga (BNGA) Sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH – Permohonan Penambahan Fungsi BPS-BPIH Bank NTB Syariah <p>Dan lain-lain</p> <ul style="list-style-type: none"> • Discussion on the Risk Management and Sharia Committee Study on: <ul style="list-style-type: none"> – Request for Review of Proposed Other Investments at Sedco Capital, Project Platinum (Wakalah Bi al-Istitsmar Al-Muqayyadah). – Explanation on the Response of the Risk Management and Sharia Committee above Other Investment Proposals through Land Grafting Fund (DTT) Financing Toll Road Business Entity (BUJT) Business Group PT Waskita Toll Road (WTR) • Refreshment above <ul style="list-style-type: none"> – Application for PT Bank CIMB Niaga Sustainable Sukuk Mudharabah (BNGA) As one of the Universe RDPUS (Sharia Money Market Mutual Funds) BPKH – Request for additional functions of The Receiving Banks of Hajj Organizing Cost for Bank NTB Syariah <p>And others</p>
<p>24</p> <p>Selasa, 3 November 2020 Tuesday, November 3, 2020</p>	<ul style="list-style-type: none"> • Permohonan Persetujuan atas Usulan Pembiayaan yang Diterima (PYD) pada Bank NTB Syariah sebesar Rp1.000.000.000.000, - (satu triliun rupiah) <p>Dan lain-lain</p> <ul style="list-style-type: none"> • Request for Approval of the Financing Proposal Received (PYD) at Sharia NTB Bank amounting to IDR1,000,000,000,000, - (one trillion rupiah) <p>And others</p>
<p>25</p> <p>Selasa, 10 November 2020 Tuesday, November 10, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> – Permohonan Investasi lainnya Dalam Negeri Berupa Pembiayaan Sindikasi dengan BNIS terhadap PT BPRS HIK Parahyangan – Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Bank Sulawesi Selatan Sulawesi Barat (BSSB) sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH <p>Dan lain-lain</p> <ul style="list-style-type: none"> • Discussion on the Risk Management and Sharia Committee Study on: <ul style="list-style-type: none"> – Request for Other Domestic Investments in the Form of Syndicated Financing with BNIS against PT BPRS HIK Parahyangan – Request for Approval of PT Bank's Sustainable Sukuk Mudharabah South Sulawesi West Sulawesi (BSSB) as one of the universes RDPUS (Sharia Money Market Mutual Fund) BPKH <p>And others</p>
<p>26</p> <p>Senin, 23 November 2020 Monday, November 23, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> – Permohonan Persetujuan Penempatan Dana Setoran Awal melalui Mekanisme Lelang sebesar Rp702.000.000.000,00 – Permohonan masukan atas Rancangan PBPKH Penyusunan Rumusan Kebijakan, Rencana Strategis, dan Rencana Kerja dan Anggaran Tahunan Pengelolaan Keuangan Haji Badan Pengelola Keuangan Haji – Permohonan Masukan dan Persetujuan atas Rancangan Peraturan Badan Pengelola Keuangan Haji tentang Tata Cara dan Bentuk Investasi Surat Berharga dan Emas <p>Dan lain-lain</p> <ul style="list-style-type: none"> • Discussion on the Risk Management and Sharia Committee Study on: <ul style="list-style-type: none"> – Application for Approval of Initial Deposit Funds Placement Through Auction Mechanism, amounting to IDR702,000,000,000.00 – Request for input on Draft PBPKH Compilation Policy Formulation, Strategic Plans, and Work Plans and Annual Budget Hajj Fund Management Budget for Hajj Fund Management Agency – Request for Input and Approval of Draft Regulations Hajj Fund Management Agency About Procedures and Forms Investments in Securities and Gold <p>And others</p>

<p>27 Jumat, 4 Desember 2020 Friday, December 4, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> - Permohonan Persetujuan Target Imbal Hasil <i>Gross Instrument</i> SBSN dalam RIT ISBE 2020 - Permohonan persetujuan <i>Redemption</i> RDST Maybank CPF Misbah Syariah I - Permohonan Persetujuan Perhitungan dan Penetapan Batas Maksimal Saldo Giro Setoran Awal, Setoran Lunas dan Nilai Manfaat dan Format Baru <i>Standing Instruction</i> Penatalaksanaan Deposito (SI OTC) <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on the Risk Management and Sharia Committee Study on:</i> <ul style="list-style-type: none"> - <i>Application for Approval of Government Sharia Securities Instrument Gross Return Target in the 2020 ISBE RIT</i> - <i>Request for approval of the Maybank CPF Misbah Limited Sharia Mutual Funds Redemption Sharia I</i> - <i>Application for Approval of Calculation and Determination of Limits Maximum Current Account Balance for Initial Deposit, Full Deposit and Return and New Format of Standing Instruction for Time Deposit Management (SI OTC)</i> <p>And others</p>
<p>28 Selasa, 8 Desember 2020 Tuesday, December 8, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> - Permohonan Persetujuan Penempatan Dana Setoran Awal melalui Mekanisme Lelang sebesar Rp1,95 triliun - Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp3,5 triliun melalui <i>Private Placement</i> di Desember 2020 sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portofolio 2020 <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on the Risk Management and Sharia Committee Study on:</i> <ul style="list-style-type: none"> - <i>Application for Approval of Initial Deposit Funds Placement Through The auction mechanism is IDR1.95 trillion</i> - <i>Application for additional investment in Government Sharia Securities Rupiah amounting to IDR3.5 trillion through Private Placement in December 2020 as an Alternative to Achieving Target 2020 Return and Portfolio</i> <p>And others</p>
<p>29 Kamis, 17 Desember 2020 Thursday, December 17, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> - Permohonan Penambahan Investasi SBSN Rupiah sebesar Rp3,5 triliun melalui <i>Private Placement</i> - Masukan atas Rancangan RAC baru - Permohonan <i>Review</i> dan Masukan Rancangan PKBP Perencanaan & Penganggaran dan PKBP Pelaporan & Pertanggungjawaban - Investasi lainnya di Sidra Capital (Murabahah) - Persetujuan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportasion Company - Penyampaian Temuan Audit kinerja BPK tahap 2 (dua) <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on the Risk Management and Sharia Committee Study on:</i> <ul style="list-style-type: none"> - <i>Application for additional investment in Government Sharia Securities Rupiah amounting to IDR3.5 trillion through Private Placement</i> - <i>Input on the new RAC draft</i> - <i>Request for Review and Input of PKBP Design & Planning Budgeting and PKBP Reporting & Accountability</i> - <i>Other investments in Sidra Capital (Murabahah)</i> - <i>Other Investment Approval in the Form of Financing to the Saudi Al Qaid Transportasion Company</i> - <i>Submission of Audit Findings of The Audit Board of The Republic of Indonesia performance stage 2 (two)</i> <p>And others</p>
<p>30 Jumat, 18 Desember 2020 Friday, December 18, 2020</p>	<ul style="list-style-type: none"> • Pembahasan Kajian Komite Manajemen Risiko dan Syariah atas: <ul style="list-style-type: none"> • Permohonan Investasi lainnya di Sidra Capital (Murabahah) • Permohonan Persetujuan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportasion Company <p>Dan lain-lain</p> <ul style="list-style-type: none"> • <i>Discussion on the Risk Management and Sharia Committee Study on:</i> <ul style="list-style-type: none"> • <i>Other investment requests at Sidra Capital (Murabahah)</i> • <i>Request for Approval of Other Investments in the Form of Financing to the Saudi Al Qaid Transportasion Company</i> <p>And others</p>

Laporan Pelaksanaan Kerja dari Komite Manajemen Risiko dan Syariah

Risk Management and Sharia Committee's Work Report

No	Program Kerja/Kegiatan Komite <i>Committee Work Program / Activities</i>	Keterangan <i>Description</i>
1	Pemantauan dan Evaluasi Pengawasan Pengelolaan Risiko pada BPS-BPIH <i>Monitoring and Evaluation of Risk Management Supervision at The Receiving Banks of Hajj Organizing Cost</i>	Komite Manajemen Risiko dan Syariah telah melakukan kegiatan <i>Site Visit</i> dalam rangka Pemantauan dan Evaluasi Pengelolaan Risiko pada BPS-BPIH di tiga kota yaitu Bandung, Yogyakarta, dan Mataram <i>The Risk Management and Sharia Committee has conducted Site Visit activities in the context of Monitoring and Evaluation of Risk Management at The Receiving Banks of Hajj Organizing Cost in three cities, namely Bandung, Yogyakarta, and Mataram</i>
2	Perumusan Pengendalian Internal dalam Pelaksanaan Fungsi Pengawasan <i>Formulation of Internal Control in the Implementation of the Supervision Function</i>	Telah terdapat Pedoman Kerja Komite Manajemen Risiko dan Syariah kemudian untuk melengkapi Pedoman kerja tersebut maka Komite Manajemen Risiko dan Syariah melengkapi dengan beberapa pedoman berupa:
3	Peningkatan Fungsi Pengawasan atas Pengelolaan Risiko Melalui Penyempurnaan Pedoman Pengawasan berbasis Risiko <i>Improvement of the Supervision Function of Risk Management through the Improvement of Risk-based Supervision Guidelines</i>	<ol style="list-style-type: none"> 1. Pedoman Pemantauan atas Pengelolaan risiko 2. Pedoman Pengawasan dan Pemantauan atas Pengelolaan Risiko Investasi <p><i>There is already a Work Guidelines for the Risk Management and Sharia Committee then to complement the work Guidelines, the Risk Management and Sharia Committee completes several guidelines in the form of:</i></p> <ol style="list-style-type: none"> 1. <i>Monitoring Guidelines for Risk Management</i> 2. <i>Supervision and Monitoring Guidelines for Investment Risk Management</i>
4	Monitoring dan Evaluasi Pengawasan Pengelolaan Risiko pada Masing-Masing Bidang Badan Pelaksana <i>Monitoring and Evaluation of Risk Management Supervision in Each Field of the Executive Board</i>	<ol style="list-style-type: none"> 1. Kegiatan pemantauan risiko dan Evaluasi Kinerja Bidang Manajemen Risiko dan Perencanaan 2. Reviu atas usulan penempatan dan investasi Komite Manajemen Risiko dan Syariah menghasilkan 76 (tujuh puluh enam) kajian mandiri dan 11 (sebelas) kajian bersama
5	Monitoring dan Evaluasi Pengawasan Pengelolaan Risiko Atas Usulan Investasi Langsung <i>Monitoring and Evaluation of Risk Management Supervision for Proposed Direct Investment</i>	<ol style="list-style-type: none"> 1. <i>Risk monitoring activities and Performance Evaluation of Risk Management and Planning</i> 2. <i>Reviewing the proposed placement and investment. The Risk Management and Sharia Committee produced 76 (seventy-six) independent studies and 11 (eleven) joint studies</i>

Program Pengembangan Kompetensi Komite Manajemen Risiko dan Syariah

Risk Management and Sharia Committee Competency Development Program

Kegiatan pelatihan dan pengembangan kompetensi yang dilakukan sepanjang tahun 2020 adalah sebagai berikut:

Training and competency development activities carried out throughout 2020 are as follows:

Nama <i>Name</i>	Jabatan <i>Position</i>	Workshop/Pelatihan /Seminar <i>Workshop/Training /Seminar</i>	Penyelenggara <i>Organizers</i>	Waktu dan Tempat <i>Time and Place</i>
Mohammad Hatta	Ketua (Dewan Pengawas) <i>Chairman</i> (<i>Supervisory Board</i>)	Islamic Capital Markets	Bahrain Institute of Banking and Finance	Bahrain, 12-14 Desember 2020 <i>Bahrain, December 12-14, 2020</i>
		Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	Jakarta, 31 Oktober – 21 November 2020 <i>Jakarta, October 31 – November 21, 2020</i>

Nama Name	Jabatan Position	Workshop/Pelatihan /Seminar Workshop/Training /Seminar	Penyelenggara Organizers	Waktu dan Tempat Time and Place
Marsudi Syuhud	Anggota (Dewan Pengawas) Member (Supervisory Board)	Islamic Capital Markets	Bahrain Institute of Banking and Finance	Bahrain, 12-14 Desember 2020 Bahrain, December 12-14, 2020
		Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	Jakarta, 31 Oktober - 21 November 2020 Jakarta, October 31 - November 21, 2020
Khasan Faozi	Anggota (Dewan Pengawas) Member (Supervisory Board)	Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	Jakarta, 31 Oktober - 21 November 2020 Jakarta, October 31 - November 21, 2020
Faris Kasenda	Anggota Member	GRCA Certification	OCEG	Jakarta, 4 November 2020 Jakarta, November 4, 2020
		Lead Auditor ISO 370001	PECB	Jakarta, 29 Juni - 2 Juli 2020 Jakarta, June 29 - July 2, 2020
Sri Wiyana	Anggota Member	GRCA Certification	OCEG	Jakarta, 4 November 2020 Jakarta, November 4, 2020
		Lead Auditor ISO 370001	PECB	Jakarta, 29 Juni - 2 Juli 2020 Jakarta, June 29 - July 2, 2020
Budi Prasetyo	Anggota Member	GRCA Certification	OCEG	Jakarta, 4 November 2020 Jakarta, November 4, 2020
		Lead Auditor ISO 370001	PECB	Jakarta, 29 Juni - 2 Juli 2020 Jakarta, June 29 - July 2, 2020

Penilaian Kinerja Komite Manajemen Risiko dan Syariah

Penilaian Dewan Pengawas terhadap kinerja Komite Manajemen Risiko dan Syariah pada tahun 2020 dianggap baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan anggota Dewan Pengawas terkait hasil pemantauan dan evaluasi terhadap kebijakan dan pelaksanaan manajemen risiko serta pemenuhan ketentuan dan prinsip syariah sesuai Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) pada mekanisme dan pelaksanaan penerimaan dan pengeluaran pengelolaan Keuangan Haji.

Assessment on Performance of Risk Management and Sharia Committee

The Supervisory Board's assessment of the performance of the Risk and Sharia Management Committee in 2020 is considered good by providing reports, information and communicating with members of the Supervisory Board regarding the results of monitoring and evaluation of risk management policies and implementation as well as compliance with sharia provisions and principles in accordance with the National Sharia Council of the Ulama Council Indonesia (DSN - MUI) on the mechanism and implementation of revenue and expenditure management of Hajj Finance.

Komite Investasi dan Penempatan

Investment and Placement Committee

Komite Investasi dan Penempatan dibentuk oleh Dewan Pengawas untuk membantu menjalankan tugas dan fungsi pengawasan dalam hal pemberian pertimbangan/pendapat kepada Badan Pelaksana agar memenuhi prinsip dan asas pengelolaan keuangan haji dalam investasi yang meliputi; prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

Dasar Hukum

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH yang telah diperbaharui dalam Peraturan BPKH Nomor 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji.

Pedoman Kerja Komite Investasi dan Penempatan

BPKH telah menyusun Peraturan BPKH No.9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji, dimana dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Investasi dan Penempatan. Isi dari Peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite serta aturan rapat.

Komposisi Keanggotaan

Komite Investasi diketuai oleh anggota Dewan Pengawas yang membidangi hal-hal terkait Investasi, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi bidang investasi yang baik serta mampu bertindak independen. Pada tahun 2020, keanggotaan komite terdiri dari:

The Investment and Placement Committee was formed by the Supervisory Board to assist in carrying out its supervisory duties and functions in terms of providing considerations/opinions to the Executive Board in order to comply with the principles and principles of hajj fund management in investments which include; sharia principles, principles of prudence and safety, liquidity and benefits.

Legal Framework

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and the Integrity Pact of BPKH which has been updated in BPKH Regulation Number 9 of 2020 concerning Committee Work Guidelines under the Supervisory Board of the Hajj Fund Management Agency.

Investment and Placement Committee Work Guidelines

BPKH has compiled BPKH Regulation No.9 of 2020 concerning the Work Guidelines for Committees under the Supervisory Board of the Hajj Fund Management Agency, which in one of its attachments includes an explanation of the Investment and Placement Committee. The contents of the regulation contain functions, authorities, duties, responsibilities, rules for appointing committee members and meeting rules.

Membership Composition

The Investment Committee is chaired by a member of the Supervisory Board in charge of Investment-related matters, and its members may consist of other members of the Supervisory Board and/or independent parties from outside BPKH who have a background in capability and reputation in the investment sector and are able to act independently. In 2020, the committee membership consists of:

Nama <i>Name</i>	Jabatan di Komite Investasi dan Penempatan <i>Position in the Investment and Placement Committee</i>	Jabatan di BPKH <i>Position in BPKH</i>
Suhaji Lestiadi	Anggota Unsur Dewan Pengawas Bidang Penghimpunan Dana, Penempatan, dan ILAL <i>Member of the Supervisory Board Element for Funds Raising, Placement, and ILAL</i>	Anggota Dewan Pengawas <i>Supervisory Board Member</i>
Abd. Hamid Paddu	Anggota Unsur Dewan Pengawas Bidang ISBE <i>Member of the ISBE Field Supervisory Board Element</i>	Anggota Dewan Pengawas <i>Supervisory Board Member</i>
Muhammad Akhyar Adnan	Anggota Unsur Dewan Pengawas Bidang IKSLN <i>Member of the IKSLN Department Supervisory Board Element</i>	Anggota Dewan Pengawas <i>Supervisory Board Member</i>
Ari Supangat	Anggota <i>Members</i>	Anggota Komite Investasi dan Penempatan <i>Members of the Investment and Placement Committee</i>
Siswa Rizali	Anggota <i>Members</i>	Anggota Komite Investasi dan Penempatan <i>Members of the Investment and Placement Committee</i>
Dyah Puspita	Anggota <i>Members</i>	Anggota Komite Investasi dan Penempatan <i>Members of the Investment and Placement Committee</i>
Rifat Annur	Anggota <i>Members</i>	Anggota Komite Investasi dan Penempatan <i>Members of the Investment and Placement Committee</i>
Kemal Sandi Rahman	Manajer <i>Manager</i>	Manajer Komite Investasi dan Penempatan <i>Manager of the Investment and Placement Committee</i>

Profil Anggota Komite Investasi dan Penempatan

Investment Committee Members Profile and Assignment

Profil Suhaji Lestiadi dan Abd. Hamid Paddu dapat dilihat pada bab Profil Perusahaan dalam buku Laporan tahunan ini.

Profiles of Suhaji Lestiadi and Abd. Hamid Paddu are disclosed in the Company Profile chapter in this Annual Report book.

Ari Supangat		Anggota Komite Investasi dan Penempatan <i>Members of the Investment and Placement Committee</i>
Usia <i>Age</i>	46 tahun <i>46 years</i>	
Domisili <i>Domicile</i>	Tangerang	
Riwayat Pendidikan <i>Educations</i>	<ul style="list-style-type: none"> S1 Strata Satu (SE) Fakultas Ekonomi Universitas Islam Indonesia, Yogyakarta (1997) S2 Magister Manajemen (MM) Universitas Trisakti, Jakarta (2018) S1 Undergraduate (SE) Faculty of Economics, Islamic University of Indonesia, Yogyakarta (1997) S2 Magister Management (MM) Trisakti University, Jakarta (2018) 	
Riwayat Pekerjaan <i>Work Experiences</i>	<ul style="list-style-type: none"> Direktur Keuangan PT Dinamika Rekayasa, IT company, Jakarta (Juni 2014 – Juni 2018) Senior Marketing Manager PT Anugerah Sekuritas Indonesia, Jakarta, (April 2012 – Mei 2018) Marketing Manager (Branch coordinator: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota), PT Anugerah Securindo Indah, Jakarta (Januari 2008 – Maret 2012) Finance Director of PT Dinamika Rekayasa, IT company, Jakarta (June 2014 - June 2018) Senior Marketing Manager of PT Anugerah Sekuritas Indonesia, Jakarta, (April 2012 - May 2018) Marketing Manager (Branch coordinator: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota), PT Anugerah Securindo Indah, Jakarta (January 2008 - March 2012) 	
Keahlian <i>Expertise</i>	Keuangan <i>Finance</i>	

Siswa Rizali

Anggota Komite Investasi dan Penempatan Members of the Investment and Placement Committee

Usia Age	47 tahun 47 years
Domisili Domicile	Depok
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> S1 Fakultas Ekonomi (spesialisasi Ekonomi Uang dan Bank), Universitas Indonesia (1996) S2 Department of Economics, National University of Singapore (NUS Research Scholarship - 2000) S1 Faculty of Economics (specializing in Money and Bank Economics), University of Indonesia (1996) S2 Department of Economics, National University of Singapore (NUS Research Scholarship - 2000)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> Direktur Utama, PT Asanusa Asset Management, September 2015 - Desember 2018 Direktur Investasi, PT AAA Asset Management, Februari 2015 - September 2015 Head of Investment, PT AAA Asset Management, April 2012 - Februari 2015 President Director, PT Asanusa Asset Management, September 2015 - December 2018 Investment Director, PT AAA Asset Management, February 2015 - September 2015 Head of Investment, PT AAA Asset Management, April 2012 - February 2015
Keahlian Expertise	Investasi dan Keuangan Investation and Finance

Rifat Annur

Anggota Komite Investasi dan Penempatan Members of the Investment and Placement Committee

Usia Age	43 tahun 43 years
Domisili Domicile	Jakarta
Riwayat Pendidikan Educations	<ul style="list-style-type: none"> S1 Ilmu Administrasi Negara, Fakultas Ilmu Sosial dan Ilmu Politik Universitas Gadjah Mada, Yogyakarta (2001) Pasca Sarjana Jurusan Ekonomi Keuangan Islam (Tesis) Universitas Islam Indonesia, (2017-sekarang) Bachelor of State Administration, Faculty of Social and Political Sciences, Gadjah Mada University, Yogyakarta (2001) Postgraduate Program in Islamic Financial Economics (Thesis), Islamic University of Indonesia, (2017-present)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> Branch Manager PT BNI Sekuritas, 2012 - Agustus 2020 Asisten Branch Manager PT BNI Sekuritas, 2006 - 2012 Asisten Manager Divisi Wealth Management, PT Bank Negara Indonesia Tbk. Oktober 2004 - April 2006 Branch Manager of PT BNI Sekuritas, 2012 - August 2020 Assistant Branch Manager of PT BNI Sekuritas, 2006 - 2012 Assistant Manager of Wealth Management Division, PT Bank Negara Indonesia Tbk. October 2004 - April 2006
Keahlian Expertise	Investasi dan Keuangan Investation and Finance

Dyah Puspita Rini

Anggota Komite Investasi dan Penempatan
Members of the Investment and Placement Committee

Usia Age	35 tahun 35 years
Domisili Domicile	Jakarta
Riwayat Pendidikan Educations	S1 Fakultas Ekonomi Universitas Indonesia (2008) <i>S1 Faculty of Economics, University of Indonesia (2008)</i>
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Senior Manager Financial Institution Division PT Pemeringkat Efek Indonesia (PEFINDO), June 2012 - December 2018 • Relationship Manager Standard Chartered Bank, December 2011 - June 2012 • Account Officer BCA, 2008 - November 2011 • Senior Manager of the Financial Institution Division of PT Pemeringkat Efek Indonesia (PEFINDO), June 2012 - December 2018 • Relationship Manager of Standard Chartered Bank, December 2011 - June 2012 • BCA Account Officer, 2008 - November 2011
Keahlian Expertise	Investasi dan Keuangan <i>Investation and Finance</i>

Kemal Sandi Rahman

Anggota Komite Investasi dan Penempatan
Members of the Investment and Placement Committee

Usia Age	29 tahun 29 years
Domisili Domicile	Jakarta
Riwayat Pendidikan Educations	S1 Bachelor of Business and Management, Institut Teknologi Bandung (2010 - 2013) <i>S1 Bachelor of Business and Management, Institut Teknologi Bandung (2010 - 2013)</i>
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • Senior Manager Indonesia Port Corporation Investment (Pelabuhan Indonesia Investama) (Juni 2018 - September 2020) • Alternative Investment Specialist, Danareksa Investment Management (Juni 2015 - Juni 2018) • Management Trainee PT Danareksa (Persero) (Januari 2015 - Juni 2015) • Senior Manager Indonesia Port Corporation Investment (Pelabuhan Indonesia Investama) (June 2018 - September 2020) • Alternative Investment Specialist, Danareksa Investment Management (June 2015 - June 2018) • Management Trainee PT Danareksa (Persero) (January 2015 - June 2015)
Keahlian Expertise	Investasi dan Keuangan <i>Investation and Finance</i>

Independensi Anggota Komite Investasi dan Penempatan

Komite Investasi dan Penempatan menjalankan tugas dan tanggungjawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Investasi dan Penempatan tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana dan anggota komite lain. Seluruh anggota Komite Investasi dan Penempatan juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain; tidak memiliki hubungan kepemilikan saham dan tidak juga menjabat sebagai pengurus partai politik, pejabat dan pemerintahan. Komite Investasi dan Penempatan yang berasal dari luar BPKH tidak memiliki kepentingan/ keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

Tugas dan Tanggung Jawab Komite Investasi dan Penempatan

Seluruh anggota Komite Investasi dan Penempatan bertugas dan bertanggung jawab untuk membantu Dewan Pengawas dalam hal pemberian pertimbangan, pendapat dan rekomendasi kepada Badan Pelaksana, berkenaan dengan hal-hal sebagai berikut:

1. Melakukan reviu, telaah dan penilaian atas kelayakan investasi dan/atau penempatan yang disampaikan oleh Badan Pelaksana, yang meliputi aspek Syariah, Administrasi Legalitas, Bisnis dan Industri, Teknik dan Prospek Usaha, Risiko Usaha, Imbal Hasil.
2. Menyusun *draft* hasil reviu, telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas.
3. Memberikan paparan dan penjelasan atas hasil reviu, telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas (jika diperlukan).
4. Berdasarkan rekomendasi Dewan Pengawas maka Komite Investasi dan Penempatan menyusun dan menyampaikan laporan final hasil reviu, telaah dan penilaian atas kelayakan penempatan dan/atau investasi.
5. Memastikan dibuatnya risalah rapat yang dilakukan Komite Investasi dan Penempatan untuk dilaporkan kepada Dewan Pengawas secara reguler.

Independency of Investment and Placement Committee Members

The Investment and Placement Committee carries out its duties and responsibilities professionally and independently, and does not accept/intervene from/to other parties. All members of the Investment and Placement Committee have no financial relationship, or family with the Supervisory Board, Executive Board and other committee members. All members of the Investment and Placement Committee also do not have a management relationship in other institutions/business units; do not have a share ownership relationship and also does not serve as an administrator of political parties, officials and government. The Investment and Placement Committee originating from outside the BPKH does not have any personal interests/relationships that may cause negative impacts and conflict of interest with the Agency.

Duties and Responsibilities of the Investment and Placement Committee

All members of the Investment and Placement Committee are assigned and responsible for assisting the Supervisory Board in providing considerations, opinions and recommendations to the Executive Board, with regard to the following matters:

1. *Review, study and assess the feasibility of investment and/or placement submitted by the Executive Board, covering aspects of Sharia, Legality Administrate, Business and Industry, Technical and Business Prospects, Business Risk, Returns.*
2. *Prepare a draft of the review results, review and assessment of investment feasibility and/or placement to the Supervisory Board.*
3. *Provide an explanation of the results of the review, review and assessment of the feasibility of investing and/or placement to the Supervisory Board (if needed).*
4. *Based on the recommendation of the Supervisory Board, the Investment and Placement Committee shall prepare and submit a final report on the results of the review, review and assessment of the feasibility of placement and/or investment.*
5. *Ensure that minutes of meetings conducted by the Investment and Placement Committee are made to be reported to the Supervisory Board on a regular basis.*

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| <ol style="list-style-type: none"> 6. Menyediakan bahan rujukan dan informasi untuk keperluan Dewan Pengawas terkait pengelolaan Investasi apabila diminta. 7. Melaksanakan tugas lain dari Dewan Pengawas terkait dengan peran dan tanggung jawab Dewan Pengawas dalam hal pengawasan atas investasi dan/atau penempatan BPKH. 8. Dalam melaksanakan tugasnya, Komite Investasi dan Penempatan wajib mengedepankan prinsip syariah serta memastikan komposisi dan portofolio investasi dan/atau penempatan keuangan haji tidak melampaui batas persentase pengeluaran keuangan haji sesuai dengan Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. 9. Melaporkan hasil-hasil kerja Komite Investasi dan Penempatan kepada Dewan Pengawas secara berkala. 10. Melakukan pengkajian dan menelaah kelengkapan pedoman Komite Investasi dan Penempatan dan memberikan rekomendasi kepada Dewan Pengawas atas penyesuaian-penyesuaian yang diperlukan secara berkala. 11. Mengawasi dan memastikan pelaksanaan kebijakan investasi dan penempatan yang telah ditetapkan sesuai dengan regulasi terkait dengan investasi dan penempatan yang berlaku. 12. Melakukan evaluasi kinerja Komite Investasi dan Penempatan secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun. 13. Membuat rencana kerja tahunan Komite Investasi dan Penempatan yang diselaraskan dengan rencana kerja tahunan atas kebijakan Investasi dan/atau Penempatan BPKH. | <ol style="list-style-type: none"> 6. <i>Provide reference material and information for the Supervisory Board related to investment management when requested.</i> 7. <i>Carry out other duties of the Supervisory Board related to the roles and responsibilities of the Supervisory Board in overseeing investment and/or placement of BPKH.</i> 8. <i>In carrying out its duties, the Investment and Placement Committee must prioritize sharia principles and ensure that the composition and portfolio of investment and/or placement of hajj finance does not exceed the percentage limit for hajj financial expenditures in accordance with Government Regulation Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 regarding Hajj Fund Management.</i> 9. <i>To periodically report the results of the work of the Investment and Placement Committee to the Supervisory Board.</i> 10. <i>Conduct studies and review the completeness of the guidelines for the Investment and Placement Committee and provide recommendations to the Supervisory Board on necessary adjustments periodically.</i> 11. <i>Supervise and ensure the implementation of investment and placement policies that have been determined in accordance with the prevailing regulations relating to investment and placement.</i> 12. <i>Evaluate the performance of the Investment and Placement Committee independently and report the results to the Supervisory Board every year.</i> 13. <i>Prepare an annual work plan for the Investment and Placement Committee that is aligned with the annual work plan for BPKH Investment and/or Placement policy.</i> |
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Wewenang

Wewenang Komite Investasi dan Penempatan dalam rangka bertugas membantu Dewan Pengawas atas hal-hal yang terkait pelaksanaan pengelolaan keuangan haji meliputi:

1. Mengakses catatan atau informasi tentang investasi dan/atau penempatan keuangan haji, penggunaan dana terkait investasi atau penempatan keuangan haji, aset serta sumber daya BPKH lainnya yang berkaitan dengan pelaksanaan tugas.

Authority

The authority of the Investment and Placement Committee in order to assist the Supervisory Board on matters related to the implementation of hajj fund management includes:

1. Access records or information about the investment and/or placement of hajj finance, use of funds related to investment or placement of hajj finance, assets and other BPKH resources related to the implementation of duties.

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| <ol style="list-style-type: none"> 2. Melakukan komunikasi secara langsung dengan Dewan Pengawas dan Anggota Badan Pelaksana. Bidang Investasi dan Anggota Badan Pelaksana bidang Operasional serta jajarannya masing-masing. 3. Meminta dan/atau mendapatkan kerja sama dari mitra kerja antara lain Sekretaris Dewan Pengawas dan Komite Lain, Deputi Investasi dan Deputi Operasional pada Badan Pelaksana. 4. Melibatkan pihak independen di luar anggota Komite Investasi dan Penempatan untuk membantu pelaksanaan tugas jika diperlukan. 5. Menyusun, mengevaluasi, mengubah dan melaksanakan pedoman Komite Investasi dan Penempatan termasuk menentukan prosedur dan lingkup pelaksanaan pekerjaan Komite Investasi dan Penempatan, dengan persetujuan Dewan Pengawas. 6. Melakukan kewenangan lain yang diberikan oleh Dewan Pengawas. | <ol style="list-style-type: none"> 2. <i>Communicate directly with the Supervisory Board and members of the Executive Board. Investment Sector and Members of the Operational Executing Agency and their respective staff.</i> 3. <i>Request and/or obtain cooperation from working partners, including the Secretary of the Supervisory Board and Other Committees, Deputy of Investment and Deputy of Operations at the Executive Board.</i> 4. <i>Involve independent parties other than members of the Investment and Placement Committee to assist in carrying out their duties if necessary.</i> 5. <i>Compile, evaluate, amend and implement guidelines for the Investment and Placement Committee including determining the procedure and scope for the implementation of the work of the Investment and Placement Committee, with the approval of the Supervisory Board.</i> 6. <i>Exercise other powers assigned by the Supervisory Board.</i> |
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Rapat Komite Investasi dan Penempatan

Pelaksanaan rapat rutin Komite Investasi dan Penempatan dilakukan minimal 2 (dua) kali dalam sebulan. Berikut merupakan data rapat Komite Investasi dan Penempatan yang dilakukan sepanjang tahun 2020:

Investment and Placement Committee Meeting

Regular meetings of the Investment and Placement Committee are held at least 2 (two) times a month. The following is data on the Investment and Placement Committee meetings conducted throughout 2020:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Rapat Meeting Attendance							
			SL	AHP	MA	AS	SR	DPR	RA	KSR
1	Senin, 6 Januari 2020 Monday, January 6, 2020	1. Pembahasan Kajian Komite Investasi dan Penempatan atas Permohonan Persetujuan Assessment Pengajuan Fungsi BPS-BPIH (BPD DIY & Bank Sulselbar)								
		1. <i>Discussion of the Study of the Investment and Placement Committee on the Application for Approval of Assessment for the Application of The Receiving Banks of Hajj Organizing Cost (BPD DIY & Bank Sulselbar)</i>								
		2. Pembahasan Kajian Komite Investasi dan Penempatan atas Permohonan Persetujuan Penempatan Dana Setoran Awal dengan Metode Lelang ke 7 (tujuh) BPS-BPIH dengan total nilai Rp1.650.000.000.000	✓	✓	✓	✓	✓			
		2. <i>Discussion on the Study of the Investment and Placement Committee on the Request for Approval of Initial Deposit Funds Placement using the 7 (seventh) The Receiving Banks of Hajj Organizing Cost auction method with a total value of IDR1,650,000,000,000</i>								
		3. Lain-lain								
		3. <i>Others</i>								

2	Jumat, 10 Januari 2020 Friday, January 10, 2020	Rapat Pengawasan Nilai Manfaat dan Penempatan <i>Return and Placement Monitoring Meeting</i>	✓	✓	✓	✓	✓
3	Senin, 13 Januari 2020 Monday, January 13, 2020	<p>1. Pembahasan Kajian Komite Investasi dan Penempatan atas Permohonan Persetujuan Investasi Surat Berharga pada Pembelian SBSN RI yang Jatuh Tempo 2034-2050 senilai Rp21 triliun dalam Rangka Pemenuhan Aset Alokasi, <i>Tax Planning</i> dan Target RKAT 2020</p> <p>1. <i>Discussion on the Study of the Investment and Placement Committee on the Application for Approval of Investment in Securities for the Purchase of Indonesian Government Sharia Securities Maturing 2034-2050 worth IDR21 trillion in Fulfillment of Asset Allocation, Tax Planning and Work Plans and Annual Budget 2020 Target</i></p> <p>2. Pembahasan Kajian Komite Investasi dan Penempatan atas Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan kepada Perserikatan Muhammadiyah dengan <i>Line facility</i> sebesar Rp1 triliun rupiah</p> <p>2. <i>Discussion on the Study of the Investment and Placement Committee on the Application for Approval of Proposed Other Investments through Financing to the Muhammadiyah Union with a line facility of IDR1 trillion rupiah</i></p> <p>3. Lain-lain</p> <p>3. <i>Others</i></p>	✓	✓	✓	✓	✓
4	Jumat, 8 Mei 2020 Friday, May 8, 2020	<p>1. Pembahasan Kajian Komite Investasi dan penempatan atas Permohonan Persetujuan Penempatan Dana Senilai Rp3.050.000.000.000,00 (tiga triliun lima puluh miliar rupiah) Melalui Mekanisme Lelang Penempatan</p> <p>1. <i>Discussion on the Study of the Investment Committee and the placement of the Application for Approval of Fund Placement of IDR3,050,000,000,000.00 (three trillion and fifty billion rupiah) through the Placement Auction Mechanism</i></p> <p>2. Lain-lain</p> <p>2. <i>Others</i></p>	✓	✓	✓	✓	✓

5	Rabu, 13 Mei 2020 Wednesday, May 13, 2020	1. Pembahasan Kajian Komite Investasi dan penempatan atas Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (Dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI							
		1. Discussion on the Study of the Investment Committee and placement of applications for the determination of 15 (fifteen) existing MI and 2 (two) new MIs to increase the placement limit of BPKH in MI							
		2. Pembahasan Kajian Komite Investasi dan penempatan atas Permohonan Persetujuan PT Bank Syariah Mandiri sebagai Bank Kustodian	✓	✓	✓	✓	✓		
		2. Discussion on the Study of the Investment Committee and placement of the Application for Approval of PT Bank Syariah Mandiri as a Custodian Bank							
6	Selasa, 19 Mei 2020 Tuesday, May 19, 2020	3. Pembahasan Kajian Komite Investasi dan penempatan atas Permohonan Persetujuan Investasi Langsung Lainnya di The Awqaf Properties Investment Fund (APIF)							
		3. Discussion of the Investment Committee's Study and placement of Applications for Approval of Other Direct Investment at The Awqaf Properties Investment Fund (APIF)							
		4. Lain-lain							
		4. Others							
7	Jum'at, 29 Mei 2020 Friday, 29 May 2020	1. Pembahasan mengenai Permohonan Persetujuan PT Bank Syariah Mandiri Sebagai Bank Kustodian							
		1. Discussion regarding Application for Approval of PT Bank Syariah Mandiri as Custodian Bank							
		2. Permohonan Penetapan 15 (lima belas) MI Eksisting dan 2 (dua) MI Baru Peningkatan Limit Penempatan BPKH pada MI	✓	✓	✓	✓	✓		
		2. Request for the Designation of 15 (fifteen) Existing MIs and 2 (two) New MIs Increasing the Placement Limit of BPKH in MI							
7	Jum'at, 29 Mei 2020 Friday, 29 May 2020	3. Lain-lain							
		3. Others							
		1. Reviu & Analisis (Penilaian) KIP atas Usulan Persetujuan Investasi Luar Negeri di APIF sebesar USD10 mio							
		1. Review & Analysis (Assessment) of KIP on the Proposed Approval of Foreign Investment at APIF in the amount of USD10 mio							
7	Jum'at, 29 Mei 2020 Friday, 29 May 2020	2. Reviu & Analisis (Penilaian) KIP atas Usulan Penempatan Dana sebesar Rp1,65 triliun miliar	✓	✓	✓	✓	✓		
		2. Review & Analysis (Assessment) of KIP on the Proposed Placement of Funds of IDR1.65 trillion							
		3. Lain-lain							
		3. Others							

8	Kamis, 4 Juni 2020 Thursday, June 4, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Perubahan Parameter <i>Risk Acceptance Criteria</i> (RAC) BPS-BPIH					
		1. <i>Review & Analysis (Assessment) of KIP on Request for Approval of The Receiving Banks of Hajj Organizing Cost Risk Acceptance Criteria (RAC) Changes</i>					
		2. Reviu & Analisis (Penilaian) KIP atas Permohonan Penambahan Limit Investasi Surat Berharga pada Pembelian SBSN Juli - November 2020 sebesar Rp12 triliun	✓	✓	✓	✓	✓
		2. <i>Review & Analysis (Assessment) of KIP on the Request for an Increase in Securities Investment Limit on the Purchase of Government Sharia Securities July - November 2020 amounting to IDR12 trillion</i>					
		3. Lain-lain					
		3. <i>Others</i>					
9	Jum'at, 5 Juni 2020 Friday, June 5, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Perubahan Parameter <i>Risk Acceptance Criteria</i> (RAC) BPS-BPIH					
		1. <i>Review & Analysis (Assessment) of KIP on Request for Approval of The Receiving Banks of Hajj Organizing Cost Risk Acceptance Criteria (RAC) Changes</i>	✓	✓	✓	✓	✓
		2. Lain-lain					
		2. <i>Others</i>					
10	Selasa, 16 Mei 2020 Tuesday, May 16, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Keringanan (<i>Appeal</i>) Target imbal hasil Reksa Dana Pasar Uang Syariah Sebesar Rp3 triliun					
		1. <i>Review & Analysis (Assessment) of KIP on Application for Approval of Relief (Appeal) Target yield of Sharia Money Market Mutual Funds of IDR3 trillion</i>					
		2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk PT Pegadaian (Persero) Tahun 2020	✓	✓	✓	✓	✓
		2. <i>Review & Analysis (Assessment) of KIP on the Application for BPKH Investment Approval for the Purchase of PT Pegadaian (Persero) Sukuk in 2020</i>					
		3. Lain-lain					
		3. <i>Others</i>					

11 Kamis, 18
Thursday,
June 18,
2020

1. **Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan Dana Likuiditas Melalui Mekanisme Lelang Penempatan Sebesar Rp100 miliar**
 1. *Review & Analysis (Assessment) of KIP on the Application for Approval of Placement of Liquidity Funds through the Placement Auction Mechanism of IDR100 billion*

2. **Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat Melalui Mekanisme Lelang Penempatan**
 2. *Review & Analysis (Assessment) of KIP on the Application for Approval of Income Earned Funds Placement through the Placement Auction Mechanism*

3. **Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Mudharabah Berkelanjutan I Tahap II / 2020 PT Sarana Multigriya Finansial**
 3. *Review & Analysis (Assessment) of KIP on the BPKH Investment Approval Request for the Purchase of Sustainable Sukuk Mudharabah I Phase II/2020 of PT Sarana Multigriya Finansial* ✓ ✓ ✓ ✓ ✓

4. **Lain-lain**
 - a. **Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya di SEDCO Capital (Project Platinum)**
 - b. **Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Usulan Investasi Lainnya melalui Pembiayaan Sindikasi kepada Universitas Muhammadiyah Bandung**
4. **Others**
 - a. *Review & Analysis (Assessment) of KIP on Requests for Approval of Other Investments at SEDCO Capital (Project Platinum)*
 - b. *Review & Analysis (Assessment) of KIP on Request for Approval of Other Investment Proposals through Syndicated Financing to the University of Muhammadiyah Bandung*

	<ol style="list-style-type: none"> 1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang Penempatan sebesar Rp1.930.000.000.000,- 1. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Initial Deposit Funds Placement through the Placement Auction Mechanism of IDR1,930,000,000,000, -</i> 						
	<ol style="list-style-type: none"> 2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I Elnusa Tahap I tahun 2020 2. <i>Review & Analysis (Assessment) of KIP on the BPKH Investment Approval Request for the Purchase of Sustainable Sukuk Ijarah I Elnusa Phase I 2020</i> 						
12	<p>Rabu, 8 Juli 2020</p> <p>Wednesday, July 8, 2020</p> <ol style="list-style-type: none"> 3. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan atas Investasi dalam Bentuk Pembiayaan yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000 3. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Investment in the Form of Financing Received (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) worth IDR200,000,000,000</i> 4. Reviu & Analisis (Penilaian) KIP atas Usulan Perubahan RAC BPS-BPIH 4. <i>Review & Analysis (Assessment) of KIP on the Proposed Changes to The Receiving Banks of Hajj Organizing Cost RAC</i> 5. Lain-lain 5. <i>Others</i> 	✓	✓	✓	✓	✓	✓
13	<p>Senin, 13 Juli 2020</p> <p>Monday, July 13, 2020</p> <ol style="list-style-type: none"> 1. Pembahasan Usulan Permohonan Persetujuan atas Investasi Dalam Bentuk Pembiayaan Yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000 1. <i>Discussion of Proposed Applications for Approval of Investment in the Form of Financing Received (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) worth IDR200,000,000,000</i> 2. Pembahasan Usulan Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang Penempatan sebesar Rp1.930.000.000.000,- 2. <i>Discussion on the Proposal for Approval for Placement of Funds for Initial Deposit through the Placement Auction Mechanism of IDR1,930,000,000,000, -</i> 3. Pembahasan Dana Idle di Giro Penempatan Perbankan 3. <i>Discussion of Idle Funds in Banking Placement Giro</i> 4. Lain-lain 4. <i>Others</i> 	✓	✓	✓	✓	✓	✓

14	Selasa, 14 Juli 2020 Tuesday, July 14, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah berkelanjutan I Elnusa Tahap I tahun 2020 <i>1. Review & Analysis (Assessment) of KIP on the BPKH Investment Approval Request for the Purchase of Sustainable Sukuk Ijarah I Elnusa Phase I 2020</i>							
		2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan atas Investasi Dalam Bentuk Pembiayaan Yang Diterima (PYD) pada Bank BPD Jambi Unit Usaha Syariah (UUS) senilai Rp200.000.000.000,00 <i>2. Review & Analysis (Assessment) of KIP on Application for Approval of Investment in the Form of Received Financing (PYD) at Bank BPD Jambi Sharia Business Unit (UUS) in the amount of IDR200,000,000,000.00</i>	✓	✓	✓	✓	✓	✓	
15	Selasa, 21 Juli 2020 Tuesday, July 21, 2020	3. Lain-lain <i>3. Others</i>							
		1. Persiapan Penyusunan Evaluasi Laporan Investasi Surat Berharga dan Emas Semester I Tahun 2020 <i>1. Arrangement of Preparation for Evaluation of the First Semester of 2020 Securities and Gold Investment Report</i>	✓	✓	✓	✓	✓	✓	
16	Jumat, 7 Agustus 2020 Friday, August 7, 2020	2. Lain-lain <i>2. Others</i>							
		1. Kajian Penetapan MI baru serta peningkatan limit penempatan BPKH pada MI <i>1. To study the determination of new MI and increase the limit on the placement of BPKH in MI</i>							
17	Jumat, 7 Agustus 2020 Friday, August 7, 2020	2. Kajian Penempatan Dana Setoran Awal Dalam Mata Uang USD Melalui Mekanisme Lelang sebesar USD1.000.000 <i>2. Study of the Initial Deposit Fund Placement in USD Currency through an Auction Mechanism of USD1,000,000</i>	✓	✓	✗	✓	✓	✓	
		3. Lain-lain <i>3. Others</i>							
18	Selasa, 18 Agustus 2020 Tuesday, August 18, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya di SEDCO Capital <i>1. Review & Analysis (Assessment) of KIP on Requests for Approval of Other Investments at SEDCO Capital</i>	✓	✓	✓	✓	✓	✓	
		2. Lain-lain (Kustodian) <i>2. Others (Custodian)</i>							

19	Rabu, 26 Agustus 2020 Wednesday, August 26, 2020	<p>1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi BPKH untuk Pembelian Sukuk Ijarah PT Perusahaan Listrik Negara (Persero) Tahap VI/2020</p> <p>1. <i>Review & Analysis (Assessment) of KIP on the BPKH Investment Approval Application for the Purchase of Sukuk Ijarah PT Perusahaan Listrik Negara (Persero) Phase VI/2020</i></p>	✓	✓	✓	✓	✓	✓
		<p>2. Lain-lain</p> <p>2. <i>Others</i></p>						
20	Selasa, 1 September 2020 Tuesday, September 1, 2020	<p>1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan melalui mekanisme Over The Counter</p> <p>1. <i>Review & Analysis (Assessment) of KIP on the Request for Placement Approval through the Over The Counter mechanism</i></p> <p>2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Appeal Jadwal SBSN Senilai Rp12 triliun 2020</p> <p>2. <i>Review & Analysis (Assessment) of KIP on the Application for Appeal Approval for the Government Sharia Securities Schedule Worth IDR12 trillion 2020</i></p>	✓	✓	✓	✓	✓	✓
		<p>3. Lain-lain</p> <p>3. <i>Others</i></p>						
21	Kamis, 3 September 2020 Thursday, September 3, 2020	<p>1. Reviu & Analisis (Penilaian) KIP atas Surat Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan I Tahap III/2020 PT Pegadaian Sebagai Universe Underlying Reksa Dana Pasar Uang Syariah (RDPUS)</p> <p>1. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Sustainable Sukuk Mudharabah I Phase III/2020 PT Pegadaian as Universe Underlying Sharia Money Market Mutual Funds (RDPUS)</i></p>	✗	✓	✓	✓	✓	✓
		<p>2. Lain-lain</p> <p>2. <i>Others</i></p>						
22	Senin, 14 September 2020 Monday, September 14, 2020	<p>Reviu & Analisis (Penilaian) KIP Atas Atas Permohonan Persetujuan Penempatan Dana Setoran Awal, Nilai Manfaat dan Likuiditas dalam mata uang Rupiah, USD dan SAR Melalui Mekanisme Lelang sebesar Rp1.629.000.000.000, USD5.000.000 dan Rp120.000.000.000</p> <p><i>Review & Analysis (Assessment) of KIP on the Application for Approval of Initial Deposit Funds Placement, Income Earned and Liquidity in Rupiah, USD and SAR through an auction mechanism amounting to IDR1,629,000,000,000, USD5,000,000 and IDR120,000,000,000</i></p>	✓	✓	✓	✓	✓	✓

23	Kamis, 17 September 2020 Thursday, September 17, 2020	1. Reviu & Analisis (Penilaian) KIP Atas Permohonan Persetujuan Investasi Lainnya Dalam Bentuk Pembiayaan Sindikasi Dengan BNI Syariah Kepada BPRS HIK Parahyangan Rp200 miliar							
		1. <i>Review & Analysis (Assessment) of KIP on the Application for Investment Approval Others in the form of syndicated financing with BNI Syariah To BPRS HIK Parahyangan IDR200 billion</i>							
		2. Reviu & Analisis (Penilaian) KIP Atas Permohonan Persetujuan Investasi Lainnya pada IsDB dengan skema B-Financing	✓	✓	✓	✓	✓	✓	✓
		2. <i>Review & Analysis (Assessment) of KIP on the Application for Investment Approval Another on IsDB with the B-Financing scheme</i>							
		3. Reviu dan Analisis Pemilihan Manajer Investasi							
		3. <i>Review and Analysis of Investment Manager Selection</i>							
		4. Lain-lain							
		4. <i>Others</i>							
24	Senin, 21 September 2020 Monday, September 21, 2020	1. Reviu & Analisis (Penilaian) KIP Atas Permohonan Persetujuan Investasi Lainnya Dalam Bentuk Pembiayaan Sindikasi dengan BNI Syariah Kepada BPRS HIK Parahyangan Rp200 miliar							
		1. <i>Review & Analysis (Assessment) of KIP on the Application for Investment Approval Others in the form of syndicated financing with BNI Syariah To BPRS HIK Parahyangan IDR200 billion</i>	✓	✓	✓	✓	✓	✓	✓
		2. Reviu dan Analisis Pemilihan Manajer Investasi							
		2. <i>Review and Analysis of Investment Manager Selection</i>							
		3. Lain-lain							
		3. <i>Others</i>							
25	Senin, 28 September 2020 Monday, September 28, 2020	1. Reviu & Analisis (Penilaian) KIP Atas Permohonan Persetujuan Sukuk PT Sarana Multi Infrastruktur (Persero) sebagai salah satu Universe Reksa Dana Pasar Uang Syariah BPKH							
		1. <i>Review & Analysis (Assessment) of KIP on the Request for Sukuk Approval PT Sarana Multi Infrastruktur (Persero) as one of the Universe BPKH Sharia Money Market Mutual Funds</i>	✓	✓	✓	✓	✓	✓	✓
		2. Reviu & Pembahasan Draft Peraturan Investasi Luar Negeri							
		2. <i>Review & Discussion of Draft Foreign Investment Regulations</i>							
		3. Lain-lain							
		3. <i>Others</i>							

26	Selasa, 6 Oktober 2020 Tuesday, October 6, 2020	<ol style="list-style-type: none"> 1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya Pada Project Platinum (Wakalah bi al Istitsmar al Muqayyadah) 1. <i>Review & Analysis (Assessment) of KIP on the Application for Investment Approval Others In the Platinum Project (Wakalah bi al Istitsmar al Muqayyadah)</i> 2. Pembahasan atas Tanggapan Rencana Strategis dan Peraturan Investasi Luar Negeri 2. <i>Discussion on Strategic Plan and Regulatory Responses Foreign Investment</i> 3. Lain-lain 3. <i>Others</i> 	✓	✓	✓	✓	✓	✓	✓	✓
27	Selasa, 13 Oktober 2020 Tuesday, October 13, 2020	<ol style="list-style-type: none"> 1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya Melalui Pembiayaan Dana Talangan Tanah Badan Usaha Jalan Tol (BUJT) Grup Usaha PT Waskita Toll Road 1. <i>Review & Analysis (Assessment) of KIP on Requests for Approval of Other Investments through the Financing of the Toll Road Business Group Land Bailout Fund (BUJT) for the PT Waskita Toll Road Business Group</i> 2. Reviu & Analisis (Penilaian) KIP atas Permohonan Penambahan Investasi SBSN Rupiah Sebesar Rp7,1 triliun di kuartal IV 2. <i>Review & Analysis (Assessment) of KIP on the Request for Additional Investment in Government Sharia Securities Rupiah of IDR7.1 trillion in the fourth quarter</i> 	✓	✓	✓	✓	✓	✓	✓	✓
28	Selasa, 20 Oktober 2020 Tuesday, October 20, 2020	<ol style="list-style-type: none"> 1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Sukuk Wakalah PT Medco Power Indonesia (MEDP) sebagai Salah Satu Universe RDPUS 1. <i>Review & Analysis (Assessment) of KIP on the Request for Approval of Sukuk Wakalah PT Medco Power Indonesia (MEDP) as one of the Sharia Money Market Mutual Funds Universe</i> 2. Reviu & Analisis (Penilaian) KIP atas Permohonan Penambahan Investasi SBSN Rupiah Sebesar Rp7,1 triliun di kuartal IV (pembahasan lanjutan rapat KIP 13 Oktober 2020) 2. <i>Review & Analysis (Assessment) of KIP on the Application for Additional Government Sharia Securities Investment in Rupiah of IDR7.1 trillion in the fourth quarter (further discussion of the KIP meeting on October 13, 2020)</i> 3. Lain-lain 3. <i>Others</i> 	✓	✓	✓	✓	✓	C	✓	✓

29	Senin, 2 November 2020 Monday, November 2, 2020	1. Review & Analisis (Penilaian) KIP atas Permohonan Persetujuan Usulan Investasi Lainnya pada Sedco Capital, <i>Project Platinum</i> (Wakalah Bi Al Istitsmar Al-Muqayyadah) 1. <i>Review & Analysis (Assessment) of KIP on Request for Approval of Other Proposed Investments at Sedco Capital, Project Platinum (Wakalah Bi Al Istitsmar Al-Muqayyadah)</i> 2. Lain - lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓	✓	✓
30	Selasa, 3 November 2020 Tuesday, November 3, 2020	1. Review & Analisis (Penilaian) KIP atas Permohonan Permohonan Persetujuan atas usulan Pembiayaan Yang Diterima (PYD) pada Bank NTB Syariah sebesar Rp1.000.000.000.000,- (satu triliun rupiah) 1. <i>Review & Analysis (Assessment) of KIP on Applications for Approval of Financing Proposals Received (PYD) at a Sharia NTB Bank of IDR1,000,000,000.0000 (one trillion rupiah)</i> 2. Review & Analisis (Penilaian) KIP atas Permohonan Persetujuan Sukuk Mudharabah Berkelanjutan PT Bank CIMB Niaga (BNGA) Sebagai Salah Satu Universe RDPUS (Reksa Dana Pasar Uang Syariah) BPKH 2. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Sustainable Sukuk Mudharabah for PT Bank CIMB Niaga (BNGA) as One of the Universe RDPUS (Sharia Money Market Mutual Funds) BPKH</i> 3. Lain-lain 3. <i>Others</i>	✓	✓	✓	✓	✓	✓	✓	✓
31	Jumat, 6 November 2020 Friday, November 6, 2020	1. Review & Analisis (Penilaian) KIP atas Permohonan Persetujuan atas Usulan Pembiayaan Yang Diterima (PYD) pada Bank NTB Syariah sebesar Rp1.000.000.000.000 1. <i>Review & Analysis (Assessment) of KIP on Application for Approval of Proposed Financing Received (PYD) at a Sharia NTB Bank amounting to IDR1,000,000,000,000</i> 2. Lain - lain 2. <i>Others</i>	✓	✓	✓	✓	✓	✓	✓	✓

32	<p>Selasa, 10 November 2020 <i>Tuesday, November 10, 2020</i></p>	<p>1. Review & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya dalam Bentuk Pembiayaan Sindikasi dengan BNI Syariah kepada BPRS HIK Parahyangan senilai total Rp200.000.000.000</p> <p>1. <i>Review & Analysis (Assessment) of KIP on Applications for Approval of Other Investments in the Form of Syndicated Financing with BNI Syariah to BPRS HIK Parahyangan for a total of IDR200,000,000,000</i></p> <hr/> <p>2. Reviu & Analisis (Penilaian) KIP atas Permohonan Sukuk Mudharabah PT BPD Sulawesi Selatan dan Sulawesi Barat (BSBB) Sebagai Salah Satu Universe RDPUS</p> <p>2. <i>Review & Analysis (Assessment) of KIP on the Request for Sukuk Mudharabah PT BPD South Sulawesi and West Sulawesi (BSBB) as One of the Sharia Money Market Mutual Funds Universe</i></p> <hr/> <p>3. Lain-lain 3. <i>Others</i></p>	✓	✓	✗	✓	✓	✓	✓	✓
33	<p>Senin, 16 November 2020 <i>Monday, November 16, 2020</i></p>	<p>1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya melalui Pembiayaan Dana Talangan Tanah Badan Usaha Jalan Tol (BUJT) Group Usaha PT Waskita Toll Road</p> <p>1. <i>Review & Analysis (Assessment) of KIP on Requests for Approval of Other Investments through the Financing of the Toll Road Business Group Land Bailout Fund (BUJT) for the PT Waskita Toll Road Business Group</i></p> <hr/> <p>2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Realisasi Keuntungan</p> <p>2. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Profit Realization</i></p> <hr/> <p>3. Lain-lain 3. <i>Others</i></p>	✓	✓	✓	✓	✓	✓	✓	✓
34	<p>Selasa, 17 November 2020 <i>Tuesday, November 17, 2020</i></p>	<p>1. Reviu & Analisis (Penilaian) KIP terkait Permohonan Masukan dan Persetujuan atas Rancangan Peraturan Badan Pengelola Keuangan Haji Tentang Tata Cara dan Bentuk Investasi Surat Berharga dan Emas</p> <p>1. <i>Review & Analysis (Assessment) of KIP on Request for Input and Approval of the Draft Regulation of the Hajj Fund Management Agency concerning Procedures and Forms of Investment in Securities and Gold</i></p> <hr/> <p>2. Lain - lain 2. <i>Others</i></p>	✓	✓	✓	✓	✓	✓	✓	✓

35 Jumat, 20 November 2020 Friday, November 20, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan Dana Setoran Awal melalui Mekanisme Lelang Sebesar Rp702.000.000.000 1. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Initial Deposit Funds Placement through an Auction Mechanism of IDR702,000,000,000</i> 2. Lain - lain 2. <i>Others</i>	✓ ✓ ✗ ✓ ✓ ✓ ✓ ✓
36 Selasa, 1 Desember 2020 Tuesday, December 1, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Revisi Rencana Invetasi Surat Berharga dan Emas Tahun 2020 1. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of the Revision of the Investment Plan for Securities and Gold in 2020</i> 2. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penjualan (Kembali) Reksa Dana Syariah Terproteksi Maybank CPF Misbah Syariah 1 2. <i>Review & Analysis (Assessment) of KIP on the Request for Approval of the Redemption (Return) of Maybank CPF Misbah Syariah 1 Mutual Funds</i> 3. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Perhitungan dan Penetapan Batas Maksimal Saldo Giro Setoran Awal, Setoran Lunas, dan Nilai Manfaat dan Format Baru Standing Instruction Penatalaksanaan Deposito 3. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Calculation and Determination of Maximum Limit for Initial Deposit, Full Deposit, and Return and New Format of Standing Instruction for Time Deposit Management</i> 4. Lain-lain 4. <i>Others</i>	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
37 Selasa, 8 Desember 2020 Tuesday, December 8, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Penempatan Dana Setoran Awal Melalui Mekanisme Lelang sebesar Rp1.952.000.000.000 1. <i>Review & Analysis (Assessment) of KIP on the Application for Approval of Initial Deposit Funds Placement through an Auction Mechanism amounting to IDR1,952,000,000,000</i> 2. Lain - lain 2. <i>Others</i>	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
38 Kamis, 10 Desember 2020 Thursday, December 10, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Persetujuan Investasi Lainnya Pada Sidra Capital (Murabahah) 1. <i>Review & Analysis (Assessment) of KIP on Other Investment Approval Applications at Sidra Capital (Murabahah)</i> 2. Lain - lain 2. <i>Others</i>	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

39	Kamis, 17 Desember 2020 Thursday, December 17, 2020	1. Reviu & Analisis (Penilaian) KIP atas Permohonan Penambahan Investasi SBSN Rupiah Sebesar Rp3,5 triliun Melalui Private Placement di Desember 2020 sebagai Alternatif Pencapaian Target Nilai Manfaat dan Portofolio 2020								
		1. <i>Review & Analysis (Assessment) of KIP on the Request for an additional IDR3.5 trillion Government Sharia Securities Investment through Private Placement in December 2020 as an Alternative for Achieving the Target Return and Portfolio 2020</i>	x	✓	✓	✓	x	✓	✓	✓
		2. Lain - lain								
		2. Others								
Jumlah Rapat <i>Number of Meetings</i>			39	39	39	39	39	28	16	19
Jumlah Kehadiran <i>Number of Attendance</i>			36	39	37	39	37	26	16	19
Persentase Kehadiran <i>Attendance Percentage</i>			92%	100%	95%	100%	95%	93%	100%	100%

Laporan Pelaksanaan Kerja Komite Investasi dan Penempatan

Investment and Placement Committee Work Implementation Report

Sepanjang tahun 2020, Komite Investasi dan Penempatan telah melakukan kegiatan-kegiatan sebagai berikut:

Throughout 2020, the Investment and Placement Committee carried out the following activities:

No	Program Kerja/Kegiatan Komite <i>Committee Work Program/Activities</i>
1	Laporan Evaluasi Pelaporan dan Kinerja Investasi <i>Report on Reporting Evaluation and Investment Performance</i>
2	Laporan Evaluasi Pelaporan dan Kinerja Penempatan <i>Report on Reporting Evaluation and Placement Performance</i>
3	Laporan Kajian atas Usulan Investasi dan Penempatan dari Badan Pelaksana <i>Review Report on Proposed Investments and Placements from the Executive Board</i>
4	Laporan Pengembangan Pengawasan dan Market Review/Market Update <i>Report on Supervision Development and Market Review/Market Update</i>
5	Laporan Assessment Investasi Langsung di dalam dan luar Negeri <i>Report on Domestic and Foreign Direct Investments</i>
6	Laporan Pengawasan Lapangan Kinerja Investasi, Efisiensi dan Efektivitas Pengelolaan Keuangan Haji di Luar Negeri pada Musim Haji <i>Report on Monitoring of Investment Performance, Efficiency and Effectiveness of Overseas Hajj Fund Management during the Hajj Season</i>
7	Laporan Monitoring dan Evaluasi Pengawasan Pengelolaan Risiko atas Usulan Investasi Langsung <i>Report on Risk Management Monitoring and Evaluation on Proposed Direct Investment</i>

Program Pengembangan Kompetensi Komite Investasi dan Penempatan

Competency Development Program for Investment and Placement Committee

Kegiatan pelatihan dan pengembangan kompetensi yang dilakukan sepanjang tahun 2020 adalah sebagai berikut:

The training and competency development activities done throughout 2020 are as follows:

Nama Name	Jabatan Position	Workshop/Pelatihan /Seminar Workshop/Training/Seminar	Penyelenggara Provider	Waktu dan Tempat Time and Place
Suhaji Lestiadi	Dewan Pengawas Supervisory Board	Islamic Capital Markets	Bahrain Institute of Banking and Finance	12 s/d 14 Desember 2020 di Bahrain 12 to 14 December 2020 in Bahrain
		Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	31 Oktober s/d 21 November 2020 di Jakarta 31 October to 21 November 2020 in Jakarta
Abd. Hamid Paddu	Dewan Pengawas Supervisory Board	Islamic Capital Markets	Bahrain Institute of Banking and Finance	12 s/d 14 Desember 2020 di Bahrain 12 to 14 December 2020 in Bahrain
		Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	31 Oktober s/d 21 November 2020 di Jakarta 31 October to 21 November 2020 in Jakarta
Muhammad Akhyar Adnan	Dewan Pengawas Supervisory Board	Islamic Capital Markets	Bahrain Institute of Banking and Finance	12 s/d 14 Desember 2020 di Bahrain 12 to 14 December 2020 in Bahrain
		Pelatihan Sertifikasi Manajemen Risiko ERM (Certified Risk Professional) ERM (Certified Risk Professional) Risk Management Certification Training	PT TAP Kapital Indonesia	31 Oktober s/d 21 November 2020 di Jakarta 31 October to 21 November 2020 in Jakarta

Penilaian Kinerja Komite Investasi dan Penempatan

Assessment on Performance of Investment and Placement Committee

Penilaian Dewan Pengawas terhadap kinerja Komite Investasi dan penempatan pada tahun 2020 dianggap baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan anggota Dewan Pengawas terkait pelaksanaan investasi dan penempatan dan kesesuaian dengan prinsip dan asas pengelolaan Keuangan Haji dalam Investasi yang meliputi: prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

The Supervisory Board's assessment of the performance of the Investment and placement Committee in 2020 is considered good by providing reports, information and communicating with members of the Supervisory Board regarding the implementation of investment and placement and conformity with the principles of management of Hajj Finance in Investments which include: sharia principles, prudence and safety principles, liquidity and benefits.

Sekretariat Badan

The Secretariat of the Agency

Badan Pelaksana berhak untuk membentuk organ yang mendukung dalam pelaksanaan pengelolaan Badan. Sekretariat Badan dibentuk untuk membantu dalam pengelolaan administrasi BPKH dan bertanggung jawab langsung kepada Kepala Badan Pelaksana. Sekretariat Badan mempunyai tugas menyelenggarakan koordinasi pelaksanaan tugas, pembinaan dan pemberian dukungan administrasi yang meliputi kesekretariatan Badan Pelaksana, kesekretariatan Dewan Pengawas, kehumasan, hubungan antar lembaga, instansi, program-program komite Dewan Pengawas dan mitra-mitra BPKH.

Dasar Hukum

Peraturan Badan Pengelola Keuangan Haji Nomor 2 Tahun 2018 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar Lembaga.

Profil Sekretaris Badan

Profil Emir Rio Krishna dapat dilihat di bagian Profil BPKH pada Laporan ini.

Struktur Organisasi Sekretaris Badan

Sekretariat Badan adalah unsur pembantu pimpinan yang berada di bawah Kepala Badan Pelaksana. Sekretariat Badan dipimpin oleh Sekretaris Badan.

Berikut adalah bagan organisasi Bidang Kesekretariatan dan Kemaslahatan sesuai dengan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan haji Nomor 33 Tahun 2020.

Executive Board is entitled to establish organs that support the implementation of the Agency's management. The Secretariat of the Agency is established to assist in the administrative management of BPKH and is directly responsible to the Head of the Executive Board. The Secretariat of the Agency has the task of coordinating the implementation of duties, guidance and provision of administrative support which includes the secretariat of the Executive Board, secretariat of the Supervisory Board, public relations, relations between institutions, agencies, programs of the Supervisory Board committee and BPKH partners.

Legal Framework

Regulation of the Hajj Fund Management Agency Number 2 of 2018 concerning Relationships of Organs within Hajj Fund Management Agency and Inter-Institutional Relations.

Corporate Secretary Profile

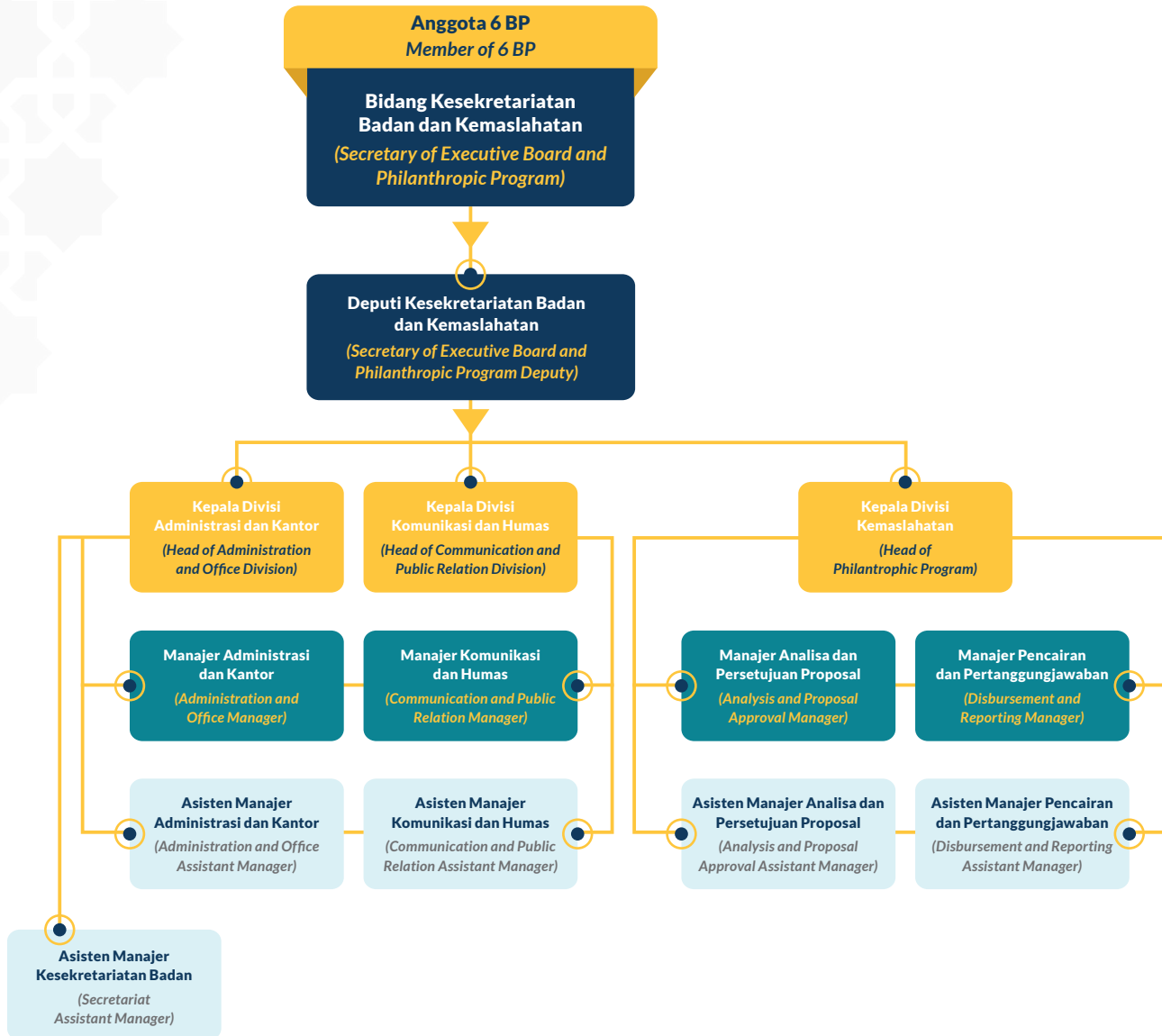
Profile of Emir Rio Krishna can be seen in the BPKH Profile section of this report.

Organization Structure of the Secretariat of the Agency

The Secretariat of the Agency is an management's auxiliary element under the Head of the Executive Board. The Secretariat of the Agency is led by the Agency Secretary.

The following is an organizational chart for the Secretariat and Philanthropy Sector in accordance with the Regulation of the Head of the Hajj Fund Management Agency Executive Board Number 33 of 2020.

Bagan Organisasi
Bidang Kesekretariatan Badan dan Kemaslahatan
Organization Structure
Secretariat and Philanthropy



Tugas dan Tanggung Jawab Sekretariat Badan

1. Mengembangkan dan mengelola kantor secara modern dan elektronik (e-office BPKH).
2. Mengkoordinasikan pelaksanaan tugas kepala/ ketua dan anggota BP/DP-BPKH, baik internal maupun eksternal.

Duties and Responsibilities

1. Developing and managing offices in a modern and electronic way (BPKH e-office).
2. Coordinating the implementation of duties of the head/chairman and members of Executive Board (BP)/ Supervisory Board (DP) of BPKH, both internal and external.

3. Menyusun pedoman tata-kelola Kepala Badan Pelaksana, Ketua Dewan Pengawas dan Anggota BPKH lainnya (*board manual*).
4. Menyusun template kegiatan pimpinan BPKH terkait dengan protokol, undangan, tamu dan kegiatan perjalanan dinas.
5. Menyusun kebijakan dan kegiatan komunikasi dan kehumasan BPKH.
6. Menyusun pedoman kerja staf sekretariat BPKH.

Tugas Divisi Administrasi Kantor

Divisi Administrasi Kantor mempunyai tugas melaksanakan koordinasi seluruh kegiatan administrasi perkantoran di lingkungan BPKH:

1. Menyusun dan menyempurnakan administrasi pengelolaan kantor.
2. Menyusun agenda, protokol dan penganggaran perjalanan dinas anggota BPKH.
3. Melaksanakan rapat kerja BPKH.

Tugas Divisi Komunikasi dan Kehumasan

Divisi Komunikasi dan Kehumasan mempunyai tugas melaksanakan koordinasi seluruh kegiatan yang berhubungan dengan hubungan masyarakat.

1. Membuat dan memutakhirkan logo dan identitas BPKH.
2. Mengelola media sosial (*website*, twitter, instagram, dan lain lain).
3. Melakukan survei identitas dan pelayanan kepada jemaah haji.
4. Melakukan media *briefing*.

Pelaksanaan Tugas Sekretaris Badan

Realisasi pelaksanaan tugas dan tanggung jawab Sekretaris Badan selama tahun 2020 adalah sebagai berikut:

1. Penyelenggaraan Rapat Badan Pelaksana tahun 2020 sebanyak 60 (enam puluh) kali dan pembuatan dokumentasi Risalah Rapatnya.
2. Pelaksanaan dan Koordinasi Rapat Gabungan Badan Pelaksana dan Dewan Pengawas sebanyak 11 (sebelas) kali dalam tahun 2020.
3. Pelaporan LHKPN Sekretaris Badan.

3. *Preparing governance guidelines for Head of BPKH Executive Board (BP), Chairman of Supervisory Board (DP) and other BPKH members (board manual).*
4. *Compiling a template for BPKH leaders activities related to protocols, invitations, guests, and business trips.*
5. *Developing policies and communication activities and BPKH public relations.*
6. *Developing work guidelines for BPKH secretariat staff.*

Duties of the Office Administration Division

Office Administration Division has the duties of carrying out coordination of all administrative activities at BPKH:

1. *Preparing and improving office management administration.*
2. *Arranging agenda, protocols, and budgeting for business trips of BPKH members.*
3. *Conducting BPKH work meetings.*

Duties of the Communication and Public Relations Division

The Communication and Public Relations Division has the duties of carrying out coordination of all activities related to public relations.

1. *Creating and updating BPKH logo and identity.*
2. *Managing social media (website, twitter, Instagram, etc).*
3. *Conducting identity and service surveys to the pilgrims.*
4. *Conducting media briefings.*

Implementation of the duties of the Secretariat of the Agency

The realization of the duties and responsibilities of the Secretary of the Agency during 2020 is as follows:

1. *Organizing 60 (sixty) meetings of the Executive Board in 2020 and documenting the Minutes of the Meeting.*
2. *Implementation and Coordination of Joint Meetings of the Executive Board and Supervisory Board 11 (eleven) times in 2020.*
3. *Reporting Public Official Wealth Report Secretary of the Agency.*

- | | |
|---|---|
| <ol style="list-style-type: none">4. Penyelenggaraan Rapat Kerja BPKH tahun 2020 pada tanggal 2-3 Desember 2020.5. Penyelenggaraan Milad BPKH yang ke-3 pada tanggal 10 Juni 2020.6. Penyelenggaraan Acara Ramadhan dan Halal Bihalal 1441 Hijriah.7. Melaksanakan Media Visit sebanyak 3 (tiga) kali ke Kompas Group, Metro TV dan TV One pada tahun 2020.8. Melaksanakan <i>Media Briefing</i> sebanyak 8 (delapan) kali pada tahun 2020.9. Memfasilitasi persetujuan proposal kemaslahatan BPKH sebanyak 190 proposal pada tahun 2020.10. Merangkap sebagai Plt Deputy Bidang Investasi dan Kerja Sama Luar Negeri pada periode April-Juli 2020. | <ol style="list-style-type: none">4. <i>The holding of the 2020 BPKH Work Meeting on December 2-3, 2020.</i>5. <i>The 3rd BPKH Milad held on June 10, 2020.</i>6. <i>Organizing Ramadan and Halal Bihalal Events for 1441 Hijri.</i>7. <i>Conducting Media Visit as many as 3 (three) times, each to Kompas Group, Metro TV and TV One in 2020.</i>8. <i>Conducting 8 (eight) Media Briefings in 2020.</i>9. <i>Facilitating the approvals of BPKH social responsibility proposals as many as 190 proposals in 2020.</i>10. <i>Concurrently serving as the Deputy of Investment and Foreign Cooperation throughout April-July 2020 period.</i> |
|---|---|

Pengembangan Kompetensi Sekretaris Badan

Sekretaris Badan BPKH telah mengikuti pelatihan *Global Reporting Initiative (GRI) Certified Training*, pada tanggal 23-24 September 2020.

Competency Development for Agency Secretary

The Secretary of the BPKH Agency has participated in the Global Reporting Initiative (GRI) Certified Training, on September 23-24, 2020.

Audit Internal

Internal Audit

Unit kerja Internal Audit berada dibawah pengawasan Badan Pelaksana yang membantu dalam memantau, memeriksa dan memberikan rekomendasi terhadap aktivitas pengelolaan risiko, pengendalian dan proses tata kelola BPKH.

Dasar Hukum

Peraturan BPKH Nomor 3 Tahun 2018 Tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH.

Piagam Audit Internal

BPKH telah menyusun Peraturan BPKH Nomor 11 Tahun 2019 Tentang Piagam Audit Internal yang menjadi pedoman bagi Divisi Audit Internal dalam menjalankan tugas dan tanggungjawabnya.

Adapun Piagam Audit Internal BPKH antara lain berisikan :

1. Pendahuluan
2. Visi dan Misi
3. Kedudukan, Tugas dan Fungsi
4. Wewenang
5. Tanggung Jawab
6. Akuntabilitas
7. Ruang Lingkup Kerja
8. Kode Etik Auditor Internal
9. Independensi
10. Program Asuransi dan Peningkatan Mutu
11. Persyaratan Profesional
12. Komunikasi
13. Hubungan Kerja Bidang Audit Internal
14. Kebijakan dan Pedoman Bidang Audit Internal
15. Penutup

Internal Audit Unit is under supervision of the Executive Board which assists in monitoring, examining and providing recommendations on BPKH risk management activities, control and governance processes.

Legal Framework

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and the Integrity Pact of BPKH.

Internal Audit Charter

BPKH has compiled BPKH Regulation Number 11 of 2019 concerning the Internal Audit Charter which serves as a guideline for the Internal Audit Division in carrying out its duties and responsibilities.

The BPKH Internal Audit Charter, among others, contains:

1. Introduction
2. Vision and Mission
3. Position, Duties and Functions
4. Authority
5. Responsibilities
6. Accountability
7. Scope of Work
8. Internal Auditor Code of Ethics
9. Independence
10. Assurance Program and Quality Improvement
11. Professional Requirements
12. Communication
13. Work Relationship in Internal Audit
14. Internal Audit Policies and Guidelines
15. Closing

Visi dan Misi Audit Internal

▲ Visi

Menjadi *Strategic Business Partner* yang terpercaya melalui kegiatan *assurance* dan pemberian jasa konsultasi yang profesional, independen dan objektif untuk dapat memberikan kepercayaan masyarakat atau *stakeholder* kepada BPKH.

▲ Misi

Misi Audit Internal BPKH adalah terpenuhinya secara baik kepentingan jemaah Haji, BPKH dan pemangku kepentingan lainnya. Hal ini mengingat BPKH sebagai lembaga publik terpercaya harus menghadapi berbagai macam kepentingan dari berbagai pihak terkait tersebut.

Audit Internal harus dapat menempatkan fungsinya di atas berbagai kepentingan tersebut untuk memastikan terwujudnya BPKH yang akuntabel, transparan dan bermanfaat. Audit Internal memiliki misi sebagai berikut:

- Membantu BPKH mencapai tujuan dengan melaksanakan audit dan jasa konsultasi terpercaya secara profesional, independen dan objektif.
- Membangun sistem pengendalian internal yang kuat untuk mendukung terbangunnya kepercayaan publik terhadap BPKH.
- Menjaga diterapkannya prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, likuiditas dan imbal hasil optimal pada kegiatan investasi.
- Meningkatkan kompetensi untuk menjadi Auditor Internal yang profesional.
- Memberikan hasil audit yang dapat memberikan kepercayaan masyarakat atau *stakeholder* kepada BPKH.
- Meningkatkan dan mengembangkan fungsi audit internal secara berkesinambungan dan selaras dengan tujuan BPKH.
- Mengembangkan strategi pengawasan internal yang mendukung efektivitas program strategis BPKH.

Internal Audit Vision and Mission

▲ Vision

Become a trusted Strategic Business Partner through assurance activities and the provision of professional, independent and objective consulting services to be able to give public or stakeholder trust to BPKH.

▲ Mission

The mission of the BPKH Internal Audit is to properly fulfill the interests of Hajj pilgrims, BPKH and other stakeholders. This is because BPKH as a trusted public institution must face various interests from various related parties.

Internal Audit must be able to place its functions above these various interests to ensure the creation of an accountable, transparent and useful BPKH. Internal Audit has the following missions:

- Help BPKH to achieve its goals by carrying out audits and trusted consulting services in a professional, independent and objective manner.*
- Build a strong internal control system to support the building of public trust in BPKH.*
- Maintain the implementation of sharia principles by taking into account the aspects of security, prudence, liquidity and optimal returns in investment activities.*
- Improve competence to become a professional Internal Auditor.*
- Provide audit results that can build public or stakeholder trust in BPKH.*
- Improve and develop the internal audit function on an ongoing basis and in line with the objectives of BPKH.*
- Develop an internal control strategy that supports the effectiveness of BPKH strategic programs.*

- h. Mewujudkan peran yang efektif sebagai mitra manajemen dalam pencapaian tujuan strategis BPKH. Jasa yang diberikan Bidang Audit Internal bertujuan untuk memberikan kepercayaan masyarakat atau *stakeholder* kepada BPKH melalui rekomendasi yang praktis kepada manajemen yang dapat membantu meningkatkan efektivitas manajemen risiko, sistem pengendalian internal serta implementasi tata kelola yang baik secara ekonomis, efektif dan efisien di BPKH.

Kode Etik Auditor Internal

Agar dapat mengemban tanggung jawab ini secara efektif, Auditor Internal perlu memelihara standar perilaku yang tinggi. Oleh karenanya, ditetapkan suatu Kode Etik bagi setiap Auditor Internal yang disusun berdasarkan Kode Etik bagi para Auditor Internal yang dibuat oleh Organisasi Profesi Auditor Internal (*The Institute of Internal Auditors*).

Para Auditor Internal wajib menjalankan tanggung jawab profesinya dengan bijaksana, penuh martabat, dan kehormatan. Dalam menerapkan Kode Etik Auditor Internal harus memperhatikan peraturan perundang-undangan yang berlaku.

Auditor Internal harus:

1. Menunjukkan kejujuran, obyektivitas, dan kesungguhan dalam melaksanakan tugas dan memenuhi tanggung jawab profesinya.
2. Menunjukkan loyalitas terhadap BPKH atau terhadap pihak yang dilayani.
3. Menahan diri dari kegiatan-kegiatan yang dapat menimbulkan konflik dengan kepentingan organisasinya, atau kegiatan-kegiatan yang dapat menimbulkan prasangka, yang meragukan kemampuannya untuk dapat melaksanakan tugas dan memenuhi tanggung jawab profesinya secara obyektif.
4. Melakukan jasa-jasa yang dapat diselesaikan dengan menggunakan kompetensi profesional yang dimilikinya.
5. Mengusahakan berbagai upaya agar senantiasa memenuhi Standar Profesi Audit Internal.

- h. *Realize an effective role as a management partner in achieving BPKH's strategic objectives. The services provided by the Internal Audit Division aim to build public or stakeholder trust in BPKH through practical recommendations to management that can help improve the effectiveness of risk management, internal control systems and the implementation of good governance economically, effectively and efficiently at BPKH.*

Internal Auditor Code of Ethics

In order to carry out this responsibility effectively, Internal Auditors need to maintain high standards of behavior. Therefore, a Code of Ethics for each Internal Auditor is established based on the Code of Ethics for Internal Auditors made by the Internal Auditor Professional Organization (The Institute of Internal Auditors).

Internal auditors are obliged to carry out their professional responsibilities wisely, with dignity and honor. In applying the Code of Ethics, the Internal Auditor must pay attention to the prevailing laws and regulations.

Internal auditors must:

1. *Demonstrate honesty, objectivity, and seriousness in carrying out tasks and fulfilling professional responsibilities.*
2. *Show loyalty to BPKH or to the party being served.*
3. *Refrain self from joining activities that may conflict with the interests of the organization, or activities that can give rise to prejudice, which could challenge their ability to carry out their duties and fulfill their professional responsibilities objectively.*
4. *Provide services that can be completed using the professional competence they have.*
5. *Make efforts to meet the Internal Audit Professional Standards.*

6. Bersikap hati-hati dan bijaksana dalam menggunakan informasi yang diperoleh dalam pelaksanaan tugasnya.
 7. Mengungkapkan semua fakta-fakta penting yang diketahuinya, yaitu fakta-fakta yang jika tidak diungkap dapat
 - a. mendistorsi kinerja kegiatan yang di-review.
 - b. menutupi adanya praktik-praktik yang melanggar hukum dalam melaporkan hasil pekerjaannya.
 8. Meningkatkan keahlian serta efektivitas dan kualitas pelaksanaan tugasnya. Auditor Internal wajib mengikuti pendidikan profesional berkelanjutan.
6. *Be careful and prudent in using the information obtained in carrying out their duties.*
 7. *Disclose all important facts that they are aware of, namely facts that if undisclosed could be
 - a. *distorting the performance of the activities under review.*
 - b. *covering up any practices that violate the law in reporting the results of their work.**
 8. *Increase the expertise and effectiveness and quality of the implementation of their duties. Internal auditors are required to attend a sustainable professional education.*

Auditor Internal dilarang untuk:

1. Secara sadar terlibat dalam tindakan atau kegiatan yang dapat mendiskreditkan profesi audit internal atau mendiskreditkan BPKH.
 2. Menerima imbalan dalam bentuk apapun dari karyawan, klien, pelanggan, pemasok, ataupun mitra bisnis organisasinya, sehingga dapat mempengaruhi pertimbangan profesionalnya.
 3. Menggunakan informasi rahasia
 - a. untuk mendapatkan keuntungan pribadi.
 - b. secara melanggar hukum.
 - c. yang dapat menimbulkan kerugian BPKH.
 4. Secara sadar terlibat dalam kegiatan-kegiatan yang menyimpang atau melanggar hukum.
 5. Merangkap tugas dan/atau jabatan kegiatan operasional BPKH.
1. *Consciously engage in actions or activities that can discredit the internal audit profession or discredit BPKH.*
 2. *Receive rewards in any form from employees, clients, customers, suppliers, or business partners of the organization, which can challenge their professional judgment.*
 3. *Use confidential information
 - a. *for personal gain.*
 - b. *in violation of the law.*
 - c. *which could cause losses for BPKH.**
 4. *Consciously engage in deviant or law-breaking acts.*
 5. *Have concurrent duties and/or positions for BPKH operational activities.*

Profesionalisme Audit Internal

Profesionalisme harus menjadi acuan dalam pelaksanaan fungsi audit internal, untuk mewujudkan hal tersebut, Auditor Internal paling kurang harus mempunyai:

1. Pengetahuan yang memadai dalam bidang tugasnya yaitu pengetahuan mengenai teknis audit dan disiplin ilmu lain yang relevan dengan spesialisasinya.
 2. Perilaku yang independen, jujur, objektif, tekun dan loyal, serta memiliki akhlak yang baik.
 3. Kemampuan mempertahankan kualitas profesionalnya melalui pendidikan profesi lanjutan yang berkesinambungan.
 4. Kemampuan melaksanakan kemahiran profesionalnya secara cermat dan seksama.
 5. Kecakapan dalam berinteraksi dan berkomunikasi baik lisan maupun tertulis secara efektif.
1. *Adequate knowledge in their area of work, i.e. knowledge of technical audits and other disciplines relevant to their specialization.*
 2. *Independent, honest, objective, diligent and loyal behaviors, and good character.*
 3. *The ability to maintain professional quality through sustainable professional education.*
 4. *The ability to carry out professional skills carefully and thoroughly.*
 5. *Effective skills in interacting and communicating verbally and in writing.*

Internal Audit Professionalism

Professionalism shall be a cornerstone to implement internal audit function. For this reason, the Internal Auditor shall at least have:

Pihak yang Mengangkat dan Memberhentikan Deputi Audit Internal

Deputi Audit Internal diangkat dan diberhentikan oleh Kepala Badan Pelaksana dengan persetujuan Dewan Pengawas.

Party Appointing and Dismissing Deputy of Internal Audit

The Deputy of Internal Audit is appointed and dismissed by the Head of the Executive Board with the approval of the Supervisory Board.

Profil Deputi Audit Internal

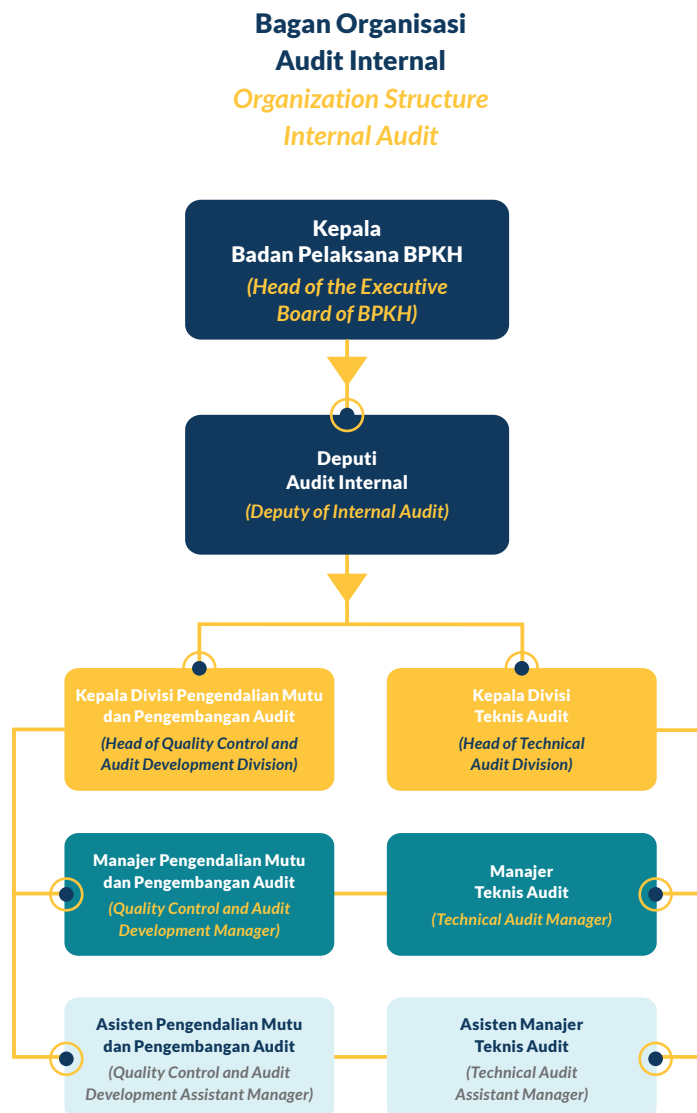
Profil Deputi Audit Internal dapat dilihat di bagian Profil BPKH pada laporan ini.

Profile of the Deputy of Internal Audit

The profile of the Deputy of Internal Audit can be seen in the Profile section of BPKH in this report.

Struktur Organisasi Unit Audit Internal

Internal Audit Unit Organizational Structure



Fungsi Audit Internal

1. Menjabarkan secara operasional perencanaan, pelaksanaan, dan pemantauan atas hasil audit.
2. Auditor internal dengan keahlian dan pandangannya membuat analisis dan penelitian di bidang keuangan, akuntansi, operasional, dan kegiatan lainnya melalui pemeriksaan secara *on-site* dan pemantauan secara *off-site*, serta memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang direviu kepada semua tingkatan manajemen.
3. Audit Internal harus mampu mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan seluruh sumber daya yang ada.

Ruang Lingkup Pekerjaan Audit Internal

1. Ruang lingkup pekerjaan Audit Internal harus mencakup seluruh aspek dan unsur kegiatan BPKH yang secara langsung ataupun tidak langsung yang diperkirakan dapat mempengaruhi terselenggaranya secara baik pengelolaan Keuangan haji.
2. Lingkup pekerjaan meliputi pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian intern dan atas kualitas kinerja dalam melaksanakan tanggung jawab yang telah digariskan BPKH, sehingga membantu proses pengambilan keputusan Badan Pelaksana.

Tugas dan Tanggung Jawab Unit Audit Internal

1. Menyusun dan melaksanakan perencanaan Audit Internal tahunan.
2. Meninjau dan mengevaluasi pelaksanaan pengendalian internal dan proses manajemen risiko sesuai dengan kebijakan yang ada.
3. Melakukan audit dan menilai efisiensi dan efektivitas di bidang keuangan, akuntansi, operasi, sumber daya manusia, pemasaran, informasi teknologi dan aktivitas lainnya.
4. Melakukan audit kepatuhan terhadap peraturan dan undang-undang terkait.
5. Memberikan saran dan informasi yang objektif mengenai kegiatan audit untuk semua tingkat manajemen.

Internal Audit Function

1. Describe the planning, implementation and monitoring of the audit results operationally.
2. Internal Auditors with their expertise and views are to conduct analysis and research in finance, accounting, operations, and other activities through on and off sites monitoring, as well as give suggestions for improvements and objective information about the activities reviewed at all management levels.
3. The Internal Audit shall be able to identify all possibilities to improve and increase the efficient use of all available resources.

Internal Audit's Scope Of Work

1. The scope of work of Internal Audit shall cover all aspects and elements of BPKH activities that directly or indirectly can affect the implementation of Hajj Fund management.
2. The scope of work includes examining and evaluating the adequacy and effectiveness of internal control structures and the quality of performance in carrying out the responsibilities outlined by BPKH that can be a reference for the decision-making process at the Executive Board.

Duties and Responsibilities of the Internal Audit Unit

1. Prepare and carry out an annual Internal Audit plan.
2. Review and evaluate the implementation of internal control and risk management processes in accordance with existing policies.
3. Perform audits and assess efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology and other activities.
4. Conduct compliance audits with related regulations and laws.
5. Provide advice and objective information regarding audit activities for all levels of management.

6. Melaporkan hasil audit dan menyampaikan laporannya kepada Kepala Badan Pelaksana dan secara periodik kepada Dewan Pengawas melalui Komite Audit.
7. Memantau, menganalisis, dan melaporkan kemajuan tindakan dari target kinerja.
8. Melakukan kerja sama dengan Komite Audit.
9. Mengevaluasi kualitas tindakan dan hasil audit internal yang dilakukan.
10. Melakukan audit khusus (investigasi), jika diperlukan.
11. Memberikan saran dalam penyusunan kebijakan dan prosedur internal.
12. Menilai sistem dan pelaksanaan kontrol atas pengamanan aset.

Wewenang Audit Internal

1. Memiliki kewenangan untuk melakukan akses langsung terhadap catatan, pegawai, sumber daya dan keuangan serta aset BPKH lainnya yang berkaitan dengan pelaksanaan audit.
2. Menjaga independensi, memberikan perhatian yang cukup terhadap laporan hasil audit dan tindak lanjutnya.
3. Melaksanakan aktivitas audit internal terhadap kegiatan semua bidang dalam organisasi BPKH sesuai tata kelola (*governance*) yang berlaku.
4. Melakukan komunikasi secara langsung dengan Kepala Badan Pelaksana, Dewan Pengawas, Komite Audit dan pihak audit eksternal.
5. Membuat pernyataan bahwa auditor internal tidak boleh mempunyai wewenang atau tanggung jawab untuk melaksanakan kegiatan-kegiatan operasional dari auditee.

Etika Auditor Internal

Auditor internal harus memiliki Kode Etik Profesi yang antara lain mengacu kepada *Code of Ethics* dari *The Institute of Internal Auditors*. Kode etik tersebut paling kurang memuat keharusan untuk:

1. Memiliki perilaku jujur, santun, tidak tercela, objektif dan bertanggung jawab.
2. Memiliki dedikasi tinggi.
3. Menolak atau tidak akan menerima apapun yang akan dapat mempengaruhi pendapat profesionalnya.
4. Menjaga prinsip kerahasiaan sesuai dengan ketentuan dan perundangan yang berlaku.
5. Meningkatkan kemampuan profesionalnya secara berkesinambungan.

6. *Report the audit results and submit the report to the Head of the Executive Board and periodically to the Supervisory Board through the Audit Committee.*
7. *Monitor, analyze, and report progress on performance targets.*
8. *Cooperate with the Audit Committee.*
9. *Evaluate the quality of actions and the results of internal audits carried out.*
10. *Conduct special audits (investigations), if necessary.*
11. *Provide advice in the formulation of internal policies and procedures.*
12. *Assess the system and implementation of controls over safeguarding assets.*

Internal Audit Authority

1. *Holds the authority to have direct access to notes, employees, resources and finance as well as other BPKH assets related to the audit.*
2. *Maintain independence, pay adequate attention to audit reports and the follow-ups.*
3. *Carry out internal audit activities on the activities of all areas within the BPKH organization in accordance with prevailing governance.*
4. *Communicate directly with the Head of the Executive Board, the Supervisory Board, the Audit Committee and external audit parties.*
5. *Make a statement that the internal auditor may not have the authority or responsibility to carry out the operational activities of the auditee.*

Internal Auditor Ethics

Internal auditors must have a Professional Code of Ethics which, among others, refers to the Code of Ethics from The Institute of Internal Auditors. The code of ethics contains at least the requirements of:

1. *Having honest, polite, commendable, objective and responsible behavior.*
2. *Having high dedication.*
3. *Refusing or will not accept anything that would affect their professional opinion.*
4. *Maintain the principle of confidentiality in accordance with the prevailing laws and regulations.*
5. *Continuously improving professional abilities.*

Sertifikasi Pegawai Unit Audit Internal

Internal Audit Unit Employee Certification

Nama <i>Name</i>	Jabatan <i>Position</i>	Keahlian <i>Expertise</i>	Sertifikasi <i>Certification</i>
Hadiyati Munawaroh	Deputy Audit Internal <i>Deputy of Internal Audit</i>	Akuntansi Keuangan, Audit, Kebijakan Publik <i>Financial Accounting, Auditing, Public Policy</i>	Chartered Accountant <i>Chartered Accountant</i>
Imam Khadafi Nara	Manajer Teknis Pemeriksaan <i>Technical Audit Manager</i>	Akuntansi Keuangan, Audit, Pemeriksaan Fraud <i>Financial Accounting, Audit, Fraud Examination</i>	Certified Fraud Examiner, Certified Pernyataan Standar Akuntansi Keuangan, Chartered Accountant <i>Certified Fraud Examiner, Certified Financial Accounting Standard Statement, Chartered Accountant</i>
Hanny Rufaida	Asisten Manajer Teknis Pemeriksaan <i>Technical Audit Assistant Manager</i>	Akuntansi Keuangan, Audit <i>Financial Accounting, Audit</i>	-
Lilis Sulistyaningsih	Asisten Manajer Pengendalian Mutu dan Pengembangan Audit <i>Quality Assurance and Audit Development Assistant Manager</i>	Akuntansi Keuangan, Audit <i>Financial Accounting, Audit</i>	-

Program Pengembangan Kompetensi Unit Audit Internal

Internal Audit Unit Competency Development Program

Nama Peserta <i>Participant Name</i>	Nama Pelatihan <i>Training Name</i>	Penyelenggara <i>Organizer</i>	Tanggal Pelatihan <i>Training Date</i>
Hadiyati Munawaroh	Model 3 Lini: Tantangan dan Realitas Penerapannya di Indonesia <i>3 Line Model: Challenges and Reality of Its Application in Indonesia</i>	IIA	29 September 2020 <i>September 29, 2020</i>
	Dampak Strategis Merger Bank BUMN Syariah <i>Strategic Impact of the Merger of Islamic State-owned Banks</i>	IAI	20 November 2020 <i>November 20, 2020</i>
	Audit Manager: Governance, Role, and Responsibilities	IIA	27 Agustus 2020 <i>August 27, 2020</i>
	Audit Internal ISO	Proxis	-
	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	Training awareness ISO	BPKH	-
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>

Nama Peserta <i>Participant Name</i>	Nama Pelatihan <i>Training Name</i>	Penyelenggara <i>Organizer</i>	Tanggal Pelatihan <i>Training Date</i>
Yulizar	Audit Internal ISO	Proxis	-
	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 October 15-16, 2020
	Training awareness ISO <i>ISO Awareness Training</i>	BPKH	-
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 December 11, 2020
Dony Perdana	Audit Internal ISO	Proxis	-
	Webinar EY Forensics Indonesia: SNI ISO 37001 - Roadmap Penerapan Penguatan Integritas dalam Organisasi <i>EY Forensics Indonesia Webinar: SNI ISO 37001 - Roadmap for the Implementation of Strengthening Integrity in Organizations</i>	EY	3 Juli 2020 July 3, 2020
	Webinar Forensics: Penerapan Risk-Based Approach (RBA) dalam Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) <i>Webinar Forensics: Application of a Risk-Based Approach (RBA) in the Anti-Money Laundering and Prevention of Terrorism Financing Program (APU-PPT)</i>	EY	14 Agustus 2020 August 14, 2020
	Dialog Kerugian Negara dan Implikasi Hukumnya <i>Dialogue on State Loss and its Legal Implications</i>	LKPP	24 Agustus 2020 August 24, 2020
	Audit Forensik Persekongkolan dan Menelusik Kasus Pinjam Bendera dalam Pengadaan Barang/Jasa <i>Conspiracy Forensic Audit and Investigating Flag Borrowing Cases in the Procurement of Goods/Services</i>	LKPP	25 Agustus 2020 August 25, 2020
	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 October 15-16, 2020
	AAOIFI Code of Ethics	TAIF	6 Oktober 2020 October 6, 2020
	Training awareness ISO	BPKH	-
	EY Forensics Webinar - ISO 37001 Beyond Certification - Implementing Effective Anti-bribery Controls in Organization	EY	13 November 2020 November 13, 2020
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 December 11, 2020

Nama Peserta <i>Participant Name</i>	Nama Pelatihan <i>Training Name</i>	Penyelenggara <i>Organizer</i>	Tanggal Pelatihan <i>Training Date</i>
Lilis Sulistyaningsih	Audit Internal ISO	Proxis	-
	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	Data Analytics Implementation to Enhance Value Added	IIA	27 April 2020 <i>April 27, 2020</i>
	AAOIFI Code of Ethics	TAIF	6 Oktober 2020 <i>October 6, 2020</i>
	Pelatihan Infografis dan Paparan <i>Infographics and Exposure Training</i>	BPKH	23-24 September 2020 <i>September 23-24, 2020</i>
	Training awareness ISO	BPKH	-
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>
Dhaniarso Aditomo	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	Audit Internal ISO	Proxis	-
	Training awareness ISO	BPKH	-
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>
	Indonesia Sharia Banking: Flashback and Going Forward	IAEI	21 Mei 2020 <i>May 21, 2020</i>
	Peran Auditor Internal, Komite Audit, dan Auditor Eksternal dalam ISO 37001:2016 SMAP <i>The Role of Internal Auditors, Audit Committees, and External Auditors in ISO 37001:2016 SMAP</i>	IIA, IKAI, IAPI	29 Juli 2020 <i>July 29, 2020</i>
	Root Cause Communication & Challenge	IIA	14 Juli 2020 <i>July 14, 2020</i>
	Best Practices, Challenges, Opportunities in Global Hajj Management, Economics of Hajj and Islamic Investment	Indonesia Sharia Economic Festival 7th	27-28 Oktober 2020 <i>October 27-28, 2020</i>
	New Normal: Dampak Pandemi COVID-19 terhadap Implementasi PSAK 71 Dalam Penyajian dan Audit atas LK <i>New Normal: The Impact of the COVID-19 Pandemic on the Implementation of PSAK 71 in the Presentation and Audit of LK</i>	IAI	9 Juni 2020 <i>June 9, 2020</i>
Kode Etik Akuntan Indonesia Efektif 01 Juli 2020 Dan Permasalahannya <i>Indonesian Accountant Code of Ethics Effective July 1, 2020 And The Problems</i>	IAI	25 Juni 2020 <i>June 25, 2020</i>	

Nama Peserta <i>Participant Name</i>	Nama Pelatihan <i>Training Name</i>	Penyelenggara <i>Organizer</i>	Tanggal Pelatihan <i>Training Date</i>
	Risiko Pengabaian Kode Etik Akuntan Terhadap Pelaporan Keuangan <i>Risk of Ignoring Accountants' Code of Ethics on Financial Reporting</i>	IAI	29 Agustus 2020 <i>August 29, 2020</i>
	Kebijakan dan Strategi Pemeriksaan BPK terhadap Keuangan Negara di Masa Pandemi COVID-19 <i>The Audit Board of The Republic of Indonesia Audit Policies and Strategies on State Finances during the COVID-19 Pandemic</i>	Institut Pemeriksa Keuangan Negara <i>State Audit Institute</i>	9 Juni 2020 <i>June 9, 2020</i>
	Peran APIP Dalam Mengawal Tata Kelola Keuangan Negara dan Daerah Dalam Penanganan Pandemi COVID-19 <i>APIP's Role in Overseeing State and Regional Financial Governance in Handling the COVID-19 Pandemic</i>	Institut Pemeriksa Keuangan Negara <i>State Audit Institute</i>	9 Juni 2020 <i>June 9, 2020</i>
	Akuntabilitas dan Transparansi Keuangan Negara di Masa Pandemi COVID-19 dari Perspektif Profesi Akuntan <i>Accountability and Transparency of State Finances in the COVID-19 Pandemic Period from the Perspective of the Accountant Profession</i>	Institut Pemeriksa Keuangan Negara <i>State Audit Institute</i>	9 Juni 2020 <i>June 9, 2020</i>
	Data Analytics Implementation to Enhance Value Added	IIA	27 April 2020 <i>April 27, 2020</i>
	Risk Based Internal Auditing (RBIA) Challenge and Cybersecurity Risk Assurance	IIA	23 November 2020 <i>November 23, 2020</i>
	Adding Value through Consulting Activities: Leading Practices	IIA	5 Mei 2020 <i>May 5, 2020</i>
	GRC Critical Role to Encounter COVID-19	IIA	8 Juni 2020 <i>June 8, 2020</i>
	Independensi Audit Internal: Harapan dan Realitas	IIA	11 Mei 2020 <i>May 11, 2020</i>
	Penilaian Kinerja Auditor Internal <i>Internal Auditor Performance Assessment</i>	IIA	15 Juni 2020 <i>June 15, 2020</i>
	Model 3 Lini: Tantangan dan Realitas Penerapannya di Indonesia <i>3 Line Model: Challenges and Reality of Its Application in Indonesia</i>	IIA, IAMI, ACFE	29 September 2020 <i>September 29, 2020</i>
	Audit Forensik Persekongkolan dan Menelusik Kasus Pinjam Bendera dalam Pengadaan Barang/Jasa <i>Conspiracy Forensic Audit and Investigating Flag Borrowing Cases in the Procurement of Goods/Services</i>	LKPP	25 Agustus 2020 <i>August 25, 2020</i>
	Dialog Kerugian Negara dan Implikasi Hukumnya <i>Dialogue on State Loss and its Legal Implications</i>	LKPP	24 Agustus 2020 <i>August 24, 2020</i>
Imam Khadafi Nara	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	Audit Internal ISO	Proxis	-
	Training awareness ISO <i>ISO Awareness Training</i>	BPKH	-
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>

Nama Peserta <i>Participant Name</i>	Nama Pelatihan <i>Training Name</i>	Penyelenggara <i>Organizer</i>	Tanggal Pelatihan <i>Training Date</i>
Hanny Rufaida	Audit Internal ISO	Proxis	-
	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	Pelatihan Infografis dan Paparan <i>Infographics and Exposure Training</i>	BPKH	23-24 September 2020 <i>September 23-24, 2020</i>
	Training awareness ISO <i>ISO Awareness Training</i>	BPKH	-
	Islamic Banking: Principles, Practice and Risk Management	IRTI	11-31 Desember 2020 <i>December 11-31</i>
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>
Taufiqi Agmalina	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>
Muhammad Habibi Ritonga	IDEA Data Analytics Level 1	Insight	15-16 Oktober 2020 <i>October 15-16, 2020</i>
	SIPATUH	PT Energi Trans Mandiri	11 Desember 2020 <i>December 11, 2020</i>

Laporan Pelaksanaan Tugas Bidang Audit Internal

Report on the Implementation of the Internal Audit Sector

Realisasi kegiatan Bidang Audit Internal selama Tahun 2020 adalah sebagai berikut:

The realization of activities in the Internal Audit Sector during 2020 are as follows:

No	Kegiatan Activities	Output Output	Pencapaian Output Output realization		
			Rencana Plan	Realisasi Realization	(%) (%)
1	Penyusunan Pedoman Audit Khusus <i>Development of Special Audit Guidelines</i>	Dokumen <i>Document</i>	1	1	100%
2	Pendampingan Pemeriksaan Auditor Eksternal <i>External Auditor Examination Assistance</i>	Dokumen <i>Document</i>	2	2	100%
3	Pemantauan Tindak Lanjut Hasil Pemeriksaan <i>Monitoring of the Follow-Up of the Audit Results</i>	Laporan <i>Report</i>	4	4	100%
4	Penyusunan Perencanaan Audit Tahunan <i>Preparation of the Annual Audit Plan</i>	Dokumen <i>Document</i>	1	1	100%
5	Program Asurans dan Peningkatan Mutu Audit Internal <i>Internal Audit Quality Assurance and Improvement Program</i>	Laporan <i>Report</i>	1	1	100%
6	Penyusunan Laporan Berkala Bidang Audit Internal <i>Preparation of Periodic Reports in the Internal Audit Sector</i>	Laporan <i>Report</i>	12	12	100%
7	Pengelolaan Unit Penyelesaian Pengaduan <i>Whistleblowing System</i> <i>Management of the Whistleblowing System</i> <i>Complaint Resolution Unit</i>	Laporan <i>Report</i>	9	9	100%
8	Pengelolaan Tim Penyelesaian Kerugian Negara <i>Management for Settlement Team of State Financial Losses</i>	Laporan <i>Report</i>	6	6	100%
9	Pengadaan Tools Audit (Sistem Informasi Monitoring Tindak Lanjut Hasil Audit) <i>Procurement of Audit Tools (Monitoring Information System Follow Up on Audit Results)</i>	Aplikasi <i>Application</i>	1	1	100%
10	Pengadaan Tools Audit (Aplikasi Pengolahan Data Audit) <i>Procurement of Audit Tools (Audit Data Processing Application)</i>	Aplikasi <i>Application</i>	1	1	100%
11	Pelaksanaan Audit Umum Berdasarkan Perencanaan Audit Tahunan (PAT) <i>General Audit Implementation Based on Annual Audit Planning (PAT)</i>	Laporan <i>Report</i>	4	4	100%
12	Pelaksanaan Audit Umum di Luar Perencanaan Audit Tahunan (PAT) <i>Conducting General Audits Outside the Annual Audit Planning (PAT)</i>	Laporan <i>Report</i>	1	1	100%
13	Pelaksanaan Audit Khusus <i>Special Audits</i>	Laporan <i>Report</i>	1	0	0%
14	Reviu Program Kemaslahatan <i>Review of BPKH Philanthropic Program</i>	Laporan <i>Report</i>	1	1	100%
15	Reviu Laporan Keuangan <i>Review of Financial Statements</i>	Laporan <i>Report</i>	2	2	100%
16	Konsultasi dan Pendampingan SPI <i>SPI Consultancy and Assistance</i>	Laporan <i>Report</i>	5	26	520%
Jumlah <i>Total</i>			54	73	140%

Pokok-Pokok Hasil Audit dan Reviu

Selama tahun 2020 terdapat 9 (sembilan) laporan atas penugasan asurans (audit/reviu) di tahun 2020, yaitu 2 laporan terkait reviu atas Laporan Keuangan BPKH (periode tahun 2009 dan semester 1 tahun 2020), 1 laporan terkait reviu program kemaslahatan, 1 laporan terkait audit *Risk Acceptance Criteria* (RAC), 5 Laporan Hasil Audit (Audit Pengelolaan Dana Setoran Awal, Setoran Lunas, dan Nilai Manfaat BPS-BPIH, Audit Kinerja dan Kepatuhan Bidang SDM, Audit Pengelolaan Aset, Audit Pengadaan Valas, dan Audit Investasi Surat Berharga dan Investasi Langsung serta Investasi Lainnya DN/LN).

Pada tahun 2020 tidak terdapat realisasi audit khusus dikarenakan tidak terdapat audit khusus (bersifat tentatif) berdasarkan Pengembangan Hasil Audit Internal/ Eksternal, Informasi adanya indikasi pelanggaran/fraud dari *Whistleblowing System* (WBS), maupun permintaan Kepala Badan Pelaksana dan/atau Dewan Pengawas.

Principles of Audit and Review Results

Throughout 2020 there were 9 (nine) reports on assurance assignments (audits/reviews), namely 2 reports related to reviews of BPKH Financial Statements (2009 and the first semester of 2020), 1 report related to philanthropic program reviews, 1 report related to the Audit Risk Acceptance Criteria (RAC), 5 Audit Reports (Audit Management of Funds Initial Deposit, Full Payment, and Return of The Receiving Banks of Hajj Organizing Cost, Performance and Compliance Audit in Human Resources, Audit of Asset Management, Audit of Foreign Currency Procurement, and Audit of Securities Investment and Direct Investment and Other Investment Domestic/Foreign).

In 2020 there was no realization of a special audit due to the lack of special audit (tentative) based on the Development of Internal/External Audit Results, Information on indications of violations/fraud from the Whistleblowing System (WBS), as well as requests from the Head of the Executive Board and/or the Supervisory Board.

Audit Eksternal

External Audit

Badan Pemeriksa Keuangan Republik Indonesia (BPK) merupakan lembaga pemeriksa keuangan yang diberikan mandat dan kewenangan dari negara untuk melakukan pemeriksaan terhadap pengelolaan dan tanggung jawab keuangan negara yang dilakukan oleh lembaga atau badan negara.

Pemeriksaan BPK mencakup 3 (tiga) hal yaitu:

1. Pemeriksaan Laporan Keuangan meliputi Laporan Operasional, Laporan Arus Kas dan Laporan Perubahan Aset Neto.
2. Pemeriksaan Sistem Pengendalian Internal.
3. Pemeriksaan Kepatuhan terhadap Ketentuan Peraturan perundang-undangan BPKH.

Berikut adalah audit BPK terhadap laporan keuangan BPKH 3 (tiga) tahun terakhir:

The Audit Board of The Republic of Indonesia (BPK) is a financial audit institution that is given the mandate and authority from the state to conduct audits of the management and accountability of state finances carried out by state institutions or agencies.

The performance audit conducted by The Audit Board of The Republic of Indonesia includes 3 (three) matters, which are:

1. *Audit of Financial Statements including Operational Reports, Statements of Cash Flow, and Statements of Net Asset Change;*
2. *Audit of Internal Control System; and*
3. *Audit of Compliance with provisions of BPKH regulations.*

The following is the Audit Board of The Republic of Indonesia audit of the BPKH financial statements for the last 3 (three) years:

Tahun Buku <i>Fiscal year</i>	Penanggung Jawab Pemeriksaan <i>Person in Charge of Inspection</i>	Opini <i>Opinion</i>
2020	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian <i>Unqualified Opinion</i>
2019	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian <i>Unqualified Opinion</i>
2018	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian <i>Unqualified Opinion</i>

Manajemen Risiko

Risk Management

Dalam rangka pelaksanaan pengelolaan Keuangan Haji, Badan Pengelola Keuangan Haji (BPKH) bertugas menyelenggarakan penerimaan, pengembangan, pengeluaran dan pertanggungjawaban Keuangan Haji (Pasal 22 juncto Pasal 23 UU No.34 Tahun 2014). Untuk melaksanakan tugas tersebut BPKH berwenang menempatkan dan menginvestasikan Keuangan Haji sesuai dengan prinsip Syariah, Kehati-hatian, Keamanan, dan Nilai Manfaat.

BPKH dalam melakukan pengelolaan Keuangan Haji menghadapi sejumlah risiko yang tidak bisa terpisahkan, sehingga pengelolaan Keuangan Haji harus dilakukan dengan cermat, teliti, aman, dan tertib serta dengan mempertimbangkan aspek risiko keuangan. Penerapan Manajemen Risiko di BPKH merupakan bagian dari penerapan *Governance, Risk and Compliance* (GRC). Fokus penerapan Manajemen Risiko harus menciptakan nilai tambah, terintegrasi dan efektif, bagian dari proses pengambilan keputusan, transparan, sistematis, terstruktur dan dinamis.

BPKH memastikan bahwa seluruh potensi risiko yang dapat menghambat tercapainya visi, misi dan tujuan BPKH telah diidentifikasi, diukur, dipantau dan dimitigasi. Pengelolaan risiko mengacu kepada Kebijakan dan Pedoman Manajemen Risiko yang telah disusun dan menjadi pedoman utama bagi seluruh insan BPKH.

Pada Peraturan BPKH No.3 Tahun 2018, telah dijelaskan tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH yang didalamnya menjelaskan tentang fungsi, wewenang, tugas dan tanggung jawab serta akuntabilitas penerapan manajemen risiko. Bidang manajemen risiko BPKH terdiri dari 2 (dua) divisi yang mempunyai tugas dan tanggung jawab yang berbeda, yaitu Divisi Manajemen Risiko Bisnis dan Divisi Manajemen Risiko Korporat.

Bidang Manajemen Risiko

Bidang Manajemen Risiko, sebagaimana tergambar dalam tabel, berada dibawah anggota Badan Pelaksana yang membidangi Manajemen Risiko. Bidang manajemen risiko

In the context of implementing Hajj Fund management, the Hajj Fund Management Agency (BPKH) is in charge of organizing the submission, development, expenditure and accountability of Hajj Finance (Article 22 in conjunction with Article 23 of Law No.34 of 2014). To carry out these tasks, BPKH has the authority to place and invest Hajj Finance in accordance with the principles of Sharia, Prudence, Security and Returns.

In managing the Hajj Finance, BPKH faces a number of inseparable risks, so the management of Hajj Finance must be carried out carefully, thoroughly, safely and in an orderly manner as well as taking into account financial risk aspects. The implementation of Risk Management at BPKH is part of the implementation of Governance, Risk and Compliance (GRC). The focus of Risk Management implementation must create added value, be integrated and effective, part of the decision-making process in transparent, systematic, structured and dynamic ways.

BPKH ensures that all potential risks that can hinder the achievement of BPKH vision, mission and objectives have been identified, measured, monitored and mitigated. Risk management refers to the Risk Management Policies and Guidelines that have been prepared and become the main guidelines for all BPKH personnel.

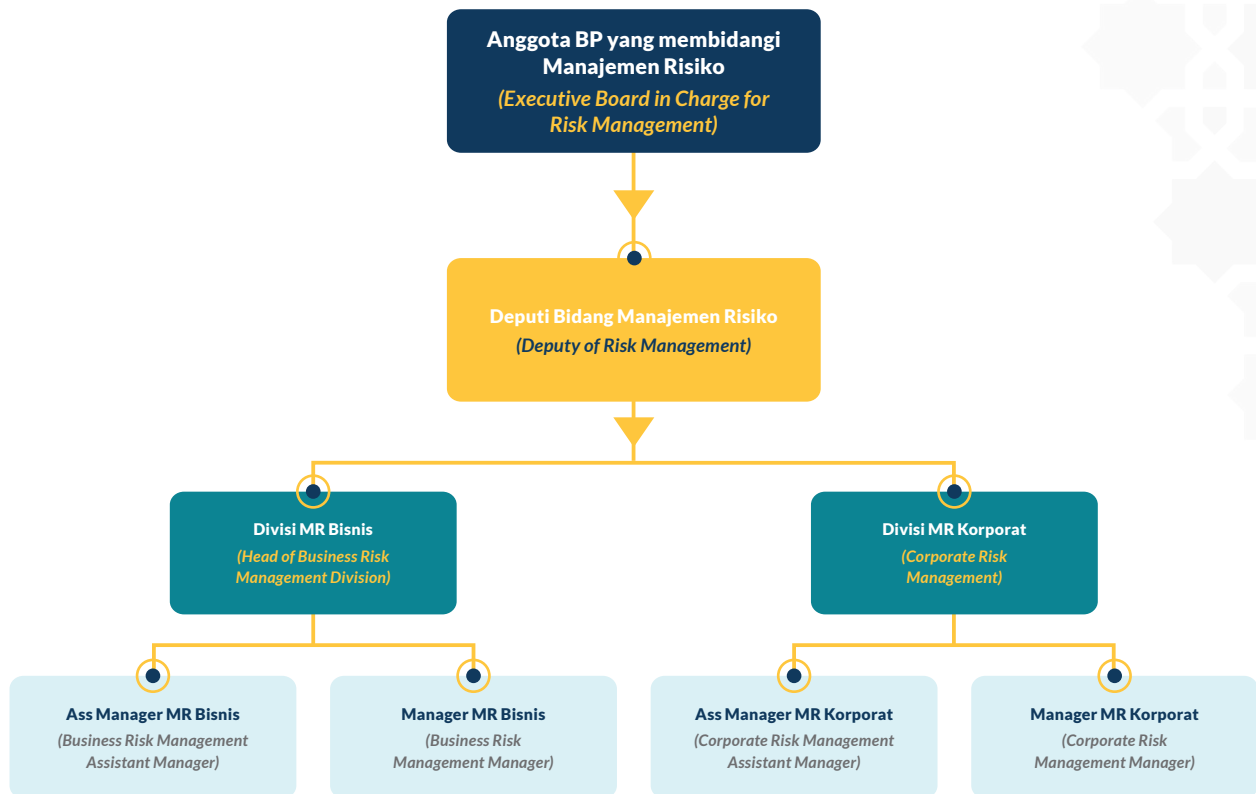
BPKH Regulation No.3 of 2018 has explained the Compliance Policy, Implementation of Good Governance, Code of Ethics and the Integrity Pact of BPKH, which describes the functions, authorities, duties and responsibilities as well as the accountability of risk management implementation. The BPKH risk management sector consists of 2 (two) divisions that have different duties and responsibilities, namely the Business Risk Management Division and the Corporate Risk Management Division.

Risk Management

The Risk Management, as illustrated in the table, is under the members of the Executive Board in charge of Risk Management. BPKH risk management sector consists of 2 (two) divisions,

BPKH terdiri dari 2 (dua) divisi, yaitu Divisi Manajemen Risiko Bisnis dan Divisi Manajemen Risiko Korporat. Bidang Manajemen Risiko didukung oleh 8 (delapan) pegawai diluar Anggota Badan Pelaksana BPKH.

namely the Business Risk Management Division and the Corporate Risk Management Division. The Risk Management Sector is supported by 8 (eight) employees outside the BPKH Executive Board Members.



Tugas dan Tanggung Jawab Deputy Bidang Manajemen Risiko

Deputi Bidang Manajemen Risiko mempunyai tugas dan tanggung jawab:

1. Mengembangkan penetapan limit risiko.
2. Mengembangkan perangkat kerja dan tools dalam rangka identifikasi, pengukuran, pemantauan dan pengendalian risiko.
3. Mengembangkan Sumber Daya Manusia yang memadai dalam rangka identifikasi, pengukuran, pemantauan dan pengendalian risiko.
4. Menyediakan arsitektur sistem informasi manajemen risiko BPKH.
5. Melakukan koordinasi dalam rangka penerapan manajemen risiko di tingkat korporat dan kegiatan usaha.
6. Menyusun laporan profil risiko BPKH.

Duties and Responsibilities of Deputy of Risk Management

The Deputy of Risk Management has the duties and responsibilities:

1. Develop risk limits.
2. Develop work tools and tools for the identification, measurement, monitoring and control of risks.
3. Develop adequate Human Resources for the identification, measurement, monitoring and control of risks.
4. Provide a risk management information system architecture BPKH.
5. Coordinate in the context of implementing risk management at the corporate level and business activities.
6. Prepare BPKH risk profile reports.

- Melakukan kajian risiko investasi, lelang penempatan dana dan aktivitas usaha lainnya yang dapat mempengaruhi profil risiko.
 - Membentuk dan mengembangkan *Enterprise Risk Management*.
 - Membentuk dan mengembangkan, menyediakan *Business Continuity Management* dan *Crisis Management Center* dalam rangka memastikan kegiatan operasional dapat berjalan dalam kondisi krisis, termasuk ketika terjadi bencana alam.
 - Memberikan masukan mengenai penerapan manajemen risiko kepada Anggota Badan Pelaksana Bidang Manajemen Risiko berdasarkan hasil analisis yang telah dilakukan.
 - Menyediakan rencana penanganan risiko (*risk treatment plan*) yang paling memadai.
 - Menindaklanjuti hasil temuan Audit dan kepatuhan terkait penerapan manajemen risiko terintegrasi.
 - Menindaklanjuti rekomendasi Internal Audit terkait dengan temuan-temuan Divisi Manajemen Risiko Korporat dan Divisi Manajemen Risiko Bisnis.
 - Mengusulkan rencana kerja tahunan Bidang Manajemen Risiko.
 - Menyusun dan memutakhirkan kebijakan, sistem dan prosedur operasional Bidang Manajemen Risiko.
 - Melakukan pengelolaan risiko atas kegiatan operasional Bidang Manajemen Risiko.
 - Melakukan pembinaan, pengembangan dan penilaian kinerja pegawai di Bidang Manajemen Risiko
- Conduct investment risk studies, fund placement auctions and other business activities that may affect the risk profile.*
 - Form and develop Enterprise Risk Management.*
 - Form, develop, and provide Business Continuity Management and Crisis Management Center in order to ensure operational activities can run in critical conditions, including when natural disasters occur.*
 - Provide input on the implementation of risk management to Members of the Executive Board for Risk Management based on the results of the analysis that have been carried out.*
 - Provide the most adequate risk treatment plan.*
 - Follow up on Audit findings and compliance related to the implementation of integrated risk management.*
 - Follow up Internal Audit recommendations related to the findings of the Corporate Risk Management Division and the Business Risk Management Division.*
 - Propose an annual work plan for the Risk Management Sector.*
 - Formulate and update the policies, systems and operational procedures in the Risk Management Sector.*
 - Carry out risk management for operational activities in the Risk Management Sector.*
 - Conduct coaching, development and performance appraisals for employees in the Risk Management Sector.*

Tugas dan Tanggung Jawab Kepala Bidang Manajemen Risiko Korporasi

Kepala Divisi Manajemen Risiko Korporasi mempunyai tugas dan tanggung jawab:

- Menyusun kebijakan, prosedur dan penetapan limit manajemen risiko.
- Mengidentifikasi risiko utama yang dihadapi.
- Menyusun arsitektur sistem informasi manajemen risiko BPKH.
- Menyusun dan menyampaikan laporan profil risiko.
- Membentuk dan mengembangkan *Enterprises Risk Management*.
- Mengembangkan perangkat kerja dan *tools* dalam rangka identifikasi, pengukuran, pemantauan dan pengendalian risiko.
- Melakukan evaluasi pelaksanaan manajemen risiko terintegrasi dan menyusun laporan hasil evaluasi.

Duties and Responsibilities of the Head of Corporate Risk Management

The Head of the Corporate Risk Management Division has the duties and responsibilities as follows:

- Develop policies, procedures and determination of risk management limits.*
- Identify the main risks faced.*
- Develop BPKH risk management information system architecture.*
- Prepare and submit risk profile reports.*
- Form and develop Enterprises Risk Management.*
- Develop work tools and tools for the identification, measurement, monitoring and control of risks.*
- Evaluate the implementation of integrated risk management and compile a report on the results of the evaluation.*

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| <ol style="list-style-type: none"> 8. Melakukan pengkinian pedoman manajemen risiko dengan mempertimbangkan perkembangan kondisi internal dan eksternal. 9. Menyusun <i>dashboard</i> manajemen risiko dan melakukan evaluasi. 10. Menganalisa tinjauan implementasi manajemen risiko dan menyusun laporan analisis. 11. Menganalisa pemantauan dan peninjauan risiko utama dan menyusun laporan analisis. 12. Menyusun rencana penanganan risiko (<i>risk treatment plan</i>) yang paling memadai. 13. Melakukan sosialisasi kebijakan, prosedur, limit risiko dan rencana penanganan risiko kepada unit kerja pemilik risiko (<i>risk owner</i>) agar terciptanya <i>risk awareness</i> diseluruh unit kerja. 14. Bekerja sama dengan Internal Audit untuk menyusun perbaikan kebijakan, prosedur, dalam menindaklanjuti temuan-temuan terkait penerapan manajemen risiko terintegrasi. 15. Mengembangkan kebijakan dan prosedur <i>Business Continuity Management</i> dan membentuk <i>Crisis Management Centre</i> yang bertujuan untuk memastikan kegiatan operasional BPKH dapat terus berlangsung dengan baik ketika terjadi kondisi tidak normal. 16. Menyusun dan mengevaluasi rencana kerja tahunan Divisi Manajemen Risiko Korporat. 17. Melakukan pengelolaan risiko atas kegiatan operasional divisi. 18. Menindaklanjuti hasil temuan audit internal dan eksternal. 19. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya. | <ol style="list-style-type: none"> 8. <i>Update the risk management guidelines by taking into account developments in internal and external conditions.</i> 9. <i>Develop a risk management dashboard and conduct evaluations.</i> 10. <i>Analyze reviews of risk management implementation and prepare analysis reports.</i> 11. <i>Analyze monitoring and review of major risks and prepare analysis reports.</i> 12. <i>Develop the most adequate risk treatment plan.</i> 13. <i>Disseminate policies, procedures, risk limits and risk management plans to risk owner work units in order to create risk awareness in all work units.</i> 14. <i>Cooperate with Internal Audit to develop improved policies and procedures in following up on findings related to the implementation of integrated risk management.</i> 15. <i>Develop Business Continuity Management policies and procedures and establish a Crisis Management Center which aims to ensure that BPKH operational activities can continue properly when abnormal conditions occur.</i> 16. <i>Develop and evaluate the Corporate Risk Management Division's annual work plan.</i> 17. <i>Perform risk management on division operational activities.</i> 18. <i>Follow up on the results of internal and external audit findings.</i> 19. <i>Conduct coaching, development, and performance appraisals for employees in their divisions.</i> |
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Tugas dan Tanggung Jawab Kepala Bidang Manajemen Risiko Bisnis

Kepala Divisi Manajemen Risiko Bisnis mempunyai tugas dan tanggung jawab :

1. Melakukan identifikasi awal terhadap risiko yang dihadapi dibandingkan dengan limit risiko per jenis risiko yang berkoordinasi dengan bidang pemilik risiko (*risk owner*).
2. Melakukan analisis dan kajian risiko terkait dengan proposal investasi, lelang penempatan, aktivitas kemaslahatan dan aktivitas keuangan lainnya yang terekspos risiko.
3. Melakukan pemantauan dan revidi transaksi yang berisiko.

Duties and Responsibilities of the Head of Business Risk Management

Head of Business Risk Management Division has the following duties and responsibilities:

1. *Conducting an initial identification of the risks faced compared with risk limits per type of risk in coordination with the risk owners.*
2. *Conducting risk analysis and assessment related to investment proposals, placement auctions, social activities, and other financial activities that are exposed to risk.*
3. *Monitoring and reviewing risky transactions.*

4. Melakukan pengukuran risiko dengan menggunakan pendekatan model kualitatif dan kuantitatif untuk mendukung *judgement decision making*.
 5. Memonitor pelaksanaan penanganan risiko (*risk treatment*) yang telah disusun.
 6. Bekerja sama dengan Audit Internal untuk menindaklanjuti temuan-temuan terkait penerapan manajemen risiko bisnis.
 7. Melengkapi pedoman dan infrastruktur lain yang terkait dengan fungsi manajemen risiko bisnis.
 8. Menyusun dan mengevaluasi RKAT divisi.
 9. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem dan prosedur operasional divisi.
 10. Melakukan pengelolaan risiko atas kegiatan operasional divisi.
 11. Menindaklanjuti hasil temuan audit internal dan eksternal.
 12. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.
4. *Measuring risk using qualitative and quantitative model approaches to support judgment decision making.*
 5. *Monitoring the implementation of risk treatment that has been prepared.*
 6. *Working closely with Internal Audit to follow up on findings related to the application of business risk management.*
 7. *Completing guidelines and other infrastructure related to the business risk management functions.*
 8. *Developing and evaluating Work Plans and Annual Budget division.*
 9. *Proposing the drafting and updating concepts of the division's policies, systems, and operational procedures.*
 10. *Performing risk management on the operational activities of the division.*
 11. *Following up the results of internal and external audit findings.*
 12. *Conducting coaching, development, and performance appraisals for employees in their divisions.*

Kerangka Manajemen Risiko

Dalam penetapan kerangka manajemen risiko, hal-hal yang menjadi perhatian bidang manajemen risiko adalah:

1. Strategi manajemen risiko yang searah dengan selera tingkat risiko yang akan diambil dan toleransi risiko: Dalam menentukan strategi manajemen risiko, BPKH melakukan penyusunan:
 - a. Selera risiko yang akan diambil dan *tolerance* risiko yang disesuaikan dengan visi, misi dan tujuan BPKH
 - b. Faktor internal dan faktor eksternal yang bisa mempengaruhi tercapainya visi, misi dan sasaran
 - c. Limit risiko untuk pemantauan eksposur risiko
 - d. Sosialisasi strategi manajemen risiko, pedoman manajemen risiko dan pedoman-pedoman lain yang disusun oleh Bidang Manajemen Risiko kepada seluruh insan BPKH dalam upaya meningkatkan budaya sadar risiko
2. Kecukupan Kebijakan dan prosedur Penyusunan Kebijakan dan Prosedur Manajemen Risiko mengacu kepada Undang-Undang No.34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Kebijakan dan Prosedur Manajemen Risiko yang telah dimiliki BPKH, diantaranya:
 - a. Peraturan Kepala Badan Pelaksana BPKH No.5 Tahun 2019 tentang Pedoman Manajemen Risiko Korporasi

Risk Management Framework

In determining the risk management framework, matters of concern in the field of risk management are:

1. *Risk management strategy in line with the risk appetite to be taken and risk tolerance: In determining risk management strategies, BPKH prepares:*
 - a. *The risk appetite to be taken and the risk tolerance adjusted to the vision, mission and objectives of BPKH*
 - b. *Internal factors and external factors that can affect the achievement of the vision, mission and objectives*
 - c. *Risk limits for monitoring risk exposure*
 - d. *Dissemination of risk management strategies, risk management guidelines and other guidelines prepared by the Risk Management Division to all BPKH personnel in an effort to improve a risk awareness culture*
2. *Adequacy of policies and procedures*

The preparation of Risk Management Policies and Procedures refers to Law No.34 of 2014 concerning Hajj Fund Management. BPKH Risk Management Policies and Procedures, include:

 - a. *Regulation of the Head of the BPKH Executive Board No.5 of 2019 concerning Guidelines for Corporate Risk Management*

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| <ul style="list-style-type: none"> b. Peraturan Kepala Badan Pelaksana BPKH No.16 Tahun 2019 tentang Pedoman Manajemen Kelangsungan Usaha (BCM) c. Peraturan Kepala Badan Pelaksana BPKH No.4 Tahun 2021 tentang Pedoman Kriteria Penerimaan RAC untuk BPS-BPIH d. Surat Keputusan Kepala Badan Pelaksana No.129/BPKH.00/10/20 tanggal 15 Oktober 2020 tentang Pembentukan Tim Manajemen Krisis (Crisis Management Team) e. Surat Keputusan Kepala Badan Pelaksana No.128/BPKH.00/10/20 tanggal 6 Oktober 2020 tentang Penetapan Personil Risk Champion | <ul style="list-style-type: none"> b. Regulation of the Head of the BPKH Executive Board No.16 of 2019 concerning Guidelines for Business Continuity Management (BCM) c. Regulation of the Head of BPKH Executive Board No.4 of 2021 concerning Guidelines for RAC Acceptance Criteria for The Receiving Banks of Hajj Organizing Cost d. Decree of the Head of the Executive Board No.129/BPKH.00/10/20 dated 15 October 2020 concerning the Formation of a Crisis Management Team e. Decree of the Head of the Executive Board No.128/BPKH.00/10/20 dated 6 October 2020 concerning the Appointment of Risk Champion Personnel |
|---|--|
3. Penerapan model *tree lines of defences* 3. Application of the tree lines of defences model

Penerapan Three Lines of Defences Application of Three Lines of Defences



Pertahanan Lini Pertama

Pertahanan Lini Pertama merupakan fungsi yang bertanggung jawab untuk mengelola risiko yang ada pada aktivitas unit kerja masing-masing dan bertindak sebagai pemilik risiko (*risk owner*). Peranan *Risk Owner* sangat penting sebagai garis depan atau ujung tombak dalam mengelola dan mengendalikan risiko. Tugas dan tanggung jawab pemilik risiko (*risk owner*) dalam penerapan manajemen risiko, meliputi:

1. Memastikan adanya lingkungan pengendalian (*control environment*) yang kondusif.
2. Menerapkan kebijakan manajemen risiko yang telah ditetapkan sewaktu menjalankan peran dan tanggungjawabnya.
3. Mempertimbangkan faktor risiko dalam keputusan-keputusan dan tindakan-tindakan yang dilakukannya.
4. Mampu menunjukkan adanya pengendalian internal yang efektif dan juga adanya pemantauan dan transparansi terhadap efektivitas pengendalian internal tersebut.
5. Menyusun proses bisnis/kegiatan yang ada di bidang sebagai dasar untuk asesmen risiko.
6. Melakukan identifikasi dan pengukuran risiko pada setiap proses bisnis/kegiatan.
7. Melakukan *risk treatment* secara efektif untuk memastikan bahwa seluruh bisnis/aktivitas masih sesuai dengan sasaran kerja.
8. Memastikan bahwa perlakuan risiko berlangsung secara tepat biaya (*cost-effective*).
9. Memastikan bahwa proses manajemen risiko terintegrasi ke dalam setiap sistem manajemen atau proses bisnis yang dijalankan oleh bidang yang dipimpinnya.
10. Melakukan pemantauan terhadap kejadian risiko dan tindakannya.
11. Melakukan pengendalian risiko yang efektif dan melaporkan hasil pengendalian tersebut secara transparan kepada Anggota Badan Pelaksana Bidang Manajemen Risiko.
12. Melaporkan secara berkala profil risiko Bidang Manajemen Risiko dan penelitian pengembangan dalam bentuk register risiko.
13. Melaporkan secara sistematis (jelas, wajar dan tepat waktu) kepada Badan Pelaksana setiap perubahan konteks (lingkungan) usaha atau kejadian risiko yang dapat memicu perubahan profil risiko pada setiap bidang yang dipimpinnya, melalui Bidang Manajemen Risiko.

First Line Defense

First Line Defense is a function that is responsible for managing the risks that exist in the activities of each work unit and acting as the risk owner. The role of the Risk Owner is very important as the front line or spearhead in managing and controlling risk. The duties and responsibilities of the risk owner in implementing risk management include:

1. *Ensure a conducive control environment.*
2. *Implement established risk management policies while carrying out roles and responsibilities.*
3. *Consider risk factors in the decisions and actions they take.*
4. *Able to demonstrate that there is an effective internal control as well as monitoring and transparency of the effectiveness of said internal control.*
5. *Compile existing business processes/activities in the field as a basis for risk assessment.*
6. *Identify and measure risks in each business process/activity.*
7. *Perform risk treatment effectively to ensure that all businesses/activities are still in accordance with work targets.*
8. *Ensure that the risk treatment is cost-effective.*
9. *Ensure that the risk management process is integrated into every management system or business process carried out by the field it leads.*
10. *Monitor risk events and their actions.*
11. *Perform effective risk control and report the results of these controls in a transparent manner to Members of the Executive Board for Risk Management.*
12. *Periodically report the risk profile of the Risk Management Sector and development research in the form of a risk register.*
13. *Report systematically (clearly, fairly and in a timely manner) to the Executive Board any changes in the business context (environment) or risk events that may trigger changes in the risk profile in each of the areas it leads, through the Risk Management Division.*

Pertahanan Lini Kedua

Pertahanan Lini Kedua merupakan fungsi pertahanan yang berkaitan dengan pengembangan pengawasan risiko (*overseeing risks*) oleh Bidang Manajemen Risiko dan Kepatuhan oleh Bidang Kepatuhan. Tugas dan tanggung jawab Bidang Manajemen Risiko dan Bidang Kepatuhan mengacu kepada Peraturan Badan Pengelola Keuangan Haji No.3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Tata Kelola Perusahaan yang Baik, Kode Etik dan Pakta Integritas Badan Pengelola Keuangan Haji.

Pertahanan Lini Ketiga

Pertahanan Lini Ketiga merupakan fungsi pertahanan yang melakukan *assurance* (jaminan atau kepastian) secara independen bahwa sistem dan prosedur dilaksanakan dengan baik dan sesuai ketentuan. Dalam hal ini Audit Internal sebagai fungsi yang independen terhadap bidang lain. Tugas dan tanggung jawab Audit Internal mengacu kepada Peraturan Badan Pengelola Keuangan Haji No.3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Tata Kelola yang Baik, Kode Etik dan Pakta Integritas Badan Pengelola Keuangan Haji.

Proses Manajemen Risiko, Kecukupan SDM Dan Kecukupan Sistem Informasi Manajemen

Proses Manajemen Risiko

Proses manajemen risiko adalah serangkaian proses identifikasi, pengukuran, pemantauan dan pengendalian risiko. Hal-hal yang perlu diperhatikan dalam pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, antara lain:

- 1. Identifikasi Risiko**
 - a. Identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas.
 - b. Proses identifikasi dilakukan dengan menganalisa seluruh sumber risiko yang berasal dari seluruh aktivitas/kegiatan.
 - c. Pelaksanaan identifikasi risiko dilakukan sebelum aktivitas/kegiatan dijalankan.
- 2. Pengukuran Risiko**
 - a. Sistem pengukuran risiko digunakan untuk mengukur eksposur risiko BPKH sebagai acuan untuk melakukan pengendalian.

Second Line Defense

Second Line of Defense is a defense function related to the development of overseeing risks by the Risk Management and Compliance Division by the Compliance Sector. The duties and responsibilities of the Risk Management and Compliance Division refer to the Regulation of the Hajj Fund Management Agency No.3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and the Integrity Pact of the Hajj Fund Management Agency.

Third Line Defense

Third Line of Defense is a defense function that independently performs assurance (assurance or certainty) that systems and procedures are implemented properly and according to regulations. In this case, Internal Audit is a function that is independent from other fields. The duties and responsibilities of Internal Audit refer to the Regulation of the Hajj Fund Management Agency No.3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and the Integrity Pact of the Hajj Fund Management Agency.

Risk Management Process, Adequacy of Human Resources and Adequacy of Management Information Systems

Risk Management Process

The risk management process is a series of processes of identifying, measuring, monitoring, and controlling risks. Matters that need to be considered in the implementation of the process of risk identification, measurement, monitoring, and control, among others are:

- 1. Risk Identification**
 - a. *Proactive risk identification, covering all activities.*
 - b. *The identification process is carried out by analyzing all sources of risk from all activities.*
 - c. *Risk identification is carried out before the activity/activity is carried out.*
- 2. Risk Measurement**
 - a. *The risk measurement system is used to measure BPKH risk exposure as a reference in controlling risk.*

- b. Pengukuran dilakukan secara berkala untuk produk dan portofolio maupun seluruh aktivitas bisnis.
- c. Pengukuran meliputi:
- Pengukuran sensitivitas produk dan aktivitas terhadap perubahan faktor-faktor yang mempengaruhi baik dalam kondisi normal maupun tidak normal.
 - Pengukuran dilakukan terhadap seluruh eksposur risiko yang ada baik secara individu maupun keseluruhan (*aggregate*).
 - Pengukuran dilakukan dengan cara mempertimbangkan keterkaitan antar risiko.
- d. Metode pengukuran risiko dilakukan secara kuantitatif dan kualitatif.
- e. Metode pengukuran dapat mengacu kepada metode *common practice* yang dipakai untuk mengukur risiko di perbankan, manajer investasi, pasar modal dan lembaga lainnya sepanjang dapat diaplikasikan dan sesuai dengan karakteristik usaha.
- f. Pengembangan metode pengukuran risiko yang berbeda dengan lembaga lainnya sepanjang metode tersebut dapat dibuktikan secara ilmiah dan sesuai dengan karakteristik usaha.
- g. Penetapan limit risiko baik untuk tiap jenis risiko maupun risiko komposit.
- h. Metodologi pengukuran/penilaian risiko menjadi tolak ukur untuk membuat profil risiko dalam bentuk dokumentasi data, yang dapat diperbaharui secara berkala.
- i. Pengukuran risiko meliputi penilaian terhadap risiko yang dapat diukur (kuantitatif) dan tidak dapat diukur (kualitatif) maupun terhadap risiko yang dapat dikendalikan dan tidak dapat dikendalikan dengan memperhatikan biaya dan manfaat.
- j. Sistem pengukuran risiko dievaluasi dan disempurnakan secara berkala atau sewaktu-waktu dalam hal untuk memastikan kesesuaian asumsi, akurasi, kewajaran dan integritas data serta prosedur yang digunakan untuk mengukur risiko.
- k. Melakukan *stress testing* untuk mengestimasi potensi kerugian pada kondisi yang tidak normal.
- b. *Measurements are made periodically for products and portfolio as well as all business activities.*
- c. *Measurements include:*
- *Measurements of product sensitivity and activity against changes in factors that affect both normal and abnormal conditions.*
 - *Measurements are done to all existing individual and aggregate risks.*
 - *Measurements are made by considering the relationship between risks.*
- d. *Risk measurement methods are carried out quantitatively and qualitatively.*
- e. *The measurement method can refer to the common practice method used to measure risk by banks, investment managers, capital markets, and other institutions as long as it can be applied and in accordance with the business characteristics.*
- f. *Development of risk measurement methods that are different from other institutions as long as these methods can be proven scientifically and in accordance with the business characteristics.*
- g. *Determination of risk limits for each type of risk and composite risk.*
- h. *Risk measurement/assessment methodology becomes the benchmark to create risk profile in the form of data documentation, which can be updated regularly.*
- i. *Risk measurements include assessment of risks that can be measured (quantitative) and cannot be measured (qualitative) or of risks that can be controlled and cannot be controlled by considering the costs and benefits.*
- j. *The risk measurement system is evaluated and improved periodically or at any time in terms of ensuring the suitability of assumptions, accuracy, fairness, and integrity of data and procedures used to measure risks.*
- k. *Perform stress testing to estimate potential losses in abnormal conditions.*

- I. Hasil *stress testing* dapat digunakan sebagai masukan pada saat penyusunan dan *review* pedoman dan limit manajemen risiko.

3. Pemantauan Risiko

- a. Pemantauan risiko mencakup pemantauan risiko terhadap besarnya eksposur risiko, toleransi risiko, kepatuhan limit internal dan hasil *stress testing* maupun konsistensi pelaksanaan dengan pedoman yang ditetapkan.
- b. Pemantauan dilakukan terhadap tingkat dan tren serta menganalisa arah risiko.
- c. Pemantauan dilakukan oleh pemilik risiko (*risk owner*) dan Bidang Manajemen Risiko.
- d. Hasil pemantauan disajikan dalam bentuk laporan berkala dan disampaikan kepada Badan Pelaksana dan Dewan Pengawas dalam rangka mitigasi risiko dan tindakan yang diperlukan.

4. Pengendalian Risiko

- a. Pengendalian risiko disesuaikan dengan eksposur risiko, tingkat risiko yang diambil dan toleransi risiko.
- b. Pengendalian risiko dapat dilakukan dengan cara lindung nilai, sekuritisasi aset dan metode mitigasi lainnya.
- c. Menyusun kriteria prioritas risiko untuk pengendalian risiko.

Kecukupan Sumber Daya Manusia Bidang Manajemen Risiko

Kecukupan Sumber Daya Manusia Bidang Manajemen Risiko disesuaikan dengan rencana strategis BPKH. Kualifikasi dan sistem penerimaan SDM Bidang Manajemen Risiko mengacu kepada aturan yang mengatur mengenai SDM, dimana pegawai harus mendapatkan pelatihan dan sertifikasi manajemen risiko.

Pegawai di Bidang Manajemen Risiko telah melakukan peningkatan kompetensi dengan melakukan pelatihan dan sertifikasi, sebagai berikut:

1. Sertifikasi Manajemen Risiko - Badan Sertifikasi Manajemen Risiko (BSMR) level 3, 4 dan 5
2. *Certified in Enterprise Risk Governance* (CERG)
3. *Certified Risk Management Professional* (CRMP)
4. *Governance, Risk and Compliance Professional* (CRGP)
5. *Certified Risk Professional* (CRP)
6. *Certified Securities Analyst*
7. *Professional Financial Modeler* (PFM)
8. *Financial Risk Analyst for Corporation* (FRAC)

- I. *Stress testing results can be used as input during preparation and review of risk management guidelines and limits.*

3. Risk Monitoring

- a. *Risk monitoring includes monitoring the magnitude of risk exposure, risk tolerance, internal limit compliance, and stress testing results, as well as monitoring the consistent implementation of the established guidelines.*
- b. *Monitoring is carried out on levels and trends as well as analyzing risk direction.*
- c. *Monitoring is carried out by risk owners and Risk Management Department.*
- d. *Monitoring results are presented in the form of periodic reports and are submitted to the Executive Board and Supervisory Board in the context of risk mitigation and necessary actions.*

4. Risk Control

- a. *The risk control is adjusted to the risk exposure, risk level taken, and risk tolerance.*
- b. *Risk control can be carried out by hedging, asset securitization, and other mitigation methods.*
- c. *Developing risk priority criteria for risk control.*

Adequacy of Human Resources In Risk Management

Adequacy of Human Resources in Risk Management Department is adjusted to BPKH's strategic plan. HR qualification and recruitment system for Risk Management Department refer to the rules governing HR, where employees shall receive training and certification in risk management.

Employees in the Risk Management Sector have improved their competence by conducting training and certification, as follows:

1. *Risk Management Certification - Risk Management Certification Agency (BSMR) level 3, 4 and 5*
2. *Certified in Enterprise Risk Governance (CERG)*
3. *Certified Risk Management Professional (CRMP)*
4. *Governance, Risk and Compliance Professional (CRGP)*
5. *Certified Risk Professional (CRP)*
6. *Certified Securities Analyst*
7. *Professional Financial Modeler (PFM)*
8. *Financial Risk Analyst for Corporation (FRAC)*

Kecukupan Sistem Informasi Manajemen

1. Sistem informasi manajemen risiko merupakan bagian dari sistem informasi manajemen BPKH.
2. Sistem informasi manajemen risiko BPKH disusun dalam bentuk *dashboard* manajemen risiko yang memberikan informasi yang akurat, lengkap, informatif, tepat waktu dan dapat diandalkan.
3. *Dashboard* manajemen risiko dapat digunakan oleh Badan Pelaksana, Dewan Pengawas dan bidang lainnya dalam penerapan manajemen risiko untuk menilai, memantau dan memitigasi risiko yang dihadapi dalam rangka proses pengambilan keputusan.
4. *Dashboard* manajemen risiko dikaji ulang minimal setiap 2 (dua) tahun sekali atau dalam waktu yang lebih singkat apabila ditemukan perubahan yang signifikan.
5. *Dashboard* manajemen risiko yang dibangun dapat mendukung pelaksanaan penyusunan laporan manajemen risiko yang ada di BPKH.

Kecukupan Sistem Pengendalian Risiko

1. Sistem pengendalian risiko diperlukan agar penerapan manajemen risiko berjalan efektif. Penerapan sistem pengendalian intern secara efektif dapat membantu menjaga aset, menjamin tersedianya pelaporan keuangan yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.
2. Bidang Kepatuhan, Bidang Manajemen Risiko dan Bidang yang membawahkan fungsi Audit Internal akan mengevaluasi dan berperan aktif dalam meningkatkan efektivitas sistem pengendalian internal secara berkesinambungan.
3. Pelaksanaan sistem pengendalian internal secara efektif dalam penerapan manajemen risiko dengan mengacu kepada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*segregation of duty*) harus memadai dan dilaksanakan secara konsisten.
4. Penerapan prinsip pemisahan fungsi (*segregation of duty*) mengacu kepada Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH.

Adequacy of Management Information Systems

1. *The risk management information system is part of the BPKH management information system.*
2. *The BPKH risk management information system is prepared in the form of a risk management dashboard that provides accurate, complete, informative, timely and reliable information.*
3. *The risk management dashboard can be used by the Executive Board, the Supervisory Board and other fields in the application of risk management to assess, monitor and mitigate risks faced in the decision-making process.*
4. *The risk management dashboard is reviewed at least every 2 (two) years or in a shorter period of time if significant changes are found.*
5. *The risk management dashboard that is built can support the implementation of the preparation of risk management reports at BPKH.*

Adequacy of Risk Control System

1. *The risk control system is necessary to ensure effective risk management implementation. Effective internal control system can help the Company maintain its assets, guarantee the availability of reliable financial statements reporting, increase the compliance with the applicable provisions and laws and regulations, and reduce risk of loss, deviation, or breach of the prudential aspect.*
2. *The Compliance Division, Risk Management Department, and Department overseeing Internal Audit function will evaluate and have an active role in increasing the effectiveness of internal control system continuously.*
3. *Effective internal control system in risk management implementation by referring to the established policies and procedures. The application of principle of segregation of duty shall be adequate and carried out consistently.*
4. *The application of principle of segregation of duty refers to the Regulation of Hajj Fund Management Agency No.3 of 2018 on Compliance Policy, Good Governance Implementation, Code of Ethics and Integrity Pact of BPKH.*

5. Sistem pengendalian internal dilakukan kaji ulang apabila terdapat risiko yang belum dikendalikan, baik risiko yang sebelumnya sudah ada maupun risiko yang baru muncul.
6. Kaji ulang sistem pengendalian internal dilakukan dengan melakukan evaluasi secara terus-menerus mengenai pengaruh dari setiap perubahan lingkungan dan kondisi serta dampaknya terhadap efektivitas pengendalian internal dalam kegiatan operasional dan organisasi BPKH.

5. *The internal control system is reviewed if there are risks that are not yet controlled, either those that have already existed or those that have just arisen.*
6. *The internal control system review is carried out by continuously evaluating the effect of any changes in the environment and condition as well as the impact on the effectiveness of internal control in BPKH operational and organizational activities.*

Pemetaan Profil Risiko

BPKH senantiasa mengantisipasi berbagai risiko yang dihadapi dalam menjalankan aktivitas/kegiatannya. Terdapat 10 jenis risiko utama yang dikelola BPKH, yaitu:

1. Risiko Kredit
2. Risiko Pasar
3. Risiko Likuiditas
4. Risiko Investasi
5. Risiko Imbal Hasil
6. Risiko Operasional
7. Risiko Strategik
8. Risiko Kepatuhan
9. Risiko Hukum
10. Risiko Reputasi

Adapun jenis risiko yang dikelola oleh BPKH mencakup 10 (sepuluh) jenis risiko sebagai berikut:

1. Risiko Kredit

Risiko Kredit adalah potensi terjadinya gagal bayar (*default*) pihak lawan (*counterparty*) dalam memenuhi kewajibannya kepada BPKH pada saat jatuh tempo. BPKH dalam melakukan penempatan dan/atau investasi mengedepankan aspek keamanan dan kehati-hatian. Proses penempatan dan/atau investasi BPKH dimulai dengan menentukan Rencana Investasi Tahunan. Penentuan mitra investasi/*counterparty* dilakukan melalui *Risk Acceptance Criteria* (RAC). Setiap usulan penempatan dan/investasi akan dilakukan kajian risiko yang akan menghasilkan peringkat risiko. Persetujuan penempatan dan/atau investasi dilakukan oleh Anggota Badan Pelaksana dan Anggota Dewan Pengawas.

Proses *monitoring* dilakukan secara portofolio oleh Bidang Manajemen Risiko dan disampaikan kepada Anggota Badan Pelaksana. Dari hasil *monitoring* yang dilakukan berkala setiap bulan, kualitas penempatan dan/atau investasi BPKH berada pada kategori Lancar.

Risk Profile Mapping

BPKH always anticipates various risks faced in carrying out its activities. There are 10 main types of risks managed by BPKH, namely:

1. Credit Risk
2. Market Risk
3. Liquidity Risk
4. Investment Risk
5. Return Risk
6. Operational Risk
7. Strategic Risk
8. Compliance Risk
9. Legal Risk
10. Reputation Risk

The types of risk managed by BPKH include 10 (ten) types of risk as follows:

1. Credit Risk

Credit Risk is the potential for counterparty default in fulfilling its obligations to BPKH upon maturity. In carrying out placements and/or investments, BPKH prioritizes security and prudence aspects. The BPKH placement and/or investment process begins with determining an Annual Investment Plan. The determination of investment partners/*counterparties* is carried out through the *Risk Acceptance Criteria* (RAC). Each proposed placement and/investment will be subjected to a risk assessment which will produce a risk rating. Approval for placement and/or investment is made by Members of the Executive Board and Members of the Supervisory Board.

The monitoring process is carried out in a portfolio by the Risk Management Division and submitted to the Members of the Executive Board. From the results of monitoring which is carried out periodically every month, the quality of BPKH placements and/or investments is in the Current category.

2. Risiko Pasar

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif akibat perubahan harga pasar, antara lain risiko berupa perubahan nilai dari aset yang dapat diperdagangkan atau disewakan. Risiko pasar meliputi risiko nilai tukar, risiko *benchmark* suku bunga, risiko komoditas dan risiko ekuitas.

Bank menerapkan manajemen risiko pasar yang memadai sehingga terhindar dari kerugian akibat perubahan atau volatilitas harga pasar. BPKH melakukan pengawasan dan analisa pergerakan harga pasar yang berpotensi berlawanan dengan posisi eksposur yang dimiliki.

Pada periode laporan, BPKH tidak memiliki eksposur penempatan dan/atau investasi pada komoditas, saham dan *instrument trading*. Risiko pasar BPKH muncul seiring kepemilikan valuta asing (USD) yang terbentuk akibat pembelian valuta asing untuk keperluan Biaya Penyelenggaraan Ibadah Haji (BPIH). BPKH telah melakukan pengukuran terhadap risiko valuta asing dengan menggunakan pendekatan Posisi Devisa Neto (PDN) dengan posisi akhir LONG (posisi aset valas lebih besar dari posisi aset kewajiban).

2. Market Risk

Market risk is the risk in the balance sheet and off-balance sheet positions due to changes in market prices, including, among other things, the risk in the form of changes in the value of assets that can be traded or leased. Market risk includes exchange rate risk, interest rate benchmark risk, commodity risk and equity risk.

The Bank implements an adequate market risk management so as to avoid losses due to changes or volatility in market prices. BPKH conducts supervision and analysis of market price movements that have the potential to contradict its exposure position.

During the reporting period, BPKH has no exposure to placements and/or investments in commodities, stocks and trading instruments. The BPKH market risk arises as foreign currency ownership (USD) is formed as a result of the purchase of foreign currency for the purposes of The Hajj/Pilgrimage Organizing Cost (BPIH). BPKH has measured foreign currency risk by using the Net Open Position (NOP) approach with an end position of LONG (the position of foreign currency assets is greater than the position of assets and liabilities).

Tabel PDN posisi 31 Desember 2020
Table of NOP for December 31, 2020 position

Keterangan <i>Description</i>	USD <i>USD</i>	SAR <i>SAR</i>
Aset <i>Asset</i>		
Investasi <i>Investment</i>	204.999.968	
Penempatan <i>Placement</i>	901.432.983	77.066.302
Total Aset <i>Total Assets</i>	1.106.432.951	77.066.302
Liabilitas <i>Liabilities</i>		
Jemaah Haji Khusus <i>Hajj Plus Pilgrims</i>	378.548.000	
Total Liabilitas <i>Total Liabilities</i>	378.548.000	

Keterangan Description	USD USD	SAR SAR
GAP GAP	727.884.951	77.066.302
Long/Short Long/Short	Long	Long
Kurs Tengah BI 31 Desember 2020 BI Middle Rate December 31, 2020	14.105,01	3.758,63
Gap Rp Gap Rp	10.266.824.515.808	289.663.716.190
		10.556.488.231.997

3. Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan BPKH untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi (penempatan dana pada produk perbankan syariah. Mengacu kepada UU No.34 Tahun 2014 pasal 47 dimana BPKH wajib mengelola dan menyediakan Keuangan Haji yang setara dengan kebutuhan 2 (dua) kali Biaya Penyelenggaraan Ibadah Haji (BPIH).

Berikut disampaikan pemenuhan penyediaan 2 (dua) kali BPIH

3. Liquidity Risk

Liquidity risk is the risk due to BPKH's inability to meet obligations due from cash flow funding sources and/or from high-quality liquid assets (placement of funds in sharia banking products. Referring to Law No.34 of 2014 article 47 where BPKH is obliged to manage and provide Hajj finance which is equivalent to the need for 2 (two) times The Hajj/Pilgrimage Organizing Cost (BPIH).

Following is the fulfillment of the provision of 2 (two) times The Hajj/Pilgrimage Organizing Cost

Keterangan Information	31 Desember 2020 December 31, 2020
BPIH 1 (satu) kali (Rp Miliar) The Hajj/Pilgrimage Organizing Cost 1 (one) time (IDR Billion)	14.187
Penyediaan Likuiditas (Rp Miliar) Provision of Liquidity (IDR Billion)	54.193
Pemenuhan Likuiditas 2 (dua) kali BPIH Liquidity Fulfillment 2 (two) times the Hajj/Pilgrimage Organizing Cost	3,82 kali/times

4. Risiko Investasi

Risiko investasi adalah risiko akibat BPKH ikut menanggung kerugian atas penempatan investasi yang berbasis bagi hasil. Sumber risiko berasal dari aktivitas bisnis BPKH yang menggunakan akad bagi hasil.

Pada periode laporan tidak ada potensi bagi rugi yang terjadi atas penempatan dan/atau investasi tersebut.

4. Investment Risk

Investment risk is the risk due to BPKH sharing the losses on investment placement on a profit sharing basis. The source of risk comes from BPKH's business activities that use profit-sharing contracts.

During the reporting period, there is no potential loss arising from the placement and/or investment.

5. Risiko Imbal Hasil

Risiko imbal hasil adalah risiko akibat perubahan tingkat imbal hasil (nilai manfaat) yang dibayarkan kepada jemaah haji, karena terjadi perubahan tingkat imbal hasil yang diterima dari penyaluran dana.

5. Return Risk

Return risk is the risk due to changes in the rate of return paid to pilgrims, because there is a change in the rate of return received from the distribution of funds.

Potensi berkurangnya pendapatan karena ketidakmampuan menyesuaikan nilai imbal hasil yang telah ditetapkan, ketika terdapat potensi penempatan dan/atau investasi baru yang memiliki imbal hasil tinggi yang menyebabkan potensi nilai manfaat tidak tercapai.

BPKH melakukan penempatan dan/atau investasi pada produk yang lebih stabil dan tidak terkena dampak langsung dari penurunan imbal hasil untuk meminimalisir dampak kerugian akibat pergerakan tingkat imbal hasil.

6. Risiko Operasional

Risiko operasional adalah risiko kerugian akibat proses internal yang kurang memadai, kesalahan manusia, kegagalan sistem dan/atau adanya kejadian eksternal yang mempengaruhi operasional BPKH. Risiko operasional yang mempengaruhi BPKH sepanjang tahun 2020 adalah pandemi COVID-19. Mitigasi yang dilakukan untuk menjaga keselamatan dan Kesehatan insan BPKH dengan diberlakukannya kerja dari rumah (*Work from Home/WFO*).

7. Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Sumber risiko strategik antara lain berasal dari kelemahan dalam proses formulasi strategi dan ketidaktepatan dalam perumusan strategi, hasil analisa lingkungan internal dan eksternal yang kurang memadai, penetapan tujuan strategi yang terlalu agresif (strategi berisiko tinggi dan strategi berisiko rendah), ketidaktepatan dalam implementasi strategi dan kegagalan mengantisipasi perubahan lingkungan bisnis (pencapaian rencana strategis).

Bersamaan dengan mewabahnya virus COVID-19 telah menyebabkan terjadi perubahan lingkungan bisnis terutama kebijakan dari Pemerintah Arab Saudi yang meniadakan kegiatan Ibadah Haji. Sebagai antisipasi atas perubahan tersebut, BPKH secara aktif berkomunikasi dengan *stakeholder* yang terlibat dalam pelaksanaan ibadah haji seperti Kementerian Agama.

The potential for reduced income is due to the inability to adjust the predetermined return value, when there is a potential for placement and/or new investment that has high return causing failure in achieving the potential return.

BPKH conducts placements and/or investments in products that are more stable and are not directly affected by reduced return in order to minimize the impact of losses due to movements in the rate of return.

6. Operational Risk

Operational risk is the risk of loss due to inadequate internal processes, human error, system failure and/or external events that affect BPKH's operations. The operational risk that affects BPKH throughout 2020 is the COVID-19 pandemic. Mitigation is carried out to maintain the safety and health of BPKH personnel by implementing Work from Home (WFO).

7. Strategic Risk

Strategic risk is the risk due to inaccuracy in making and/or implementing strategic decisions as well as failure to anticipate changes in the business environment. Sources of strategic risk include weaknesses in the strategy formulation process and inaccuracies in strategy formulation, inadequate results of internal and external environmental analysis, overly aggressive strategic objective setting (high-risk strategies and low-risk strategies), inaccurate strategy implementation and failure. anticipating changes in the business environment (achievement of strategic plans).

Along with the outbreak of the COVID-19 virus, there has been a change in the business environment, especially the policy of the Government of Saudi Arabia which eliminates Hajj activities. In anticipation of these changes, BPKH actively communicates with stakeholders involved in the implementation of the Hajj pilgrimage, such as the Ministry of Religion.

8. Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku termasuk yang berkaitan dengan penerapan prinsip syariah. Risiko kepatuhan dapat bersumber antara lain dari perilaku hukum dan perilaku organisasi. Perilaku hukum, yaitu perilaku atau aktivitas yang menyimpang atau melanggar dari ketentuan dan/ atau peraturan perundang-undangan. Perilaku organisasi, yaitu perilaku atau aktivitas yang menyimpang atau bertentangan dari standar yang berlaku.

9. Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis yang antara lain disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna. Risiko hukum dapat bersumber antara lain dari kelemahan aspek yuridis yang disebabkan oleh lemahnya perikatan yang dilakukan, ketiadaan dan/atau perubahan peraturan perundang-undangan yang menyebabkan suatu transaksi yang telah dilakukan menjadi tidak sesuai dengan ketentuan dan proses litigasi baik yang timbul dari gugatan pihak ketiga maupun sebaliknya.

Pada periode laporan belum terdapat kasus hukum yang melibatkan BPKH baik sebagai tergugat atau penggugat, pelapor atau terlapor, sehingga tidak terdapat potensi kerugian akibat risiko hukum.

10. Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif. Sumber risiko reputasi dapat berasal dari kejadian-kejadian yang merugikan reputasi, misalnya pemberitaan negatif di media massa, pelanggaran etika bisnis dan keluhan calon jemaah haji dan hal-hal lain yang dapat menyebabkan risiko reputasi.

8. Compliance Risk

Compliance risk is the risk due to not complying with and/or not implementing the prevailing laws and regulations, including those relating to the application of sharia principles. Compliance risk can come from, among other things, legal behavior and organizational behavior. Legal behavior, namely behavior or activities that deviate or violate the provisions and/or laws and regulations. Organizational behavior, namely behavior or activities that deviate or conflict with applicable standards.

9. Legal Risk

Legal risk is the risk that is caused by weaknesses in juridical aspects which, among others, is due to the existence of lawsuits, the absence of supporting laws and regulations, or the weakness of the engagement, such as not fulfilling the validity conditions of the contract and the imperfect collateral. Legal risks can come from, among others, weaknesses in the juridical aspects caused by weak engagement, absence and/or changes in laws and regulations which cause a transaction that has been carried out to be inconsistent with the provisions and litigation process, either arising from a third party lawsuit or otherwise.

During the reporting period, there were no legal cases involving BPKH either as defendant or plaintiff, reporter or reported, so there was no potential loss due to legal risk.

10. Reputation Risk

Reputation risk is the risk due to a decrease in the level of stakeholder trust that comes from negative perceptions. Sources of reputation risk can come from incidents that harm reputation, for example negative news coverage in the mass media, violations of business ethics and complaints from prospective pilgrims and other things that can cause a reputation risk.

Risk Maturity Level

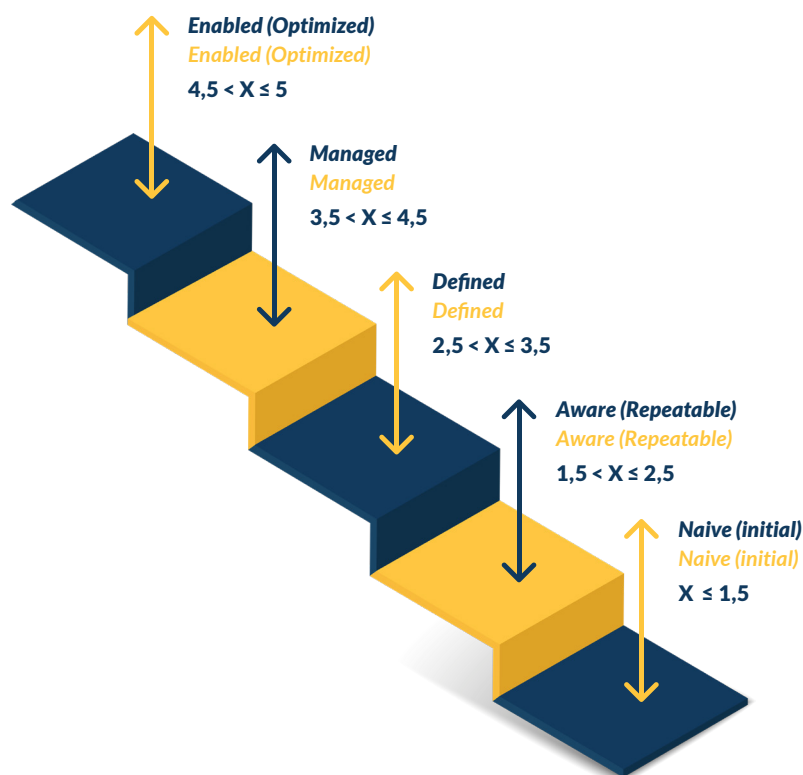
Proses manajemen risiko adalah serangkaian proses yang terdiri dari proses identifikasi, pengakuan, pemantauan dan pengendalian risiko. Bagi BPKH, penerapan manajemen risiko dibangun untuk mendukung penciptaan nilai tambah dan perlindungan nilai tambah (*value creation and value protection*) melalui kerangka manajemen risiko, proses manajemen risiko, kecukupan SDM dan Kecukupan Sistem Informasi Manajemen.

Sebagai langkah penciptaan nilai tambah dan perlindungan nilai tambah, BPKH secara inisiatif melakukan penilaian terhadap efektivitas penerapan Manajemen Risiko melalui pengukuran *Risk Maturity Level* (RTL). Tools RTL dibangun oleh pihak *independent* dengan proses penilaian dilakukan secara mandiri (*self-assessment*).

Risk Maturity Level

The risk management process is a series of processes consisting of the process of identifying, accounting, monitoring and controlling risks. For BPKH, the implementation of risk management is built to support value creation and value protection through a risk management framework, risk management processes, human resource adequacy and the adequacy of the Management Information System.

As a step towards creating and protecting added value, BPKH has initiated an assessment of the effectiveness of Risk Management implementation through measurement of Risk Maturity Level (RTL). The RTL tool was built by an independent party with a self-assessment process.



Berdasarkan hasil analisa dan evaluasi kuesioner, *Risk Maturity Level* BPKH tahun 2020 adalah sebesar 3,62 berada pada level *Managed*. BPKH telah menjalankan prinsip-prinsip manajemen risiko; melakukan komunikasi secara proaktif kepada seluruh unit kerja dan individu; adanya upaya perbaikan berkelanjutan. Namun implementasi manajemen risiko belum terintegrasi pada seluruh level organisasi.

Based on the results of the analysis and evaluation of the questionnaire, the *Risk Maturity Level* of BPKH in 2020 is 3.62 at the *Managed* level. BPKH has implemented risk management principles; communicate proactively to all work units and individuals; with a continuous improvement effort. However, the implementation of risk management has not been integrated at all levels of the organization.

Permasalahan Hukum

Legal Issues



Sepanjang tahun 2020 tidak terdapat permasalahan hukum yang dihadapi oleh BPKH, anggota Dewan Pengawas dan anggota Badan Pelaksana.

Throughout 2020 there were no legal problems faced by BPKH, members of the Supervisory Board and members of the Executive Board.

Akses Informasi dan Data Lembaga

Access to Agency's Information and Data

BPKH berkomitmen untuk menerapkan prinsip-prinsip GCG dalam pengelolaan Badan salah satunya adalah dengan menerapkan prinsip Keterbukaan/transparansi akan informasi baik secara internal maupun eksternal. Hal ini dianggap penting mengingat BPKH merupakan Badan yang mengelola keuangan negara dan berhubungan dengan masyarakat se-Indonesia. Oleh karenanya BPKH berupaya untuk memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data yang tergolong rahasia.

Penyediaan informasi bagi pemerintah maupun masyarakat dapat diakses melalui berbagai media antara lain:

1. Media Elektronik

BPKH telah menyiapkan situs resmi yang beralamat di www.bpkh.go.id. Situs tersebut menyajikan informasi terkini mengenai berita BPKH dan informasi Haji.

2. Media Sosial

BPKH juga menyampaikan informasi pada beberapa media sosial yaitu:



3. Media Cetak

Kemudahan mencari informasi di media elektronik saat ini sudah banyak digunakan, tetapi penggunaan media cetak harian juga tetap dijadikan salah satu sarana penyampaian informasi BPKH, selain mematuhi aturan regulator juga dapat memberikan informasi kepada masyarakat yang berada di daerah yang masih belum dapat memanfaatkan media elektronik.

BPKH is committed to implement GCG principles in the management of the Agency, namely by adapting openness/transparency over both internal and external information. This is considered important as BPKH is an Agency that manages state finances and deals with people all over Indonesia. Therefore, BPKH strives to provide actual and useful information by taking into account the provisions related to classified data.

The provision of information for the government and the public can be accessed through various media, including:

1. Electronic Media

BPKH has prepared an official website which can be accessed at www.bpkh.go.id. The site provides the latest information about BPKH news and Hajj information.

2. Social Media

BPKH also delivers information on several social media, namely:

3. Print Media

The ease of searching for information in electronic media is now widely used, but the use of daily print media is also still used as a means of conveying BPKH information, in addition to complying with regulatory regulations, it can also provide information to people in areas who are still unable to utilize electronic media.

Kode Etik

Code of Ethics

Kode etik merupakan norma yang harus dipatuhi oleh setiap anggota Badan Pelaksana, anggota Dewan Pengawas serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH. Kode etik dijadikan sebagai pedoman dan landasan tingkah laku seluruh lapisan pegawai untuk menjamin kualitas dan akuntabilitas profesionalisme dalam pengelolaan keuangan haji.

Kode etik BPKH mencakup:

1. Penegakan integritas.
2. Menjaga kerahasiaan.
3. Larangan penyalahgunaan jabatan.
4. Kepatuhan penggunaan dokumen.
5. Larangan benturan kepentingan.

Isi Kode Etik

Isi Etika Kerja atau tata perilaku pejabat dan pegawai meliputi:

1. Kepatuhan terhadap hukum.
2. Benturan kepentingan.
3. Pengendalian gratifikasi.
4. Anti diskriminasi.
5. Integritas laporan keuangan.
6. Perlindungan informasi BPKH.
7. Informasi orang dalam (*insider trading*).
8. Perlindungan harta BPKH.
9. Kegiatan sosial dan politik.
10. Perilaku etis terhadap sesama karyawan.

Pernyataan bahwa Kode Etik Berlaku untuk Semua Jenjang Organisasi

Dalam Peraturan Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas Badan Pengelola Keuangan Haji Pasal 24 disebutkan bahwa kode etik merupakan norma yang harus dipatuhi oleh setiap anggota Badan Pelaksana, anggota Dewan Pengawas serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH.

The code of ethics is a norm that must be obeyed by every member of Executive Board, Supervisory Board and BPKH employees while carrying out their duties to maintain the dignity, honor, image and credibility of BPKH. The code of ethics is used as a guideline and basis for the behavior of all levels of employees to ensure the quality and accountability of professionalism in the Hajj finance management.

BPKH code of ethics includes:

1. Upholding of integrity.
2. Maintain confidentiality.
3. Prohibition of abuse of power/authority.
4. Compliance with the use of documents.
5. Prohibition of conflicts of interest.

Contents of the Code of Ethics

Contents of the Work Ethics or code of conduct for officials and employees include:

1. Compliance with law,
2. Conflict of interest,
3. Control of gratuities,
4. Anti-discrimination,
5. The integrity of financial reports,
6. Protection of BPKH information,
7. Insider trading,
8. Protection of BPKH assets,
9. Social and political activities, and
10. Ethical behavior towards fellow employees.

Statement that the Code of Ethics Applies to All Levels of the Organization

In the Regulation of the Hajj Fund Management Agency Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and the Integrity Pact of the Hajj Fund Management Agency Article 24 it is stated that the code of ethics is the norm that must be obeyed by every member of the Executive Board, members of the Supervisory Board and employees. BPKH while carrying out its duties to maintain the dignity, honor, image and credibility of BPKH.

Majelis Kehormatan Kode Etik

Untuk menegakkan kode etik dalam lingkungan kerja, BPKH telah membentuk Majelis Kehormatan Kode Etik yang bersifat *ad hoc* dan terdiri atas unsur Badan Pelaksana dan Dewan Pengawas dan sekiranya dianggap perlu, Badan Pelaksana dapat mengundang pihak luar sebagai anggota majelis kehormatan kode etik.

Penyebarluasan dan Sosialisasi Kode Etik

Untuk memberikan pemahaman terhadap ketentuan Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 Tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas Badan Pengelola Keuangan Haji dan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 13 Tahun 2020 tentang Dewan Kehormatan Kode Etik Badan Pengelola Keuangan Haji, bidang Kepatuhan melakukan sosialisasi kepada anggota Dewan Pengawas, anggota Badan Pelaksana dan pegawai BPKH serta menyebarkan kuesioner berupa *self-assessment* untuk mengetahui tingkat pemahaman terhadap ketentuan tersebut.

Jumlah Pelanggaran Kode Etik

Selama tahun 2020 tidak terdapat pelanggaran kode etik baik di anggota Badan Pelaksana, anggota Dewan Pengawas maupun pegawai BPKH.

Honorary Council for the Code of Ethics

To enforce the code of ethics in the work environment, BPKH has established an *Ad hoc* Code of Ethics Council consisting of elements from the Executive Board and the Supervisory Board and if deemed necessary, the Executive Board may invite outsiders as members of the code of ethics honorary council.

Dissemination of the Code of Ethics

To provide an understanding of the provisions of the Regulation of the Hajj Fund Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of *Good Corporate Governance*, Code of Ethics, and the Integrity Pact of the Hajj Fund Management Agency and Regulation of the Head of the Hajj Fund Management Agency Executive Board Number 13 of 2020 concerning the Honor Council Code Ethics of the Hajj Fund Management Agency, the Compliance sector, conducts outreach to members of the Supervisory Board, members of the Executive Board and BPKH employees and distributes questionnaires in the form of *self-assessments* to determine the level of understanding of these provisions.

Number of Code of Ethics Violations

Throughout 2020 there were no violations of the code of ethics, either by members of the Executive Board, members of the Supervisory Board or BPKH employees.

Kebijakan Anti Korupsi dan Pengendalian Gratifikasi

Anti-Corruption and Gratification Control Policy



Kebijakan anti korupsi didalam BPKH berdasarkan Undang-Undang No.30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi dan Undang-Undang No.31 Tahun 1999 konjungsi Undang-Undang No.20 Tahun 2011 tentang Pemberantasan Tindak Pidana Korupsi.

Didalam Peraturan BPKH No.3 Tahun 2018 telah diatur mengenai Larangan Penerimaan dan Pemberian Gratifikasi dalam bentuk dan keadaan apapun untuk mempengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.

BPKH telah melarang secara jelas tindakan-tindakan sebagai berikut:

1. Pemberian dan Penerimaan Hadiah Perilaku Insan BPKH terkait pemberian dan/atau penerimaan hadiah:

The anti-corruption policy within the BPKH is based on Law No.30 of 2002 concerning the Corruption Eradication Commission and Law No.31 of 1999 in conjunction with Law No.20 of 2011 concerning the Eradication of Corruption.

In BPKH Regulation No.3 of 2018 it has been regulated that the Prohibition of Accepting and Giving Gratification in any form and situation to influence BPKH Personnel to do or not do something in their position's capacity that is contrary to their obligations and/or contrary to independence and objectivity in decision making.

BPKH has clearly prohibited the following actions:

1. *Giving and Receiving Gifts Behavior of BPKH Personnel related to giving and/or receiving gifts:*

- a. Tidak menerima dan/atau memberi hadiah dalam bentuk apapun yang dapat mempengaruhi pengambilan keputusan
 - b. Jamuan makan dapat dilakukan oleh Insan BPKH sepanjang untuk kepentingan dan atas beban biaya BPKH dalam batas-batas yang wajar
 - c. Jamuan makan dapat diterima oleh Insan BPKH apabila diadakan untuk menjalin kerja sama dengan mitra kerja dan dilakukan di tempat terhormat serta tidak menimbulkan citra negatif terhadap BPKH
 - d. Setiap bentuk hadiah dan/atau cinderamata yang diperoleh dari mitra kerja diserahkan ke Bidang Kepatuhan untuk diproses sesuai ketentuan yang berlaku
 - e. Setiap pengeluaran yang berkaitan dengan pemberian hadiah dan jamuan bisnis hanya dapat dilakukan apabila telah mendapat otorisasi pejabat BPKH yang berwenang
 - f. Hadiah yang dapat diterima dalam batas kewajaran adalah hadiah dalam rangka: perkawinan, khitanan, musibah, penghargaan dari BPKH, cinderamata dari BPKH, dalam bentuk pulpen, agenda, kalender, dan lain-lain sejenisnya
 - g. Insan BPKH dilarang menerima/memberikan atau menjanjikan memberi/menerima suap dalam segala bentuk, atau memperoleh keuntungan atau perlakuan istimewa ketika melakukan interaksi dengan institusi lain
2. Penerimaan dan Pemberian suap Suap adalah pemberian atau janji yang diberikan kepada Insan BPKH yang mempengaruhi keputusan yang terkait dengan jabatannya. Dalam hal ini berbuat atau tidak berbuat sesuatu dalam jabatannya yang bertentangan dengan kewajibannya untuk keuntungan pemberi suap. Bentuk-bentuk suap dapat berupa pemberian uang, barang, fasilitas pemberian atau penerimaan jabatan kepada keluarga pejabat ataupun bentuk dan fasilitas lainnya.
 3. Penerimaan dan Pemberian Gratifikasi
 - a. Gratifikasi adalah pemberian dari pihak lain kepada pegawai BPKH yang meliputi pemberian uang, barang, komisi, dan berbagai fasilitas lainnya dengan menggunakan sarana elektronik atau lainnya.
 - b. Insan BPKH dilarang menerima gratifikasi dari pihak manapun dan dalam keadaan apapun apabila pemberian tersebut dimaksudkan
- a. *Not accepting and/or giving gifts in any form that can influence decision making*
 - b. *Meals may be provided by BPKH Personnel as long as it is for the benefit of and at the expense of BPKH within reasonable limits*
 - c. *Meals can be accepted by BPKH personnel if they are held to collaborate with work partners and are held in a respectable place and do not create a negative image of BPKH*
 - d. *Every form of gifts and/or souvenirs obtained from work partners is submitted to the Compliance Division for processing in accordance with applicable regulations*
 - e. *Any expenses related to the giving of gifts and business entertainment can only be made if it has been authorized by the authorized BPKH official*
 - f. *Gifts that can be accepted within reasonable limits are gifts in the context of: marriage, circumcision, calamities, awards from BPKH, souvenirs from BPKH, in the form of pens, agendas, calendars, and others of the like*
 - g. *BPKH personnels are prohibited from receiving/giving or promising to give/accept bribes in any form, or obtain benefits or preferential treatment when interacting with other institutions*
2. *Acceptance and Giving of bribes Bribes are gifts or promises given to BPKH Personnel that affect decisions related to their positions. In this case doing or not doing something in their position that is contrary to their obligations for the benefit of the bribe giver. The forms of bribery can be in the form of giving money, goods, facilities for giving or receiving positions to the family of officials or other forms and facilities.*
 3. *Accepting and Giving Gratuities*
 - a. *Gratification is a gift from another party to BPKH employees which includes the giving of money, goods, commissions, and various other facilities using electronic or other means.*
 - b. *BPKH Personnel are prohibited from accepting gratuities from any party and under any circumstances if the gift is intended to influence*

- untuk mempengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.
- c. Penerimaan gratifikasi termasuk kategori suap apabila terkait dengan jabatan dan/atau pekerjaan, baik secara langsung maupun tidak langsung, berakibat menimbulkan benturan kepentingan serta dapat mendorong terjadinya tindak pidana korupsi.
 - d. Dalam hal gratifikasi diperoleh Pegawai BPKH berdasarkan kontrak atau prestasi tertentu yang sah dan memenuhi syarat-syarat, tidak terkait kegiatan/ penugasan kedinasan BPKH, dan tidak ditujukan untuk kepentingan pribadi dan/atau kelompok tertentu, hal bukan termasuk penerimaan gratifikasi kategori suap.
4. Penerimaan dan Pemberian fasilitas tidak Wajar Penerimaan dan pemberian tidak wajar adalah praktek- praktek pembayaran khusus, hiburan, dan sokongan kepada pihak-pihak di luar BPKH guna melancarkan jalannya aktivitas/kegiatan BPKH yang melebihi kewajaran/kelayakan yang berlaku.

Selain diatur dalam Peraturan Badan Pengelola Keuangan Haji, ketentuan mengenai gratifikasi juga diatur dalam Peraturan Kepala Badan Pelaksana Nomor 8 Tahun 2019 tentang Pedoman Pengendalian Gratifikasi.

Di tahun 2020, BPKH juga telah memperoleh sertifikasi Sistem Manajemen Anti Penyuapan (ISO 37001:2016). Dengan diperolehnya sertifikasi ISO 37001:2016 membuktikan bahwa BPKH telah berkomitmen mendukung program pemerintah untuk mencegah korupsi dengan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) berbasis SNI ISO 37001:2016. Adapun yang dilakukan BPKH agar semua mitra mitranya mengetahui bahwa telah diterapkannya SMAP di lingkungan BPKH, yaitu dengan penyampaian surat pemberitahuan kepada mitra mitra BPKH.

Perolehan sertifikasi tersebut didasarkan pada Peraturan Kepala Badan Pelaksana Nomor 28 Tahun 2020 tentang Pedoman Sistem Manajemen Anti Penyuapan yang diterbitkan oleh BPKH sebagai dasar penilaiannya.

BPKH Personnel to do or not do something in their position's capacity that is contrary to their obligations and/or contrary to independence and objectivity in decision making.

- c. *Acceptance of gratuities is included in the category of bribery if it is related to position and/or work, either directly or indirectly, resulting in a conflict of interest and can encourage the occurrence of criminal acts of corruption.*
 - d. *In the event that gratuities are obtained by BPKH employees based on certain contracts or achievements that are legitimate and meet the requirements, are not related to BPKH official activities/assignments, and are not intended for personal and/or specific group interests, this does not include receiving gratuities in the category of bribery.*
4. *Unfair acceptance and provision of facilities Unfair acceptance and giving are practices of special payments, entertainment, and support to parties outside the BPKH in order to expedite the course of BPKH activities/ activities that exceed the prevailing fairness/feasibility.*

In addition to being regulated in the Regulation of the Hajj Fund Management Agency, provisions regarding gratification are also regulated in the Regulation of the Head of the Executive Board Number 8 of 2019 concerning Guidelines for Gratification Control.

In 2020, BPKH has also obtained the Anti-Bribery Management System certification (ISO 37001:2016). Obtaining ISO 37001:2016 certification proves that BPKH has committed to support government programs to prevent corruption by implementing an Anti-Bribery Management System (SMAP) based on ISO 37001:2016 SNI. As to make sure that all its partners about the implementation of SMAP within BPKH, BPKH has delivered a notification letter to each of them.

Obtaining the certification is based on the Regulation of the Head of the Executive Board Number 28 of 2020 concerning Anti-Bribery Management System Guidelines issued by BPKH as the basis for the assessment.

Sistem Pelaporan Pelanggaran

Whistleblowing System



BPKH telah membuat aplikasi *Whistleblowing System* atau sistem pelaporan atas kecurigaan terjadinya pelanggaran dan/atau ketidakpuasan yang dapat diakses dalam website resmi Badan.

BPKH has created a Whistleblowing System application or a reporting system for suspected violations and/or dissatisfaction which can be accessed on the agency's official website.

Pedoman Sistem Pelaporan Pelanggaran

Pelaksanaan Sistem Pelaporan Pelanggaran di BPKH mengacu pada Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 12 Tahun 2020 tentang Tata Cara Pengelolaan dan Tindak Lanjut Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan Badan Pengelola Keuangan Haji. Peraturan ini mengatur berbagai hal terkait pelaksanaan dan pengelolaan *Whistleblowing System* di lingkungan BPKH.

Violation Reporting System Guidelines

The implementation of the Customer Reporting System at BPKH refers to the Regulation of the Head of the Hajj Fund Management Agency Executive Board Number 12 of 2020 concerning Management Procedures and Follow-Up on Whistleblowing within the Hajj Fund Management Agency. This regulation regulates various matters related to the implementation and management of Whistleblowing System within BPKH.

Pihak yang Mengelola Sistem Pelaporan Pelanggaran

Pihak yang bertanggung jawab atas pengelolaan sistem pelaporan berada pada Divisi Komite Audit yang terdiri dari Unit Penanganan Pengaduan dan Unit Penyelesaian

The Party Managing the Whistleblowing System

The party responsible for managing the reporting system is in the Audit Committee Division, which consists of the Complaint Handling Unit and the Complaint Resolution

Pengaduan. Melalui telepon, sms dan Whatsapp di nomor 085319000140/085319000150 atau telepon kepada Anggota Badan Pelaksana Bidang Kepatuhan dan/atau petugas khusus di bawah Bidang Kepatuhan yang ditunjuk (disebut “Whistleblower Officer” atau “WB Officer”).

Mekanisme Penyampaian Laporan

Pelanggaran yang dapat dilaporkan dapat terdiri, namun tidak terbatas atas pelanggaran berupa *fraud*, kesalahan operasional yang signifikan, pelanggaran ketentuan BPKH, pelanggaran kode etik BPKH, benturan kepentingan (*conflict of interest*), tindakan melanggar etika dan moral, tindakan melanggar hukum pidana maupun hukum perdata ataupun peraturan perundang-undangan lainnya. Laporan yang disampaikan berisi penjelasan atas pelanggaran yang dilaporkan, tempat/lokasi atau unit organisasi terjadinya pelanggaran serta jika memungkinkan disertai data-data lainnya yang diperlukan.

Pelapor baik pihak internal maupun pihak eksternal dapat menyampaikan kecurigaannya maupun ketidakpuasannya terhadap pelayanan yang diberikan oleh pejabat/pegawai BPKH melalui aplikasi *Whistleblowing System* yang tersedia di *website* resmi BPKH yang beralamat di *wbs.bpkh.go.id*. atau dapat juga mengirimkan surat tertulis, SMS atau telepon kepada Anggota Badan Pelaksana Bidang Kepatuhan dan/atau petugas khusus di bawah Bidang Kepatuhan yang ditunjuk (disebut “Whistleblower Officer” atau “WB Officer”).

Perlindungan Bagi Pelapor

Dalam penanganan dan Penyelesaian Pengaduan, Pelapor memiliki hak untuk:

- Mendapatkan perlindungan kerahasiaan identitasnya; mendapatkan kesempatan untuk dapat memberikan keterangan secara bebas tanpa paksaan dari pihak manapun
- Mendapatkan informasi mengenai tahapan laporan/ Pengaduan yang didaftarkan
- Mendapatkan perlakuan yang sama dan setara dengan Terlapor dalam Pemeriksaan
- Mengajukan bukti untuk memperkuat Pengaduannya
- Mendapatkan *copy* Berita Acara Pemeriksaan (BAP) dirinya.

Unit. Via telephone, SMS and WhatsApp at number 085319000140/085319000150 or telephone to the Member of the Compliance of the Executive Board and/or a special officer under the designated Compliance Division (called the “Whistleblower Officer” or “WB Officer”).

Report Submission Mechanism

Violations that can be reported can consist of, but are not limited to, violations in the form of *fraud*, significant operational errors, violations of BPKH provisions, violations of BPKH code of ethics, conflicts of interest, acts of ethics and morals violations, acts of violating criminal law and civil law. or other laws and regulations. The report submitted contains an explanation of the reported violation, the place/location or organizational unit where the violation occurred and if possible, accompanied by other supporting data.

Reporters, both internal and external, can convey their suspicions and dissatisfaction with the services provided by BPKH officials/employees through the Whistleblowing System application available on the BPKH official website at *wbs.bpkh.go.id*. or can also send a written letter, SMS or telephone to the Member of the Compliance Executive Board and/or the designated special officer under the Compliance Division (called the “Whistleblower Officer” or “WB Officer”).

Protection for Whistleblowers

In handling and Resolution of Complaints, the Reporting Party has the right to:

- Get protection of the confidentiality of his identity; get the opportunity to be able to provide information freely without coercion from any party
- Get information about the stages of the report/complaint that they register
- Receive the same and equal treatment as the Reported Party in the Audit
- Submit evidence to strengthen the Complaint
- Obtain a copy of the Investigation Report (BAP).

Mekanisme Tindak Lanjut Laporan

1. Setiap Pengaduan yang diterima, diberikan nomor register melalui aplikasi *Whistleblowing System* BPKH.
2. Nomor register digunakan sebagai identitas Pelapor untuk melakukan komunikasi antara pihak Pelapor dengan penerima laporan.
3. Petugas Unit Penanganan Pengaduan yang menerima Pengaduan wajib memasukkan ke dalam Aplikasi *Whistleblowing System* BPKH.
4. Unit Penanganan Pengaduan melakukan Verifikasi atas setiap laporan Pengaduan yang diterima.
5. Unit Penanganan Pengaduan dapat meminta tambahan data dari Pelapor.
6. Dalam hal Unit Penanganan Pengaduan menganggap Pengaduan memenuhi syarat Unit Penanganan Pengaduan menyampaikan ke Unit Penyelesaian Pengaduan untuk ditindaklanjuti.
7. Dalam hal Unit Penanganan Pengaduan menganggap Pengaduan tidak memenuhi syarat maka Pengaduan tidak akan ditindaklanjuti dan dianggap selesai.
8. Pengaduan yang ditindaklanjuti sebagaimana dimaksud pada ayat (6) adalah yang memenuhi kriteria sebagai berikut:
 - a. Pengaduan dengan identitas Pelapor yang jelas dan substansi/materi Pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan Pemeriksaan guna membuktikan kebenaran informasinya.
 - b. Pengaduan dengan identitas Pelapor tidak jelas, namun dengan substansi/materi Pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan Pemeriksaan guna membuktikan kebenaran informasinya.
 - c. Pengaduan dengan identitas Pelapor jelas, namun substansi/materi Pengaduan kurang jelas dapat direkomendasikan untuk dikonfirmasi atau diklarifikasi sebelum dilakukan Pemeriksaan.
 - d. Pengaduan dengan permasalahan serupa dengan Pengaduan yang sedang atau telah dilakukan Pemeriksaan, direkomendasikan untuk dijadikan sebagai tambahan informasi.
9. Pengaduan yang tidak ditindaklanjuti sebagaimana dimaksud pada ayat (7) adalah Pengaduan dengan kriteria sebagai berikut:
 - a. Pengaduan dengan tidak disertai data yang memadai dan tidak menunjang informasi yang diadukan

Report Follow Up Mechanism

1. Every complaint received is given a register number through the *BPKH Whistleblowing System* application.
2. The register number is used as the identity of the reporter to communicate between the Reporting party and the recipient of the report.
3. Complaint Handling Unit Officers who receive Complaints are required to enter into the *BPKH Whistleblowing System* Application.
4. The Complaint Handling Unit verifies every complaint report received.
5. The Complaint Handling Unit can request additional data from the Reporting Party.
6. In the event that the Complaint Handling Unit considers the Complaint meet the requirements, the Complaint Handling Unit then submit it to the Complaint Resolution Unit for follow-up.
7. In the event that the Complaint Handling Unit considers the Complaint not fulfilling the requirements, the Complaint will not be followed up and will be considered complete.
8. Complaints that are followed up as referred to in paragraph (6) are those that meet the following criteria:
 - a. Complaints with a clear identity of the Informer and the substance/material of the Complaint that are logical and adequate, it is recommended that an examination be carried out immediately to prove the truth of the information.
 - b. Complaints with unclear identity of the Informer, but with the substance/material of the Complaint that is logical and adequate, it is recommended that an examination be carried out immediately to prove the truth of the information.
 - c. Complaints with a clear identity of the Informer, however the substance/material of the Complaint is unclear, can be recommended to be confirmed or clarified before an examination is carried out.
 - d. Complaints with similar problems to Complaints that are currently or have been audited are recommended to be used as additional information.
9. Complaints that are not followed up as referred to in paragraph (7) are Complaints with the following criteria:
 - a. Complaints that are not accompanied by adequate data and do not support the information being complained

- b. Pengaduan dengan tidak menunjuk substansi secara jelas
 - c. Pengaduan yang mengandung unsur tindak pidana dan telah ditangani oleh pihak yang berwenang
 - d. Pengaduan mengenai keberatan terhadap pertimbangan yuridis dan substansi putusan pengadilan
 - e. Pengaduan mengenai pihak atau instansi lain di luar yurisdiksi BPKH.
10. Unit Penanganan Pengaduan memproses semua Pengaduan dan menyampaikan Pengaduan yang memenuhi persyaratan untuk ditindaklanjuti kepada Unit Penyelesaian Pengaduan dengan tetap merahasiakan identitas Pelapor.
11. Unit Penanganan Pengaduan menyampaikan Pengaduan kepada Unit Penyelesaian Pengaduan dalam jangka waktu paling lama 5 (lima) hari kerja sejak Pengaduan diterima.
12. Unit Penyelesaian Pengaduan yang menerima Pengaduan dari Unit Penanganan Pengaduan meneliti, memeriksa, mengkaji dan merekomendasikan tindak lanjut Pengaduan.
13. Unit Penyelesaian Pengaduan melakukan penelaahan terhadap Pengaduan apakah suatu Pengaduan dapat ditindaklanjuti atau tidak, penelaahan setidaknya meliputi kegiatan sebagai berikut:
 - a. Merumuskan inti masalah yang diadukan
 - b. Memeriksa atau menghubungkan materi Pengaduan dengan peraturan yang berkaitan
 - c. Memeriksa dokumen dan/atau informasi yang pernah ada yang berkaitan dengan materi Pengaduan tersebut
 - d. Memasukkan hasil telaah dalam Aplikasi *Whistleblowing System* BPKH.
14. Unit Penyelesaian Pengaduan melakukan penelaahan dalam jangka waktu selama 3 (tiga) hari kerja.
15. Unit Penyelesaian Pengaduan berdasarkan hasil penelitian, pemeriksaan dan/atau kajian melakukan pengelompokan Pengaduan mengenai potensi pelanggaran sebagai berikut:
 - a. Kode etik
 - b. Peraturan BPKH dan Peraturan Kepala BPKH
 - c. Peraturan perundangan lainnya
 - d. Tindak pidana.
16. Unit Penyelesaian Pengaduan menyampaikan Pengaduan sesuai klasifikasi pengelompokan kepada Tim Pemeriksa.
 - b. *Complaints that do not clearly designate the substance*
 - c. *Complaints that contain elements of a criminal act and have been handled by the competent authority*
 - d. *Complaints regarding objections to juridical considerations and the substance of court decisions*
 - e. *Complaints regarding other parties or agencies outside the jurisdiction of BPKH.*
10. *The Complaint Handling Unit processes all Complaints and submits Complaints that meet the requirements to be followed up to the Complaint Resolution Unit while keeping the identity of the Reporting Person confidential.*
11. *The Complaint Handling Unit submits the Complaint to the Complaint Resolution Unit within 5 (five) working days from the time the complaint is received.*
12. *The Complaint Resolution Unit which receives Complaints from the Complaint Handling Unit inspects, examines, reviews and recommends follow-up complaints.*
13. *The Complaint Resolution Unit examines Complaints whether a Complaint can be followed up or not, the review at least includes the following activities:*
 - a. *Formulate main issues of the submitted reports.*
 - b. *Investigate or link the Complaint material with the relevant regulations*
 - c. *Examine existing documents and/or information relating to the complaint material*
 - d. *Enter the results of the review in the BPKH Whistleblowing System Application.*
14. *The Complaint Resolution Unit will conduct a review within 3 (three) working days.*
15. *The Complaint Resolution Unit based on the results of research, examination and/or study conducts complaint grouping regarding potential violations as follows:*
 - a. *Code of Ethics*
 - b. *BPKH Regulations and Head of BPKH's Regulations*
 - c. *Other laws and regulations*
 - d. *Criminal act.*
16. *The Complaint Resolution Unit submits Complaints according to the classification to the Investigation Team.*

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

BPKH melakukan penyebaran informasi akan adanya sistem pelaporan pelanggaran (*Whistleblowing System*) melalui media sosial salah satunya adalah YouTube. Pemangku kepentingan dapat mengakses saluran tersebut pada <https://youtu.be/wAeGnDx5Ex8>.

Jumlah Laporan

Per 31 Desember 2020, jumlah laporan pelanggaran yang masuk melalui sistem *Whistleblowing System* sejumlah 3 (tiga) buah dan ketiganya tidak terbukti kebenarannya sehingga BPKH tidak melakukan tindakan lanjutan.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

BPKH disseminates information on the existence of a violation reporting system (Whistleblowing System) through social media, one of which is YouTube. Stakeholders can access the channel at <https://youtu.be/wAeGnDx5Ex8>.

Number of Reports

As of December 31, 2020, the number of violation reports that had been submitted through the Whistleblowing System was 3 (three) and all three were not proven so that BPKH did not take further action.

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

Public Official Wealth Report (LHKPN)

BPKH telah menyusun peraturan terkait LHKPN dalam Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2018 Tentang Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan Badan Pengelola Keuangan Haji yang menetapkan bahwa penyelenggara negara yang wajib menyampaikan LHKPN di lingkungan Badan Pengelola Keuangan Haji terdiri dari Anggota Badan Pelaksana dan Anggota Dewan Pengawas serta seluruh pejabat dan pegawai dalam lingkungan BPKH adalah Wajib Laporan LHKPN lainnya:

1. Pejabat Eselon I dan yang disamakan.
2. Pejabat Eselon II dan yang disamakan.
3. Pejabat Eselon III dan yang disamakan.
4. Kuasa Pengguna Anggaran.
5. Pejabat Pembuat Komitmen.
6. Auditor Internal.
7. Pejabat Pengadaan Barang dan Jasa.
8. Pegawai BPKH lainnya baik yang bersifat Pegawai Tetap maupun Pegawai Kontrak.

Peraturan diatas telah diubah dengan Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2020 tentang Perubahan atas Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2018 tentang Laporan Harta Kekayaan Penyelenggara Negara di Lingkungan Badan Pengelola Keuangan Haji.

Penyampaian LHKPN

Penyampaian LHKPN dilaksanakan secara elektronik melalui aplikasi e-LHKPN pada alamat www.elhkpn.kpk.go.id.

Unit Pengelola LHKPN

BPKH membentuk Unit Pengelola LHKPN yang mengelola dan mengkoordinir laporan yang terdiri dari:

1. Koordinator LHKPN adalah Kepala Divisi Bidang Kepatuhan terkait kepatuhan Penyelenggara Negara dan Kepala Divisi Bidang Sumber Daya Manusia terkait kepatuhan Wajib LHKPN selain Penyelenggara Negara.

BPKH has drafted regulations related to Public Official Wealth Report in the Regulation of the Hajj Fund Management Agency Number 8 of 2018 concerning the Public Official Wealth Report (LHKPN) in the Hajj Fund Management Agency which stipulates that state officials who are obliged to submit LHKPN within the Hajj Fund Management Agency consist of Members of the Executive Board and Supervisory Board as well as all officials and employees within the BPKH are obliged to report other Public Official Wealth Report, as follows:

1. *Echelon I and equivalent officials.*
2. *Echelon II and equivalent officials.*
3. *Echelon III and equivalent officials.*
4. *Budget Authority Attorney.*
5. *Commitment Making Officer.*
6. *Internal Auditor.*
7. *Goods and Services Procurement Officer.*
8. *Other BPKH employees, either permanent employees or contract employees.*

The above regulation has been amended by the Regulation of the Hajj Fund Management Agency Number 8 of 2020 concerning Amendments to the Regulation of the Hajj Fund Management Agency Number 8 of 2018 concerning the Public Official Wealth Report in the Environment of the Hajj Fund Management Agency.

Public Official Wealth Report Submission

Public Official Wealth Report is submitted electronically through the e-LHKPN application at the address www.elhkpn.kpk.go.id.

Public Official Wealth Report Management Unit

BPKH forms the Public Official Wealth Report Management Unit which manages and coordinates reports consisting of:

1. *Coordinator of Public Official Wealth Report is the Head of the Compliance Division regarding compliance of State Officials and the Head of the Division of Human Resources regarding compliance with Obligatory Public Official Wealth Report other than State Officials.*

2. Wakil Koordinator 1 (satu) LHKPN adalah Staf Senior Bidang Kepatuhan dan Staf Senior Bidang Sumber Daya Manusia.
3. Wakil Koordinator 2 (dua) LHKPN adalah Staf Junior Bidang Kepatuhan dan Staf Junior Bidang Sumber Daya Manusia.
4. Administrator LHKPN adalah Wakil Koordinator 2 (dua) LHKPN yang ditunjuk oleh instansi Badan Pengelola Keuangan Haji sebagai Admin Instansi.

Tugas Unit Pengelola LHKPN

1. Koordinator LHKPN berkoordinasi dengan KPK dalam hal monitoring dan evaluasi terhadap kepatuhan Wajib LHKPN dalam melaporkan dan mengumumkan harta kekayaannya serta pemanfaatan Aplikasi e-LHKPN dalam www.elhkpn.kpk.go.id.
2. Administrator bertugas untuk :
 - a. Menyampaikan data kepegawaian dan data perubahan jabatan Wajib LHKPN kepada KPK paling lambat 15 Desember setiap tahun.
 - b. Melakukan pemutakhiran data sebagaimana dimaksud pada angka ke dalam Aplikasi e-LHKPN.
 - c. Mengingatkan Wajib LHKPN di lingkungan Badan Pengelola Keuangan Haji untuk mematuhi kewajiban penyampaian dan pengumuman LHKPN.
 - d. Memiliki peran membuat akun admin unit kerja, melakukan verifikasi pendaftaran wajib lapor baru dan update perubahan data wajib lapor.

Sanksi

Penyelenggara Negara dan/atau Wajib Lapor LHKPN Lainnya yang tidak menyampaikan LHKPN, sebagaimana dimaksud dalam Pasal 2 diberikan sanksi sesuai dengan ketentuan yang berlaku di lingkungan BPKH.

Laporan Tahun 2020

Pada tahun 2020, BPKH telah menyampaikan laporan harta kekayaan penyelenggara negara sebanyak 169 pegawai atau telah mencapai target 100% (seratus

2. *Deputy of Coordinator 1 of the Public Official Wealth Report is a Senior Staff for Compliance and Senior Staff for Human Resources.*
3. *Deputy of Coordinator 2 of the Public Official Wealth Report is Junior Staff for Compliance and Junior Staff for Human Resources.*
4. *Public Official Wealth Report Administrator is Deputy of Coordinator of Public Official Wealth Report 2 appointed by the Hajj Fund Management Agency as the Agency Admin.*

LHKPN Management Unit Duties

1. *The LHKPN Coordinator coordinates with Corruption Eradication Commission in terms of monitoring and evaluating the compliance of the LHKPN Obligator in reporting and announcing their assets and the use of the e-LHKPN Application in www.elhkpn.kpk.go.id.*
2. *Administrators have the duty to:*
 - a. *Submit employment data and data on changes to the LHKPN Obligatory position to Corruption Eradication Commission no later than December 15 every year.*
 - b. *Update the data as referred to in number into the e-LHKPN Application.*
 - c. *Remind LHKPN Obligators within the Hajj Fund Management Agency to comply with the obligation to submit and announce LHKPN.*
 - d. *Has the role of creating a work unit admin account, verifying the registration of new compulsory reports and updating data changes required to report.*

Punishment

State Officials and/or Other LHKPN Obligators who fail to submit LHKPN, as referred to in Article 2, shall be subject to sanctions in accordance with the applicable provisions within the BPKH environment.

Reports for 2020

In 2020, BPKH has submitted reports on assets of state officials from 169 employees or has reached the target of 100% (one hundred percent) according to data from the Corruption

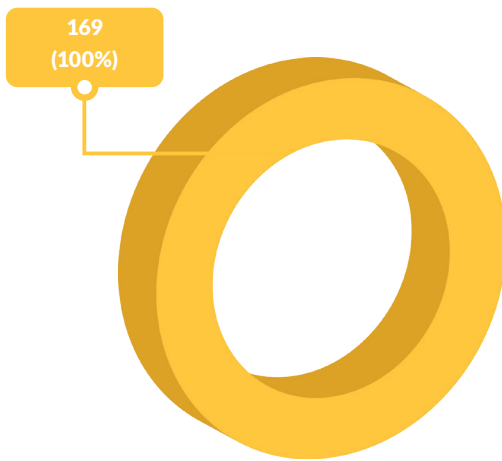
persen) sesuai data dari Komisi Pemberantasan Korupsi untuk ketepatan waktu penyampaian laporan yaitu paling lambat pada tanggal 31 Maret 2021.

Eradication Commission for timeliness of report submission, namely no later than March 31, 2021.

Adapun informasi data pelaporan LHKPN tahun 2020 sebagaimana di lihat pada grafik dibawah ini.

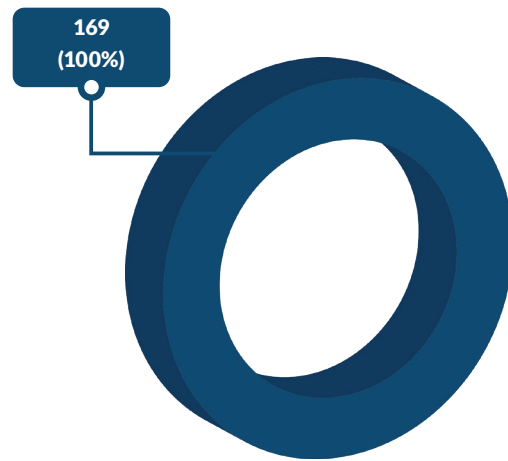
The 2020 LHKPN reporting data information is illustrated in the chart below.

Pelaporan
Reporting



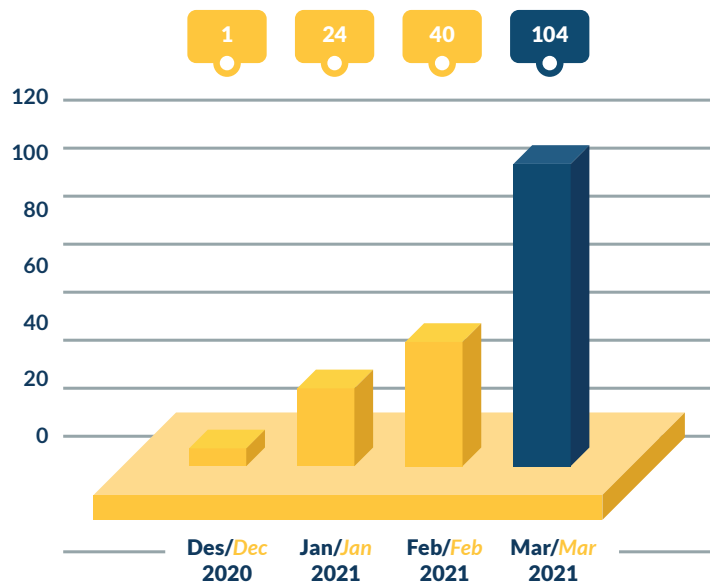
Sudah Laport <i>Already Report</i>	Wajib Laport <i>Compulsory Reporting</i>
169	169
100,0%	100,0%

Ketepatan
Accuracy



Tepat Waktu <i>Ontime</i>	Sudah Laport <i>Already Report</i>
169	169
100,0%	100,0%

Grafik Penyampaian LHKPN (sudah laport)
Submission Graph LHKPN (already reported)



Pengungkapan Praktik Bad Governance

Disclosures on Bad Governance Practices



BPKH menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem Tata Kelola yang baik (GCG) yang telah dibangun dan dapat mempengaruhi kepercayaan publik serta pemerintah sehingga BPKH berkomitmen untuk tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik *bad corporate* sebagaimana yang ditunjukkan pada tabel sebagai berikut:

BPKH realizes that *bad corporate governance practices* will interfere with the Good Governance (GCG) system that has been developed and may affect trusts of the public and government thereby BPKH is committed not to commit any action or policy related to *bad corporate practices* as explained in the table below:

No	Keterangan Description	Praktik Practices
1	Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan <i>Report of company activities that pollute the environment</i>	Nihil None
2	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan <i>Non-compliance in fulfilling tax obligations</i>	Nihil None
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK) <i>The inconsistency in the presentation of annual reports and financial reports with applicable regulations and financial accounting standards (SAK)</i>	Nihil None
4	Tidak menyampaikan kasus/perkara hukum terkait buruh dan karyawan <i>Not disclosing legal cases/cases related to labor and employees</i>	Nihil None
5	Tidak mengungkapkan tinjauan segmen operasi <i>Not disclosing operating segment review</i>	Nihil None





PROGRAM KEMASLAHATAN

PHILANTHROPY PROGRAM

“

BPKH tidak hanya berupaya untuk memberikan manfaat yang optimal kepada calon jamaah haji, tapi kehadiran BPKH juga diharapkan dapat memberikan kemaslahatan kepada seluruh umat muslim di Indonesia.

Not only providing optimum benefit to the haji pilgrim candidates, existence of BPKH is also expected to bring social welfare to all Muslims in Indonesia.

06





BPKH
Badan Pengelola Keuangan Haji

Rumah Zakat

MAJELIS DZIKIR NUJURUL KHAIR

**SELAMAT DATANG DI
KAMPUNG BPKH**

DESA SIBALAYA UTARA KEC. TANAMBULAVA KAB. SIGI
PROV. SULAWESI TENGAH

MELETAKAN
KAMPUNG
DONGGALA, 23 OKTOBER

Tata Kelola Program Kemaslahatan

Philanthropy Program Governance



Pasal 3 butir c Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji menyebutkan bahwa salah satu tujuan pengelolaan keuangan haji adalah untuk meningkatkan manfaat bagi kemaslahatan umat Islam.

Berlandaskan pada ketentuan tersebut, BPKH menyelenggarakan Program Kemaslahatan yang merupakan bagian dari fungsi BPKH untuk memberikan manfaat lainnya kepada umat. Kegiatan untuk kemaslahatan umat Islam antara lain kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Article 3 point c of Law Number 34 of 2014 concerning Hajj Fund Management governs that one of the objectives of hajj fund management is to increase philanthropic for prosperity of Muslims.

Based on these provisions, BPKH organizes a Philanthropic Program as part of the BPKH function to provide other benefits to the people. Activities for the social responsibility of the Muslims include hajj pilgrimage services, education and da'wah, health, social religious affairs, economy of the Muslims, and construction of religious facilities and infrastructure.

Untuk mewujudkan hal tersebut, BPKH telah menyusun Peraturan BPKH Nomor 7 tahun 2018 tentang Penetapan Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat Dana Abadi Umat beserta perubahannya yaitu Peraturan BPKH Nomor 2 tahun 2019 dan Peraturan BPKH Nomor 4 tahun 2020 yang mengatur akan besaran penggunaan nilai manfaat, prioritas kegiatan kemaslahatan, analisa dan kajian proposal, persetujuan proposal serta evaluasi dan pertanggungjawaban kegiatan kemaslahatan itu, untuk kegiatan bersifat reguler dan tanggap darurat. Dalam melaksanakan kegiatan kemaslahatan BPKH menyusun kriteria dan persyaratan Mitra Kemaslahatan dan Penerima Manfaat sebagaimana diatur dalam Peraturan Kepala BP Nomor 2 tahun 2018. Adapun pedoman teknis kegiatan kemaslahatan ditatakelolakan melalui Peraturan Kepala BP Nomor 3 tahun 2020 beserta perubahannya yaitu Peraturan Kepala BP Nomor 17 tahun 2020, Peraturan Kepala BP Nomor 18 tahun 2020, Peraturan Kepala BP Nomor 29 tahun 2020 dan Peraturan Kepala BP Nomor 34 tahun 2020.

Dalam menjalankan Program Kemaslahatan, BPKH menggunakan sumber dana yang berasal dari nilai manfaat dari pengelolaan Dana Abadi Umat (DAU) sebagaimana diatur pasal 17 UU No.34/2014.

Organisasi Pengelola Program Kemaslahatan

Pelaksanaan Program Kemaslahatan menjadi tanggung jawab dari Divisi Kemaslahatan yang berada di bawah supervisi Deputi Kesekretariatan Badan dan Kemaslahatan.

Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan (Anggota A6) memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengkoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengkoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Deputi Kesekretariatan Badan dan Kemaslahatan bertugas mengkoordinasikan atas penyelenggaraan dukungan administrasi perkantoran, pengkoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengkoordinasikan kegiatan untuk kemaslahatan

To realize this, BPKH has compiled BPKH Regulation Number 7 of 2018 concerning Priority Determination of Philanthropy Activities and Use of the Return of Ummatic Trust Funds and its amendments, namely BPKH Regulation Number 2 of 2019 and BPKH Regulation Number 4 of 2020 which regulates the amount of use of the return, priority of philanthropy activities, analysis and review of proposals, approval of proposals as well as evaluation and accountability of philanthropy activities, for activities of a regular nature and emergency response. In carrying out Philanthropy activities, BPKH compiles the criteria and requirements for Philanthropy Partners and Beneficiaries as regulated in BP Head Regulation Number 2 of 2018. Technical guidelines for philanthropy activities are managed through BP Head Regulation Number 3 of 2020 and its amendments, namely BP Head Regulation Number 17 of 2020, Regulation of the Head of BP Number 18 of 2020, Regulation of the Head of BP Number 29 of 2020 and Regulation of the Head of BP Number 34 of 2020.

In carrying out the Philanthropic Program, BPKH uses sources of funds derived from the return of the management of Ummatic Trust Funds (DAU) as stipulated in Article 17 of Law No.34/2014.

Philanthropic Program Management Organization

Implementation of Philanthropic Program is responsibility of Philanthropy Division which is under supervision of the Deputy of the Secretary of Executive Board and Philanthropy.

Executive Board Member for Secretary of Executive Board and Philanthropy (Member A6) have the duties and functions and are responsible for providing office administrative support, coordinating inter-institutional relations, managing BPKH public relations and coordinating activities for the philanthropy of Muslims including hajj services, education and da'wah, health, social religious affairs, the economy of the people, as well as the construction of religious facilities and infrastructure.

The Deputy of the Secretary of Executive Board and Philanthropy is in charge of coordinating the administration of office administrative support, coordinating inter-institutional relations, managing public relations at the BPKH and coordinating activities for the philanthropy of Muslims

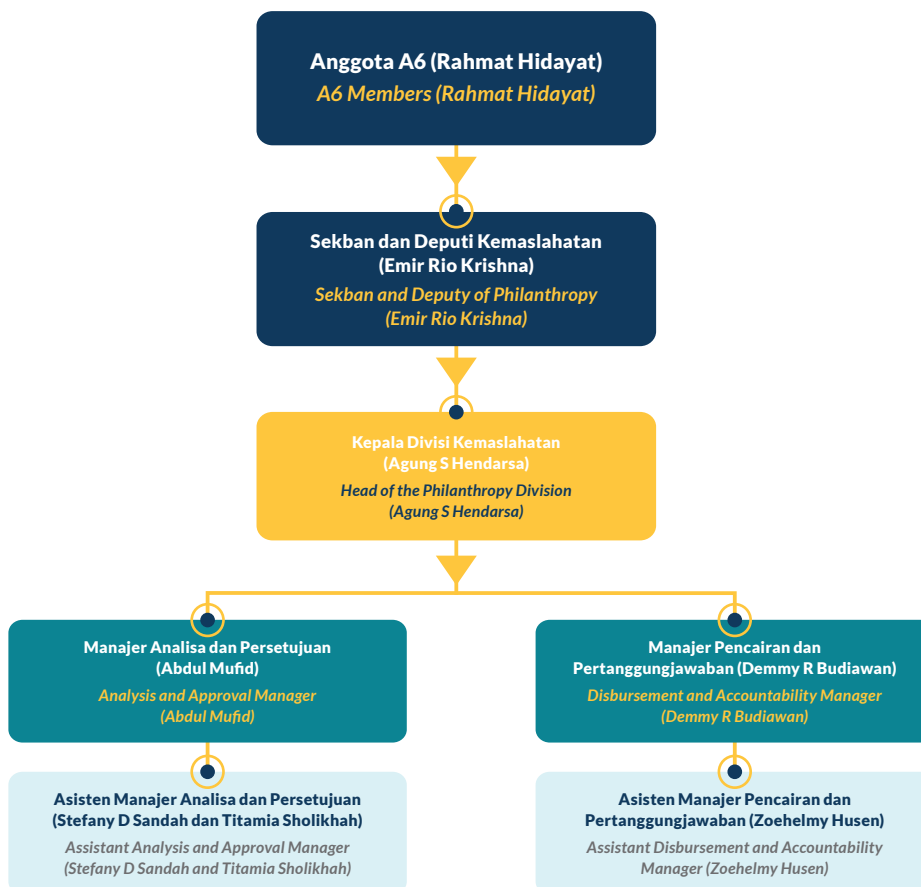
umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Kepala Divisi Kemaslahatan mempunyai tugas melaksanakan koordinasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

including hajj service activities, education and da'wah, health, social religious affairs, economy of the people, as well as the construction of religious facilities and infrastructure.

The Head of the Philanthropy Division has the task of coordinating all activities related to the philanthropy of the Muslims, which includes the activities of Hajj services, education and da'wah, health, socio-religious, economy of the people, as well as the construction of religious facilities and infrastructure.

Struktur Organisasi Kemaslahatan Philanthropy Organizational Structure



Tugas dan Fungsi Utama Divisi Kemaslahatan

1. Melaksanakan koordinasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.
2. Mengelola Kegiatan Kemaslahatan Umat Islam yang meliputi, penerimaan proposal, evaluasi dan kelayakan proposal, persiapan persetujuan Badan Pelaksana, perikatan, pemindahbukuan dan pencairan dana kemaslahatan, monitoring dan evaluasi pelaksanaan kegiatan kemaslahatan, laporan pertanggungjawaban, pendampingan audit internal dan eksternal.
3. Mengusulkan Rencana Divisi Program Kemaslahatan.
4. Mengusulkan peraturan, pedoman, kebijakan, sistem dan prosedur operasional Program Kemaslahatan.
5. Mengusulkan Rencana Kerja dan Anggaran Operasional Divisi Program Kemaslahatan.
6. Melaksanakan Rencana Kerja dan Anggaran Kegiatan Kemaslahatan sesuai dengan Penetapan Prioritas Program Kemaslahatan dan Renstra BPKH.
7. Mengusulkan *draft* rincian kegiatan kemaslahatan per asnaf, per provinsi sesuai dengan sebaran jumlah jemaah haji tunggu.
8. Mengkoordinasikan pelaksanaan Program Kemaslahatan dengan Mitra Kemaslahatan dan Mitra Strategis BPKH.
9. Melaksanakan seleksi dan penilaian Mitra Kemaslahatan.
10. Melaksanakan Implementasi Kegiatan kemaslahatan dan menumbuhkan ide-ide baru dalam rangka mengembangkan Kegiatan Kemaslahatan.
11. Menyusun laporan hasil pemantauan dan evaluasi program kegiatan kemaslahatan.
12. Melaksanakan verifikasi terhadap laporan pelaksanaan Kegiatan kemaslahatan.
13. Memfasilitasi, menganalisis, dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal.

Main Duties and Functions of the Philanthropy Division

1. *Coordinating all activities related to social responsibility activities of Muslims which include hajj service activities, education and da'wah, health, socio-religious, economy of the people, as well as construction of religious facilities and infrastructure.*
2. *Managing the Philanthropy Activities of Muslims which include, acceptance of proposals, evaluation and feasibility of proposals, preparation of Executive Board approval, Signing, book-entry settlement and disbursement of philanthropy funds, monitoring and evaluation of the implementation of social responsibility activities, accountability reports, assistance of internal and external audits.*
3. *Proposing a plan from the Philanthropy Program Division.*
4. *Proposing regulations, guidelines, policies, systems and operational procedures of Philanthropic Program.*
5. *Proposing a Work Plan and Operational Budget of the Philanthropy Program Division.*
6. *Implementing the Work Plan and Budget of Philanthropy Activities in accordance with Priority Determination of Philanthropy Programs and BPKH Strategy Plans.*
7. *Proposing a draft detail of social responsibility activities per asnaf, per province in accordance with the spread of the number of Hajj pilgrims.*
8. *Coordinating the implementation of the Philanthropic Program with Philanthropy Partners and BPKH Strategic Partners.*
9. *Carrying out the selection and assessment of Social Responsibility Partners.*
10. *Implementing philanthropic activities and fostering new ideas in order to develop Social Responsibility Activities.*
11. *Preparing a report on the monitoring and evaluation results of the Philanthropic Program.*
12. *Carrying out verification on social responsibility activities report.*
13. *Facilitating, analyzing and providing inputs in the development of social responsibility activities, both from internal and external.*

Ruang Lingkup Kegiatan Kemaslahatan

Distribusi penyaluran nilai manfaat dari Dana Abadi Umat (DAU) menasar ruang lingkup 6 (enam) kelompok. Enam kelompok kegiatan yang menjadi sasaran dalam program penyaluran nilai manfaat dari DAU mengacu pada Peraturan BPKH Nomor 2 Tahun 2019 antara lain mencakup:

1. Kegiatan pelayanan ibadah haji
Kegiatan dalam rangka meningkatkan pelayanan bagi jemaah haji baik sebelum, selama dan pasca kegiatan ibadah haji yang bertujuan untuk:
 1. Memberikan dukungan pelayanan haji di dalam negeri dan/atau di luar negeri.
 2. Melaksanakan bimbingan manasik haji.
 3. Menyediakan sarana-prasarana Ibadah Haji di dalam dan/atau di luar negeri.
2. Pendidikan dan dakwah
Yang dimaksud dengan "Pendidikan" adalah kegiatan yang berkaitan dengan pengembangan dan pemberdayaan umat Islam dan/atau penyediaan sarana prasarana Pendidikan, meliputi:
 1. Mendukung peningkatan kualitas pendidikan.
 2. Mendukung peningkatan kompetensi tenaga pendidik.
 3. Penyediaan sarana prasarana pendidikan.
 4. Penyediaan sarana prasarana dan kegiatan pelatihan keterampilan/vokasi.
 5. Kegiatan pendidikan terkait perhajian.
 6. Mendukung pendidikan informal.
 7. Beasiswa pendidikan termasuk santri dan/atau hafidz.

Yang dimaksud dengan "Dakwah" adalah kegiatan yang berkaitan dengan syiar agama Islam dan/atau mendukung sarana prasarana dakwah, meliputi:

1. Pendidikan untuk mubaligh.
 2. Pemenuhan sarana dan prasarana dakwah.
 3. Peningkatan manajerial pengelolaan masjid.
 4. Membiayai perjalanan ibadah untuk memotivasi para aktivis dakwah dan/atau marbot masjid.
 5. Mendukung kegiatan dakwah Islam.
3. Kesehatan
Aktivitas pemberdayaan umat Islam dalam upaya peningkatan kualitas kesehatan, meliputi:
 1. Peningkatan Kualitas Kesehatan termasuk kegiatan pencegahan dan pengobatan.

Scope of Philanthropy Activities

The return distribution of Ummatic Trust Funds (DAU) targets the scope of 6 (six) sectors. The six sectors of activities targeted in the return distribution program of Ummatic Trust Funds refer to BPKH Regulation No. 2 of 2019, among others include:

1. Hajj service activities
Activities in order to improve services for pilgrims in series of hajj activities aim to:
 1. Provide support for hajj services at home and/or abroad.
 2. Perform hajj ritual guidance.
 3. Provide hajj facilities at home and/or abroad.
2. Education and Da'wah
"Education" is an activity related to the development and empowerment of Muslims and/or the provision of educational facilities and infrastructure, including:
 1. Support the education quality improvement.
 2. Support the improvement on the competence of educators.
 3. Provision of educational facilities and infrastructure.
 4. Provision of facilities and infrastructure and skill/vocational training.
 5. Educational activities related to hajj.
 6. Support informal education.
 7. Educational scholarships including students and/or hafidz.

Meanwhile "Da'wah" is an activity related to Islamic preaching and/or supporting preaching facilities and infrastructure, including:

1. Education for preachers (mubaligh).
 2. Fulfillment of preaching facilities and infrastructure.
 3. Managerial improvements of mosque managements.
 4. Finance worship trips to motivate activists of Islamic preaching and/or mosque caretakers.
 5. Support Islamic preaching activities.
3. Health
Activities to empower Muslims in an effort to improve the quality of health, including:
 1. Improvement of Health Quality including preventive and treatment activities.

2. Pemenuhan Sarana dan Prasarana Kesehatan termasuk pembangunan dan/atau perbaikan klinik kesehatan, griya sehat dan/atau rumah sakit serta sarana dan prasarana kesehatan lainnya. Termasuk dalam kategori ini penyediaan ambulans, penyediaan kendaraan bagi jemaah haji lanjut usia atau yang memerlukan, penyediaan toilet portabel bagi jemaah haji, penyediaan rumah sehat, yaitu rumah yang layak huni dari sisi kebersihan dan kesehatan serta lingkungan yang memadai, bagi penyintas pasca bencana dari hunian sementara (huntara), pembangunan sarana air bersih, dan pembangunan pengolahan limbah/sampah.
 3. Peningkatan Kualitas Tenaga Pelayanan Kesehatan termasuk namun tidak terbatas pada pelatihan kesehatan masyarakat.
 4. Sosial Keagamaan
Aktivitas masyarakat dan pemberdayaan umat islam, meliputi:
 1. Kegiatan sosial agama islam.
 2. Pemberian bantuan sosial keagamaan.
 3. Pengurangan kesenjangan sosial keagamaan;
 4. Pemberdayaan anak jalanan, fakir miskin, anak yatim dan anak terlantar.
 5. Penyuluhan dan rehabilitasi penyandang disabilitas, kecanduan zat aditif/narkoba.
 6. Bantuan sosial untuk muallaf.
 5. Ekonomi Umat
Aktivitas pemberdayaan umat islam dalam rangka membangun kemandirian ekonomi, meliputi:
 1. Pendidikan/Pembinaan Kewirausahaan.
 2. Qordhul hasan melalui BUS/UUS.
 3. Fasilitas pembiayaan usaha mikro dan kecil melalui BUS/UUS.
 4. Pendampingan Wirausaha Muslim.
 5. Peningkatan aktivitas Wirausaha Masyarakat melalui Usaha Mikro dan Kecil.
 6. Pembangunan Percontohan Kampung Ekonomi Umat termasuk namun tidak terbatas pada Kampung BPKH.
 7. Pengembangan wisata, produk dan/atau jasa halal.
 8. Pembangunan pasar.
2. *Fulfillment of Health Facilities and Infrastructure including the construction and/or repair of health clinics, traditional health service facilities and/or hospitals as well as other health facilities and infrastructure. Included in this category are the provision of ambulances, the provision of vehicles for elderly or pilgrims with special needs, the provision of portable toilets for pilgrims, the provision of healthy homes, namely livable houses in terms of cleanliness and health and adequate environment, for post-disaster survivors from temporary housing (huntara), the construction of clean water facilities, and the construction of waste treatment.*
 3. *Improvement of Health Care Personnel Quality including but not limited to public health training.*
 4. *Social Religious Affairs
Community activities and empowerment of Muslims, including:*
 1. *Social activities of Islam.*
 2. *Provision of religious social assistance.*
 3. *Reduction of religious social inequality.*
 4. *Empowerment of homeless kids, the poor, orphans and stranded children.*
 5. *Counseling and rehabilitation of people with disabilities, addiction to additives/drugs.*
 6. *Social assistance for converts.*
 5. *Economy of the People
Activities of empowerment of Muslims in order to build economic independence, including:*
 1. *Education/Entrepreneurial Coaching.*
 2. *Qordhul hasan through BUS/UUS.*
 3. *Micro and small business financing facilities through BUS/UUS.*
 4. *Mentoring Muslim Entrepreneurs.*
 5. *Increase community entrepreneurial activities through Micro and Small Enterprises.*
 6. *Pilot Development of Kampung Ekonomi Umat including but not limited to BPKH Village.*
 7. *Development of halal tourism, products and/or services.*
 8. *Market development.*

6. Pembangunan sarana dan prasarana ibadah
Aktivitas guna memastikan tersedianya sarana-prasarana terselenggaranya ibadah, meliputi:
 1. Pembangunan masjid/mushola.
 2. Rehabilitasi masjid dan mushola.
 3. Penyediaan sarana pendukung masjid/mushola.

Kegiatan kemaslahatan umat Islam sebagaimana dimaksud dalam 6 kelompok ruang lingkup (Pelayanan Ibadah Haji, Pendidikan dan Dakwah, Kesehatan, Sosial Keagamaan, Ekonomi Umat dan Pembangunan sarana dan prasarana ibadah) dapat diberikan dalam rangka untuk kegiatan tanggap darurat yang ditujukan untuk mengatasi dampak bencana alam dan/atau bencana nonalam yang telah diatur dalam Peraturan BPKH Nomor 4 tahun 2020.

Kegiatan kemaslahatan dalam keadaan tanggap darurat adalah kegiatan kemaslahatan untuk mengatasi dampak bencana alam dan/atau bencana nonalam yang dinyatakan oleh Pemerintah Pusat dan/atau Pemerintah Daerah.

Bencana alam yang dimaksud adalah serangkaian peristiwa yang disebabkan oleh alam antara lain berupa gempa bumi, tsunami, gunung meletus, banjir, kekeringan, angin topan, dan tanah longsor.

Bencana nonalam yang dimaksud bencana yang diakibatkan oleh peristiwa atau rangkaian peristiwa nonalam yang antara lain berupa gagal teknologi, gagal modernisasi, epidemi, dan wabah penyakit.

Kegiatan tanggap darurat mengatasi dampak bencana alam dan/atau bencana nonalam dapat diberikan berupa antara lain:

- a. Bantuan langsung tunai.
- b. Kebutuhan pokok pangan (sembako).
- c. Sandang.
- d. Perlengkapan ibadah.
- e. Peralatan dapur dan rumah tangga.
- f. Alat dan layanan kebersihan di lokasi bencana.
- g. Pembangunan hunian sementara.
- h. Sarana prasarana pendidikan darurat.
- i. Sewa peralatan pendukung dan transportasi evakuasi.
- j. Penyediaan dapur umum.
- k. Penyediaan air bersih dan sarana mandi cuci kakus.
- l. Penyediaan alat komunikasi umum sementara.

6. *Construction of religious facilities and infrastructure*
Activities to ensure the availability of religious facilities and infrastructure, including:
 1. *Construction of mosques/prayer room.*
 2. *Rehabilitation of mosques and prayer room.*
 3. *Provision of facilities to support the mosque/prayer room.*

Philanthropic Activities of Muslims as referred into 6 sectors (Hajj Service, Education and Da'wah, Health, Social Religious Affairs, Economy of the People and Construction of religious facilities and infrastructure) can be given as emergency response activities aimed at addressing the impact of natural disasters and/or non-natural disasters that have been stipulated in BPKH Regulation No.4 of 2020.

Philanthropic activities in emergency response are social responsibility activities done to overcome the impact of natural and/or non-natural disasters declared by the Central Government and/or Local Government.

Natural disasters in question are a series of disasters caused by nature, among others, in the form of earthquakes, tsunamis, eruptions, floods, droughts, typhoons, and landslides.

Non-natural disasters are disasters caused by non-natural occurrences, including technological failure, modernization failure, epidemics, and disease outbreaks.

Emergency response activities to overcome the impact of natural disasters and/or non-natural disasters can be provided in the form of:

- a. *direct cash assistance.*
- b. *Basic food needs (nine basic commodities).*
- c. *Clothing.*
- d. *Worship equipment.*
- e. *Kitchen and household appliances.*
- f. *Equipment and cleaning services at the disaster site.*
- g. *Construction of temporary housing.*
- h. *Emergency education facilities and infrastructure.*
- i. *Rent of supporting equipment and evacuation transportation.*
- j. *Provision of a public kitchen.*
- k. *Provision of clean water and public toilet facilities.*
- l. *Provision of temporary public communication tools.*

- m. Sarana prasarana rumah sakit, alat pelindung diri (apd), ruang isolasi, ambulans dan layanan kesehatan.
- n. Sarana prasarana listrik darurat.
- o. Pelayanan pemulihan kondisi mental, rohani dan/atau psikologis korban.
- p. Pembangunan sarana dan prasarana tempat ibadah sementara.
- q. Alat pembersihan masjid, biaya operasional masjid/fasilitas ibadah, fasilitas pendidikan dan fasilitas umum lainnya.
- r. Kendaraan pendukung operasional kegiatan penanganan tanggap darurat dan/atau kelembagaan.

Batasan Kegiatan Kemaslahatan Umat

Batasan yang harus diperhatikan dalam menentukan program yang akan dibantu adalah yang bermanfaat untuk kemaslahatan umat Islam. Bukan untuk salah satu dari kegiatan:

- 1. Berunsur keagamaan selain agama Islam.
- 2. Untuk kepentingan golongan atau kelompok tertentu.
- 3. Yang akan melawan hukum atau bertentangan dengan perundangan yang berlaku.
- 4. Yang akan melanggar asas prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.

- m. *Hospitals, personal protective equipment (ppe), isolation rooms, ambulances and health services.*
- n. *Emergency electric facilities and infrastructure.*
- o. *Recovery services of the victim's mental, spiritual and/or psychological condition.*
- p. *Construction of temporary religious facilities and infrastructure.*
- q. *Mosque cleaning tools, operational costs of mosques/religious facilities, educational facilities and other public facilities.*
- r. *Operational support vehicles for emergency response activities and/or institutional.*

Limitation for Philanthropy Programs

Limitations that shall be considered to determine the programs to be assisted are those that philanthropy the well-being of the Muslims. It is not permitted if the program involves one of these following aspects:

- 1. *Having religious elements other than Islam.*
- 2. *Aiming for the interest of certain parties or groups.*
- 3. *Intending to go against the law or in contrary to the prevailing laws.*
- 4. *Violating the principles of Sharia, prudence, benefits, non-profits, transparency, and accountability.*

Proses Bisnis Kemaslahatan

Social Responsibility Business Process

Proses Bisnis Program Kemaslahatan Business Process of Philanthropic Program





Tata Cara Pengajuan Proposal

1. Proposal Kegiatan Kemaslahatan dapat diajukan oleh Pihak Internal dan/atau Pihak Eksternal.
2. Pihak Internal sebagaimana dimaksud meliputi:
 - a. Anggota Badan Pelaksana BPKH.
 - b. Anggota Dewan Pengawas BPKH.
 - c. Pegawai BPKH.
3. Pihak Internal mengirimkan Proposal Kegiatan Kemaslahatan dengan melampirkan persyaratan administrasi sesuai kriteria dan persyaratan sebagai Mitra Kemaslahatan dan/atau Penerima Manfaat.
4. Pihak Internal berfungsi terbatas sebagai pihak pengantar atau penghubung.
5. Pemenuhan persyaratan tersebut tidak menjamin yang bersangkutan untuk diterima sebagai Mitra Kemaslahatan dan atau Penerima Manfaat.
6. Pihak Eksternal adalah Mitra Kemaslahatan dan/atau Penerima Manfaat.
7. Mitra Kemaslahatan adalah organisasi yang memiliki badan hukum yang terdaftar dan sesuai dengan peraturan perundangan Republik Indonesia.
8. Mitra Kemaslahatan mengirimkan Proposal Kegiatan Kemaslahatan dengan melampirkan persyaratan administrasi sesuai ketentuan BPKH.
9. Penerima Manfaat dapat berbentuk badan hukum dan/atau perorangan (individual). Setiap calon Penerima Manfaat harus memenuhi kriteria dan persyaratan yang telah ditetapkan.
10. Penerima Manfaat mengirimkan Formulir Permohonan dengan melampirkan persyaratan administrasi sesuai ketentuan BPKH.
11. Penerimaan proposal Kegiatan Kemaslahatan dicatat berdasarkan tanggal penerimaan yang didaftarkan melalui aplikasi online SIM Kemaslahatan dengan mengakses laman <http://www.kemaslahatan.bpkh.go.id> dan/atau tanggal penerimaan melalui elektronik lain ke kemaslahatan@bpkh.go.id dan/atau tanggal cap pos dokumen cetak dikirimkan ke BPKH.
12. Pendaftaran proposal Kegiatan Kemaslahatan paling lambat diajukan tanggal 30 Oktober tahun berjalan.
13. Proposal Kegiatan Kemaslahatan dari Penerima Manfaat yang diajukan secara manual dan/atau elektronik lain yang memenuhi persyaratan dan diterima sebelum tanggal 30 Oktober tahun berjalan dan masih belum diproses oleh BPKH dapat diberikan perpanjangan waktu paling lama 30 (tiga puluh hari) setelah tanggal 30 Oktober tahun berjalan sepanjang kuota kegiatan dan kuota wilayah masih ada.

Procedure for Submitting Proposals

1. *Proposals for Philanthropic Activities may be submitted by Internal Parties and/or External Parties.*
2. *Internal Parties as referred include:*
 - a. *Member of BPKH Executive Board.*
 - b. *Member of BPKH Supervisory Board.*
 - c. *BPKH employees.*
3. *Internal Parties submit Proposals for Philanthropic Activities by attaching administrative requirements in accordance with the criteria and requirements as Philanthropy Partners and/or Beneficiaries.*
4. *Internal parties have limited function as liaison parties.*
5. *Fulfillment of such requirements does not guarantee that the concerned will be accepted as Philanthropy Partners and/or Beneficiaries.*
6. *External Parties are Philanthropy Partners and/or Beneficiaries.*
7. *Philanthropy Partners are organizations that have registered legal entities and in accordance with the laws and regulations of the Republic of Indonesia.*
8. *Philanthropy Partners submit Proposals for Philanthropic Activities by attaching administrative requirements in accordance with BPKH provisions.*
9. *Beneficiaries may be legal entities and/or individuals. Each prospective Beneficiary must meet the criteria and requirements that have been set.*
10. *Beneficiaries submit the Application Form by attaching the administrative requirements in accordance with BPKH provisions.*
11. *Acceptance of Philanthropic Activities proposals is recorded based on the date of receipt registered through online application of Philanthropy SIM by accessing <http://www.kemaslahatan.bpkh.go.id> page and/or the date of receipt through e-mail kemaslahatan@bpkh.go.id and/or the date of printed document sent to BPKH.*
12. *Registration of Philanthropic Activities proposal must be submitted by October 30 of the current year.*
13. *Philanthropic Activities proposal from Beneficiaries submitted manually and/or by other electronic means that meet the requirements and received before October 30 of the current year and still not processed by BPKH can be granted an extension of no longer than 30 (thirty days) after October 30 of the current year as long as there's any activity and regional quota left.*

14. Proposal yang memenuhi persyaratan dan diterima oleh BPKH pada tahun berjalan yang disebabkan keterbatasan kuota kegiatan dan kuota wilayah atau keterlambatan *e-mail* dapat diproses pada tahun berikutnya tanpa pengajuan proposal baru.

Ketentuan Pengajuan Proposal Kegiatan Kemaslahatan

Mitra kemaslahatan/penerima manfaat dapat mengajukan proposal kegiatan kemaslahatan minimal memenuhi kriteria sebagai berikut:

1. Keterangan legal formal.
2. Profil organisasi.
3. Portofolio program yang sudah terlaksana sebelumnya.
4. Deskripsi program yang diajukan.
5. Rencana pelaksanaan program dan jadwal pelaksanaan program.
6. Rencana anggaran biaya (RAB) pelaksanaan program.
7. Manfaat kerja sama.
8. Metodologi dan indikator pemantauan.
9. Metodologi dan indikator evaluasi.

Isi Formulir Permohonan minimal memenuhi kriteria sebagai berikut:

1. Keterangan legal formal.
2. Profil organisasi.
3. Deskripsi program yang diajukan.
4. Rencana pelaksanaan program dan jadwal pelaksanaan program.
5. Rencana anggaran biaya (RAB) pelaksanaan program.
6. Manfaat kerja sama.

Mitra Kemaslahatan/Penerima Manfaat menjamin bahwa semua materi, data dan informasi yang tercantum dalam Proposal Kegiatan dan dokumen persyaratan administrasi adalah benar, akurat, dan dapat dipertanggungjawabkan.

Penugasan Mitra Kemaslahatan untuk Asesmen dan Verifikasi Proposal Calon Penerima Manfaat

1. Asesmen kelayakan dan visitasi usulan Kegiatan Kemaslahatan Penerima Manfaat oleh Mitra Kemaslahatan dilakukan dengan memberikan surat tugas dari Anggota Badan Pelaksana Bidang yang membawahkan Kemaslahatan.

14. *Proposals that meet the requirements and are accepted by BPKH in the current year due to limited activity quotas and regional quotas or e-mail delays can be processed in the following year without the submission of new proposals.*

Requirements for Philanthropic Program Proposal Submission

Philanthropy partners/beneficiaries may submit proposals for philanthropic activities that meet the following criteria:

1. *Formal legal statement.*
2. *Organization profile.*
3. *Portfolios of previously implemented programs.*
4. *Description of the proposed program.*
5. *Program implementation plan and program schedule.*
6. *Cost Budget Plan (RAB) for the program.*
7. *Collaboration benefits.*
8. *Methodologies and indicators for monitoring, and*
9. *Methodologies and indicators for evaluation*

The content of Application Form should at least meet the following criteria:

1. *Formal legal statement.*
2. *Organization profile.*
3. *Description of the proposed program.*
4. *Program implementation plan and program schedule.*
5. *Cost Budget Plan (RAB) for the program.*
6. *Collaboration benefits.*

Philanthropy partners/beneficiaries must guarantee that all materials, data and information contained in the Proposal and administrative requirements documents are true, accurate, and accountable.

Assignment of Philanthropy Partners for Assessment and Verification of Prospective Beneficiaries

1. *Feasibility assessment and proposed visitation of Philanthropic Activities by Philanthropy Partners/Beneficiaries shall be conducted by providing a letter of duty from Executive Board Member for in charge of Philanthropy.*

2. Surat tugas sebagaimana dimaksud pada poin (1) meliputi kegiatan asesmen dan visitasi Penerima Manfaat, penyusunan rincian anggaran biaya, pengajuan proposal, pelaksanaan kegiatan kemaslahatan dan pertanggungjawaban.
 3. Mitra Kemaslahatan berdasarkan surat tugas dari BPKH dapat melakukan kajian asesmen, visitasi, menyusun rencana anggaran biaya dan mengajukan kembali proposal Kegiatan Kemaslahatan dari Penerima Manfaat.
 4. Atas pelaksanaan tugas sebagaimana dimaksud pada poin (3) Mitra Kemaslahatan berhak mengajukan biaya operasional dalam pengajuan kembali proposal hasil asesmen.
 5. Mitra Kemaslahatan yang juga sekaligus sebagai Penerima Manfaat dalam hal disetujui oleh BPKH maka Kegiatan Kemaslahatan yang dilakukan oleh Mitra Kemaslahatan tersebut tidak boleh menerima biaya operasional dalam pengajuan proposalnya.
2. *The letter of duty as stated in point (1) includes assessment and visitation of Beneficiary activities, preparation of cost budget details, proposal submission, implementation of philanthropic and accountability activities.*
 3. *Philanthropy Partners based on the letter of duty from BPKH may conduct assessment studies, visitation, preparation of cost budget plan and resubmit proposals for Philanthropy Activities from beneficiaries.*
 4. *For duty implementations as stated in point (3) Philanthropy Partner has the right to propose operational costs in the re-submission of the assessment result proposal.*
 5. *In a case where the Philanthropy Partners are also the Beneficiaries and have their proposals approved by BPKH, they shall not receive any operational costs for their Philanthropic Activities.*

Verifikasi dan Penilaian Kelayakan Proposal Kegiatan Kemaslahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan mengkoordinasikan dan memastikan setiap proposal Kegiatan Kemaslahatan dan/atau formulir permohonan melalui proses verifikasi.
2. Proses verifikasi dan penilaian proposal Kegiatan Kemaslahatan dilakukan dalam tiga tahapan, yaitu:
 - a. Verifikasi dan penilaian terhadap aspek teknis, biaya dan kesesuaian dengan Prioritas Kemaslahatan dilaksanakan oleh Bidang Kemaslahatan.
 - b. Verifikasi dan penilaian terhadap aspek administrasi dilaksanakan oleh Bidang Hukum dan Kepatuhan.
 - c. Verifikasi dan penilaian terhadap aspek risiko dilaksanakan oleh Bidang Manajemen Risiko.
3. Proses verifikasi dan penilaian terhadap aspek teknis, biaya dan kesesuaian dengan prioritas kemaslahatan bertujuan untuk menganalisa awal terhadap administrasi calon Mitra Kemaslahatan dipadukan dengan kesesuaian kegiatan yang diajukan dengan prioritas program kemaslahatan tahun berjalan dengan menganalisa kuota kegiatan dan kuota wilayah.
4. Proses verifikasi dan penilaian terhadap aspek kepatuhan administrasi bertujuan untuk memeriksa kelengkapan, kebenaran dan keabsahan persyaratan administrasi.

Verification and Feasibility Assessment of Philanthropy Proposals

1. *Members of Executive Board in charge for Philanthropy Programs shall coordinate and ensure every Philanthropy proposals and/or application form through the verification process.*
2. *Verification process and proposal assessments for Philanthropy Activities is carried out in three stages, namely:*
 - a. *Verification and assessment of technical aspects, costs and conformity with Philanthropic Priorities shall be carried out by Philanthropy Division.*
 - b. *Verification and assessment of administrative aspects shall be carried out by Legal and Compliance Division.*
 - c. *Verification and assessment of risk aspects shall be carried out by Risk Management Division.*
3. *Verification process and assessment of technical aspects, costs and conformity with Philanthropy Priorities aims to analyze the beginning of prospective Philanthropy Partners administration combined with conformity of the proposed activities with philanthropic program priorities of the current year by analyzing activity quotas and regional quotas.*
4. *Verification process and assessment of administrative compliance aspects aims to check the completeness, correctness and validity of administrative requirements.*

5. Proses verifikasi dan penilaian terhadap aspek risiko bertujuan untuk menganalisa tingkat risiko dan/atau pengendalian risiko atas proposal Kegiatan Kemaslahatan.
6. Proses verifikasi dan penilaian dapat meminta data dan/atau dokumen tambahan.
7. Apabila dianggap perlu, dapat mengundang pihak Calon Penerima Manfaat dan/atau Mitra Kemaslahatan.
8. Proses verifikasi dan penilaian dalam tahapan-tahapan sebagaimana pada butir (2) menghasilkan rekomendasi untuk mendapatkan putusan di forum Rapat Anggota Badan Pelaksana.

Analisis Anggota Badan Pelaksana

Analisis yang disampaikan Anggota Badan Pelaksana bidang Kemaslahatan kepada Badan Pelaksana paling sedikit menilai hal-hal berikut:

1. Kegiatan yang diajukan sesuai dengan ruang lingkup dan batasan kegiatan untuk kemaslahatan umat Islam.
2. Mendukung dan selaras dengan Program Prioritas Kemaslahatan tahun berjalan dan Rencana Strategis BPKH.
3. Mendukung dakwah dan syiar Islam.
4. Memberikan peluang kepada pemerintah untuk membina dan/atau memelihara hubungan baik dengan umat Islam dan masyarakat umum.

Persetujuan Badan Pelaksana

1. Anggota Badan Pelaksana Bidang Kemaslahatan menyampaikan rekomendasi dari hasil verifikasi di Rapat Anggota Badan Pelaksana.
2. Dalam Rapat Anggota tersebut, Badan Pelaksana menilai dan mengevaluasi hasil rekomendasi untuk membuat keputusan.
3. Pengambilan keputusan dilakukan secara musyawarah mufakat, jika tidak tercapai musyawarah mufakat maka diputuskan melalui pemungutan suara (*voting*).
4. Dalam hal Proposal dan/atau Formulir Permohonan diajukan bernilai paling sedikit Rp500.000.000,00 (lima ratus juta rupiah) maka Badan Pelaksana melimpahkan kewenangan untuk mengevaluasi Proposal dan/atau Formulir Permohonan lebih lanjut ke Komite Evaluasi Kemaslahatan.

5. *Verification process and assessment of risk aspects aims to analyze the level of risk and/or risk control on the Philanthropic Activity proposals.*
6. *Verification process and assessment may request additional data and/or documents.*
7. *If deemed necessary, may invite prospective beneficiaries and/or Philanthropy Partners.*
8. *Verification process and assessment in the stages as in point (2) produces recommendations to obtain a decision in the Executive Board Meeting forums.*

Analysis by Executive Board Members

The analysis submitted by the Executive Board Member in charge of Philanthropy to the Executive Board shall at least evaluate the following matters:

1. *The proposed activities are in accordance with the coverage and limitations of programs for the well-being of the Muslims.*
2. *Supporting and aligning with government programs, especially BPKH Strategic Plan.*
3. *Supporting the da'wah and propagation of Islam.*
4. *Providing opportunities to the Government to foster and/or maintain good relationships with Muslims and the general public.*

Approval of Executive Board

1. *Members of Executive Board charge for Social Responsibility Programs submit recommendations from the verification results at the Executive Board Meetings.*
2. *In such Meetings, the Executive Board assesses and evaluates the recommendation results to make decisions.*
3. *Decision making is carried out by consensus deliberation, if consensus is not reached then it is decided by voting.*
4. *In the event that Proposal and/or Application Form is submitted worth at least IDR500,000,000.00 (five hundred million rupiah) then the Executive Board delegates the authority to evaluate the Proposal and/or Application Form further to Philanthropy Evaluation Committee.*

5. Dalam hal Proposal dan/atau Formulir Permohonan diajukan bernilai kurang dari Rp500.000.000,00 (lima ratus juta rupiah), maka Badan Pelaksana dapat mengambil keputusan persetujuan dan/atau penolakan terhadap Proposal dan/atau Formulir Permohonan tersebut.

Komite Evaluasi Kemaslahatan

Keputusan Kepala Badan Pelaksana BPKH Nomor 105 Tahun 2020 tentang Komite Evaluasi Kemaslahatan menetapkan susunan keanggotaan sebagai berikut:

- a. Ketua: Anggota Badan Pelaksana Bidang Kemaslahatan.
- b. Anggota: Anggota Badan Pelaksana Bidang Hukum.
- c. Anggota: Anggota Badan Pelaksana Bidang Manajemen Risiko.
- d. Anggota: Anggota Badan Pelaksana Bidang Kepatuhan.

Komite Evaluasi Kemaslahatan memiliki tugas sebagai berikut:

1. Melakukan analisa dan evaluasi secara mendalam terkait proposal kegiatan kemaslahatan dengan nilai paling sedikit Rp500.000.000,00 (lima ratus juta rupiah) baik untuk 1 (satu) program kegiatan ataupun secara akumulasi.
2. Memberikan rekomendasi atas proposal kegiatan kemaslahatan sebagaimana dimaksud pada poin (1) kepada Badan Pelaksana.
3. Menyelenggarakan rapat Komite dalam rangka menganalisa dan mengevaluasi kegiatan kemaslahatan sebagaimana dimaksud pada poin (1).
4. Dalam hal Anggota Komite berhalangan, Anggota Komite dapat mendelegasikan kepada Deputy untuk menghadiri rapat Komite dalam rangka pembahasan proposal kegiatan kemaslahatan.

Penetapan Badan Pelaksana

1. Badan Pelaksana membuat keputusan atas permohonan Kegiatan Kemaslahatan, Mitra Kemaslahatan dan/atau Proposal berdasarkan pembahasan di Rapat Anggota.
2. Badan Pelaksana membuat keputusan atas permohonan kegiatan kemaslahatan dan/atau Proposal bernilai paling sedikit Rp500.000.000,00 (lima ratus juta) berdasarkan rekomendasi Komite Evaluasi Kemaslahatan.

5. *In the event that Proposal and/or Application Form is submitted worth less than IDR500,000,000.00 (five hundred million rupiah), the Executive Board may make a decision on approval and/or rejection of the Proposal and/or Application Form.*

Social Responsibility Evaluation Committee

The Decree of Chairman of BPKH Executive Board No. 105 of 2020 concerning Philanthropy Evaluation Committee stipulates the composition of membership as follows:

- a. *Chairman: Member of Executive Board in charge for Philanthropic Programs.*
- b. *Member: Member of Executive Board in charge for Legal Affairs.*
- c. *Member: Member of Executive Board in charge for Risk Management.*
- d. *Member: Member of Executive Board in charge for Compliance.*

Philanthropy Evaluation Committee has the following duties:

1. *Conduct an in-depth analysis and evaluation related to philanthropic activity proposals worth at least IDR500,000,000.00 (five hundred million rupiah) either for 1 (one) activity programs or accumulated.*
2. *Provide recommendations on philanthropic activity proposals as stated in point (1) to the Executive Board.*
3. *Conduct committee meetings in order to analyze and evaluate philanthropic activities as stated in point (1).*
4. *In the event that a Committee Member is absent, the Committee Member may delegate to Deputy to attend committee meeting in order to discuss the proposal for philanthropic activities.*

Determination of Executive Board

1. *Executive Board makes a decision on the application for Philanthropic Activities, Philanthropy Partners and/or Proposals based on discussions at the Member Meeting.*
2. *Executive Board makes a decision on the application for Philanthropic Activities and/or proposals worth at least IDR500,000,000.00 (five hundred million) based on the recommendations from Philanthropy Evaluation Committee.*

3. Keputusan Badan Pelaksana sebagaimana dimaksud di butir (1) dan (2) ditetapkan oleh Badan Pelaksana dan dituangkan dalam Surat Keputusan Kepala Badan Pelaksana.
 4. Surat Keputusan Kepala Badan Pelaksana sekurang-kurangnya memuat:
 - a. Identitas Penerima Manfaat atau Mitra Kemaslahatan.
 - b. Nilai dana bantuan dan/atau barang untuk Kegiatan Kemaslahatan yang disetujui.
 - c. Jenis dan bentuk Kegiatan Kemaslahatan.
 - d. Jangka waktu pelaksanaan Kegiatan Kemaslahatan.
 5. Keputusan BPKH mengenai Mitra Kemaslahatan atau Penerima Manfaat atau Kegiatan Kemaslahatan disampaikan melalui *website*.
 6. Dalam hal Keputusan BPKH mengenai Persetujuan Kegiatan Kemaslahatan ditujukan kepada Mitra Kemaslahatan, maka:
 - a. Perlu diatur lebih lanjut untuk penyusunan dan penandatanganan perjanjian kerja sama (PKS) antara BPKH dan Mitra Kemaslahatan.
 - b. Perlu diatur lebih lanjut tentang perpanjangan penetapan status Mitra Kemaslahatan dapat dilakukan dengan mempertimbangkan kinerja program kemaslahatan sebelumnya.
 7. Dalam hal keputusan BPKH mengenai persetujuan kegiatan kemaslahatan ditujukan kepada Penerima Manfaat, maka:
 - a. Perlu diatur lebih lanjut perjanjian mengenai Kegiatan Kemaslahatan.
 - b. Perlu diatur lebih lanjut pembuatan dan penandatanganan Berita Acara Serah Terima (BAST) Bantuan Dana Kemaslahatan dan Surat Pernyataan Tanggung Jawab Mutlak (SPTJM).
 8. Bantuan BPKH dapat diberikan kepada Mitra Kemaslahatan dan/atau Penerima Manfaat dalam bentuk tunai dan/atau natura (*in kind*).
 9. Bantuan BPKH dalam bentuk natura (*in kind*) dilaksanakan apabila Mitra Kemaslahatan dan/atau Penerima Manfaat dipandang kesulitan namun sangat membutuhkan akan barang tersebut dalam melakukan pengadaan dan/atau pembelian sendiri.
 10. Bantuan BPKH dalam bentuk natura (*in kind*) mengikuti peraturan pengadaan yang berlaku di lingkungan BPKH.
3. *Executive Board's Decision as stated in points (1) and (2) shall be determined by the Executive Board and shall be set forth in the Decree of Chairman of BPKH Executive Board.*
 4. *The Decree of Chairman of BPKH Executive Board shall at least contain:*
 - a. *Identity of Beneficiaries or Philanthropy Partners.*
 - b. *The value of grants and/or goods for approved Philanthropic Activities.*
 - c. *Types and forms of Philanthropic Activities.*
 - d. *The implementation period of the Philanthropic Activities.*
 5. *BPKH's decision on Philanthropy Partners or Beneficiaries or Philanthropic Activities is submitted through website.*
 6. *In the event that BPKH's decision on approval of philanthropic activities is addressed to Philanthropy Partners, then:*
 - a. *Further arrangements need to be arranged for the preparation and signing of cooperation agreements between BPKH and Philanthropy Partners.*
 - b. *Further arrangements need to be made regarding the extension of status determination for Philanthropy Partner where it may be conducted by considering the performance of previously implemented programs.*
 7. *In the event that BPKH's decision on approval of philanthropic activities is addressed to Beneficiaries, then:*
 - a. *Further arrangements need to be made regarding the agreement of Philanthropic Activities.*
 - b. *Further arrangements need to be made regarding the creation and signing of Handover Report (BAST) for Social Responsibility Fund Assistance and Statement of Absolute Responsibility (SPTJM).*
 8. *BPKH assistance may be provided to Philanthropy Partners and/or Beneficiaries in the form of cash and/or natura (in kind).*
 9. *BPKH assistance in the form of natura (in kind) is implemented if Philanthropy Partner and/or Beneficiaries are considered difficult but in dire need of the goods in making their own procurement and/or purchase.*
 10. *BPKH assistance in the form of natura (in kind) follows the applicable procurement regulations within BPKH.*

Keuangan dan Pencairan

1. Pengeluaran Kegiatan Kemaslahatan tidak termasuk untuk biaya personil pelaksanaan kegiatan dari Bidang Kemaslahatan.
2. Pencairan Dana Kegiatan Kemaslahatan dilakukan dengan pemindahbukuan ke rekening BUS/UUS atas nama Penerima Manfaat dan/atau Mitra Kemaslahatan.
3. Proses pencairan dana kegiatan kemaslahatan harus dilakukan:
 - a. Sesuai dengan nominal persetujuan dalam Surat Keputusan Kepala Badan Pelaksana BPKH.
 - b. Sesuai dengan tahapan pembayaran yang telah disetujui dan direkomendasikan oleh BPKH.
 - c. Sesuai dengan prosedur pencairan keuangan BPKH.
 - d. Dalam 7 (tujuh) hari kerja sejak pengajuan memo pencairan dana diterima oleh keuangan BPKH dan/atau ditentukan lain oleh BPKH.
4. Penerima Manfaat dan atau Mitra Kemaslahatan wajib mengirimkan Berita Acara Serah Terima Uang pada saat hari penerimaan dana bantuan Kemaslahatan.
5. Penerima Manfaat dan atau Mitra Kemaslahatan wajib melaksanakan kegiatan kemaslahatan sesuai jadwal yang disepakati kedua belah pihak.
6. Penerima Manfaat dan/atau Mitra Kemaslahatan wajib menggunakan bantuan kemaslahatan sesuai peruntukan.

Branding BPKH

1. Mitra kemaslahatan dan/atau Penerima Manfaat wajib mensosialisasikan institusi BPKH (*branding*) dalam setiap pelaksanaan Kegiatan Kemaslahatan.
2. Sosialisasi institusi BPKH (*branding*) sebagaimana dimaksud pada angka 1 berupa pencantuman atau penggunaan logo BPKH dalam Kegiatan Kemaslahatan baik yang berupa kegiatan non fisik dan kegiatan fisik.
3. Tata aturan penggunaan logo BPKH di setiap Kegiatan Kemaslahatan diatur berdasarkan peraturan dan/atau ketentuan yang diberlakukan oleh BPKH.

Finance and Disbursement

1. *Expenditure of Philanthropic Activities is not included in the implementation of personnel cost from Philanthropy Division.*
2. *Disbursement of Funds for Philanthropic Activities is carried out by transferring to BUS/UUS accounts on behalf of Beneficiaries and/or Philanthropy Partners.*
3. *Process for disbursement of funds for philanthropic activities must be carried out:*
 - a. *In accordance with the approval nominal in the Decree of Chairman of BPKH Executive Board.*
 - b. *In accordance with the payment stages that have been approved and recommended by BPKH.*
 - c. *In accordance with BPKH financial disbursement procedure.*
 - d. *Within 7 (seven) working days since the submission of disbursement memo received by BPKH's finances and/or otherwise determined by BPKH.*
4. *Beneficiaries and/or Philanthropy Partners are obliged to send the Handover Report of Money on the day of acceptance of the Social Responsibility assistance fund.*
5. *Beneficiaries and/or Philanthropy Partners shall carry out philanthropic activities in accordance with the schedule agreed by both parties.*
6. *Beneficiaries and/or Philanthropy Partners shall use social responsibility assistance in accordance with the provisions.*

BPKH's Branding

1. *Philanthropy partners and/or Beneficiaries shall socialize BPKH institutions (branding) in every implementation of Philanthropic Activities.*
2. *Socialization of BPKH institutions (branding) as stated number 1 in the form of inclusion or use of BPKH's logo in philanthropic activities in the form of non-physical and physical activities.*
3. *The rules of the use of BPKH's logo in every Philanthropic Activities are regulated based on the rules and/or regulations imposed by BPKH.*

Komitmen Layanan

1. Komitmen Layanan BPKH atas proposal dan/atau formulir permohonan yang diajukan dihitung dengan satuan harian hari kerja.
2. Komitmen Layanan untuk menilai kesesuaian dokumen pengajuan kegiatan adalah 5 (lima) hari kerja sejak proposal dan/atau formulir permohonan beserta dokumen persyaratan lengkap diterima sampai dengan proses verifikasi oleh Bidang Kemaslahatan.
3. Komitmen Layanan untuk melakukan verifikasi aspek risiko dan aspek kepatuhan adalah 7 (tujuh) hari kerja sejak proposal dinyatakan layak dari hasil verifikasi Bidang Kemaslahatan.
4. Komitmen Layanan untuk mendapat Keputusan Badan Pelaksana:
 - a. 9 (sembilan) hari kerja sejak mendapat rekomendasi lengkap dari hasil verifikasi untuk permohonan Mitra Kemaslahatan dan Kegiatan Kemaslahatan dibawah Rp500.000.000,00.
 - b. Untuk Kegiatan Kemaslahatan dengan nilai paling sedikit Rp500.000.000,00 dalam 5 (lima) hari kerja setelah jadwal rapat KEK berikutnya.
5. Komitmen Layanan pemuatan di website untuk hasil keputusan Badan Pelaksana terhadap pengajuan proposal dalam 3 (tiga) hari kerja sejak Rapat Badan Pelaksana.
6. Komitmen Layanan untuk pencairan dana dalam 7 (tujuh) hari kerja sejak pengajuan memo pencairan dana diterima atau 14 (empat belas) hari kerja sebelum kegiatan yang dimaksud (mana yang lebih lama) sampai dengan dicairkannya dana Kegiatan Kemaslahatan kepada Penerima Manfaat dan/atau Mitra Kemaslahatan.

Pemantauan serta Evaluasi dari Kegiatan Kemaslahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan memantau pelaksanaan Kegiatan Kemaslahatan berdasarkan laporan tertulis dari Penerima Manfaat atau Mitra Kemaslahatan dengan ketentuan sebagai berikut:
 - a. BPKH dapat bekerja sama dengan Mitra Kemaslahatan dalam rangka melakukan pemantauan Kegiatan Kemaslahatan.

Service Commitment

1. *BPKH Service Commitment on proposals and/or application forms submitted is calculated by daily units of working days.*
2. *Service Commitment to assess the suitability of proposed activity documents in 5 (five) working days since the proposal and/or application form along with the complete required documents are received up to verification process by Philanthropy Division.*
3. *Service Commitment to verify the risk aspects and compliance aspects in 7 (seven) working days since the proposal is declared eligible from the verification results of Philanthropy Division.*
4. *Service Commitment to obtain the Executive Board Decision:*
 - a. *9 (nine) working days since obtaining the complete recommendation of the verification result for Philanthropy Partners application and Philanthropic Activities below IDR500,000,000.00.*
 - b. *For Philanthropic Activities worth at least IDR500,000,000.00 within 5 (five) working days after the schedule of the next Special Economic Zone meeting.*
5. *Service Commitment to put the results of the Decision of Chairman of BPKH Executive Board for the submission of proposals on website is conducted within 3 (three) working days since the Executive Board Meetings.*
6. *Service Commitment for disbursement of funds within 7 (seven) working days since the submission of disbursement memo received or 14 (fourteen) working days before the intended activity (whichever is longer) until the disbursement of funds of Philanthropic Activities to beneficiaries and/or Philanthropy Partners.*

Monitoring and Evaluation of Philanthropic Activities

1. *Member of Executive Board in charge for Philanthropic Programs monitor the implementation of Philanthropic Activities based on written reports from Beneficiaries or Philanthropy Partners with the following provisions;*
 - a. *BPKH may cooperate with Philanthropy Partner in order to monitor philanthropic activities.*

- b. Laporan pelaksanaan kegiatan disampaikan oleh Penerima Manfaat dan/atau Mitra Kemaslahatan sesuai jadwal yang disepakati kedua belah pihak.
 - c. Dalam hal ditemukan adanya ketidaksesuaian antara jadwal sesuai Perjanjian atau Surat Keputusan dan realisasi kegiatan dalam laporan pelaksanaan Kegiatan Kemaslahatan, maka dilakukan pemantauan dalam bentuk kunjungan lapangan.
 2. BPKH dapat melakukan pemantauan dalam bentuk kunjungan lapangan dalam rangka untuk:
 - a. Memastikan bahwa pelaksanaan kegiatan sesuai proposal yang disetujui.
 - b. Memastikan bahwa kegiatan yang dilaksanakan mematuhi ketentuan peraturan perundang-undangan yang berlaku.
 - c. Memastikan kegiatan yang dilaksanakan tetap berpegang kepada asas prinsip syariah, kehati-hatian, manfaat, transparan, dan akuntabel.
 3. Bila perbaikan tidak dilakukan oleh Penerima Manfaat atau Mitra Kemaslahatan, BPKH dapat meninjau ulang kesepakatan yang ada dan/atau mengambil tindakan lainnya sesuai ketentuan yang berlaku dan/atau Perjanjian Kerja Sama.
 4. Penerima Manfaat dan Mitra Kemaslahatan wajib menyampaikan secara tertulis yang ditujukan kepada Kepala BP BPKH setiap perubahan kondisi yang tidak sesuai lagi dengan proposal yang telah disetujui.
 5. Dalam hal terdapat perubahan kondisi yang signifikan setelah proposal disetujui, pelaksanaan Kegiatan Kemaslahatan tersebut akan dihentikan dan/atau dilakukan proses persetujuan ulang.
 6. Kepala melalui Anggota Badan Pelaksana Bidang Kemaslahatan menyampaikan hasil pemantauan kegiatan kemaslahatan kepada Badan Pelaksana dalam Rapat Anggota.
- b. *The implementation report of philanthropic activities is submitted by Beneficiaries and/or Philanthropy Partners in accordance with the schedule agreed by both parties.*
 - c. *In the event of unconformity between the schedule in the Agreement or Decree and the realization of activities in the implementation report of Philanthropic Activities, monitoring is carried by field visits.*
 2. *BPKH may conduct monitoring in the form of field visits in order to:*
 - a. *Ensure that the implementation of activities is in accordance with approved proposals.*
 - b. *Ensure that the activities are carried out in accordance with the prevailing laws and regulations.*
 - c. *Ensure that the activities are carried out by upholding to the sharia principles, prudence, benefits, transparency, and accountability.*
 3. *If improvements are not made by Beneficiaries or Philanthropy Partners, BPKH may review the existing agreement and/or take other actions in accordance with the applicable provisions and/or cooperation agreements.*
 4. *Beneficiaries and Philanthropy Partners shall submit in writing addressed to Chairman of BPKH Supervisory Board for any changes in conditions that are no longer in accordance with the approved proposals.*
 5. *In the event of significant change in conditions after the proposal has been approved, the implementation of Philanthropic Activities will be terminated and/or going through a re-approval process.*
 6. *Chairman through Member of Executive Board in charge for Philanthropic Programs conveys the monitoring results of philanthropic activities to the Executive Board in the Member Meeting.*

Indikator Kerja Kemaslahatan

Indikator kinerja yang ditetapkan harus:

1. Relevan (sesuai dengan jenis program).
2. *Observable* (dapat diobservasi).
3. *Understandable* (dapat dimengerti).
4. Spesifik dan tidak ambigu.
5. Mencakup satu periode waktu.

Performance Indicators for Philanthropic Programs

The defined performance indicators should be:

1. *Relevant* (according to the type of program).
2. *Observable*.
3. *Understandable*.
4. *Specific and unambiguous*.
5. *Covering one period of time*.

Berikut adalah ilustrasi bagan indikator kinerja:

The following is an illustration of a performance indicator chart:



1. Jumlah dana yang disalurkan kepada suatu kegiatan, baik bertahap maupun sekaligus, serta kapan dana disalurkan kepada pihak pemohon.
2. Indeks kinerja jadwal (*schedule performance index*), yaitu perbandingan aktual pelaksanaan kegiatan terhadap jadwal dan tahapan kegiatan yang telah dibuat sebelumnya.
3. Keluaran (*output*) yang diharapkan dari setiap tahapan kegiatan.
4. Dampak (*impact*) yang diharapkan dari kegiatan. Sejauh mana umat Islam yang terjangkau dan mendapatkan manfaat dari kegiatan ini, baik berdasarkan jumlah atau wilayah.

BPKH melakukan pengukuran dan pemantauan kinerja dari setiap tahapan kegiatan yang dilakukan sampai akhir kegiatan selesai dilaksanakan dengan cara meminta laporan secara berkala atau mengunjungi dan mengobservasi secara langsung jalannya kegiatan.

1. The number of fund distributed to a particular program, either gradually or entirely, and the time the fund are distributed to the proposed party.
2. The schedule performance index, which is the comparison of the actual program towards the schedule and stages of the program that were made previously.
3. Output expected from each stage of the program.
4. Expected impact of the program. The extent to which Muslims can reach and receive benefits from this program, either by number or by region.

BPKH measures and monitors the performance of each stage of the program conducted until the program is completed by requiring periodic reports or directly visiting and observing the program.

Evaluasi Hasil Pemantauan

Data dan laporan akan diminta setelah berakhirnya kegiatan untuk kemudian dianalisis dan dievaluasi oleh BPKH dengan membandingkan ukuran kinerja minimum yang telah ditetapkan bersama diawal kegiatan.

Evaluasi akan program kemaslahatan yang telah selesai bertujuan untuk:

1. Memastikan bahwa sasaran program terpenuhi.
2. Mengetahui kendala dan sumber risiko yang relevan yang dapat mengganggu berjalannya program atau tercapainya tujuan dan sasaran yang ingin dicapai program, baik secara parsial maupun keseluruhan.
3. Mengetahui peluang yang relevan yang dapat meningkatkan kinerja program.
4. Membantu penanggung jawab program dalam mengelola sumber daya dan mengendalikan pelaksanaan program, baik untuk mencegah terjadinya penyimpangan dari sasaran maupun untuk memitigasi dampak dari tidak tercapainya target kinerja yang telah ditetapkan.
5. Memastikan bahwa program yang dilaksanakan mematuhi ketentuan peraturan perundang-undangan.
6. Memastikan bahwa program yang dilaksanakan tetap berpegang kepada asas prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.

Pelaporan dan Pertanggungjawaban

1. Penerima Manfaat wajib memastikan pelaksanaan Kegiatan Kemaslahatan dilaksanakan sesuai dengan proposal dan/atau formulir permohonan dan persetujuan BPKH.
2. Penerima Manfaat atau Mitra Kemaslahatan wajib menyusun laporan sesuai yang telah ditetapkan oleh BPKH.
3. Mitra Kemaslahatan wajib memastikan pengeluaran dana Kegiatan Kemaslahatan dilaksanakan sesuai dengan kriteria dan persyaratan yang ditetapkan BPKH.
4. Mitra Kemaslahatan wajib memastikan kegiatan kemaslahatan dilaksanakan sesuai dengan proposal dan/atau formulir permohonan yang disetujui BPKH dan dengan mematuhi segala persyaratan dan persetujuan yang ditetapkan BPKH.
5. Dalam hal Mitra Kemaslahatan menghadapi situasi yang memerlukan deviasi dari persyaratan dan persetujuan yang ditetapkan BPKH, Mitra

Evaluation of Monitoring Results

Data and reports will be requested after the program is completed. Furthermore, BPKH analyzes and evaluates the program by comparing the minimum performance measures that have been set at the beginning of the program.

An evaluation of a completed philanthropic program aims to:

1. Ensure that program objectives are fulfilled.
2. Identify relevant obstacles and risk sources that can interfere with the running program or the attainment of program objectives and targets, either partially or entirely.
3. Identify relevant opportunities that can improve program performance.
4. Assist the program's person in charge of managing resources and controlling program implementation, both to prevent the deviations from the objectives and mitigate the consequences of not achieving the performance targets that have been set.
5. Ensure that the program implemented complies with the laws and regulations.
6. Ensure that the implemented program upholds the principles of Syariah, prudence, benefits, non- profits, transparency, and accountability.

Reporting and Accountability

1. Beneficiaries must ensure the implementation of Philanthropic Activities are carried out in accordance with proposal and/or application form and approval of BPKH.
2. Beneficiaries or Philanthropy Partners shall prepare a report as determined by BPKH.
3. Philanthropy Partners must ensure the expenditure of philanthropic activities funds are carried out in accordance with the criteria and requirements set by BPKH.
4. Philanthropy Partners must ensure that philanthropic activities are carried out in accordance with proposal and/or application forms approved by BPKH and by complying with all requirements and approvals set by BPKH.
5. In the event that Philanthropy Partner deals with situation that requires deviation from the requirements and approvals set by BPKH, Philanthropy Partner shall

- Kemaslahatan wajib menghentikan kegiatan yang dimaksud sampai dengan adanya instruksi tertulis secara khusus dari BPKH mengenai penanganan yang dikehendaki terkait pengelolaan dana Kegiatan Kemaslahatan oleh Mitra Kemaslahatan terkait.
6. Mitra Kemaslahatan wajib menyampaikan pertanggungjawaban mengenai pelaksanaan Kegiatan Kemaslahatan dengan menyampaikan laporan pertanggungjawaban ditujukan ke Kepala.
 7. Penerima Manfaat atau Mitra Kemaslahatan wajib menyampaikan laporan pertanggungjawaban pelaksanaan Kegiatan Kemaslahatan secara berkala kepada Kepala BPKH dengan tanda terima yang cukup.
 8. Untuk Kegiatan Kemaslahatan pembangunan fisik, laporan yang wajib disampaikan meliputi:
 - a. Laporan awal.
 - b. Laporan perkembangan.
 - c. Laporan pertanggungjawaban.
 9. Untuk Kegiatan Kemaslahatan non fisik, laporan yang wajib disampaikan berupa laporan pertanggungjawaban.
 10. Laporan awal disampaikan minimal 1 (satu) bulan setelah pencairan yang berisi laporan awal pelaksanaan Kegiatan Kemaslahatan.
 11. Laporan perkembangan disampaikan secara periodik selama berlakunya kerja sama antara BPKH dan Penerima Manfaat atau Mitra Kemaslahatan.
 12. Laporan Pertanggungjawaban sebagaimana dimaksud pada butir (8) huruf c dan butir (9) disampaikan dalam bentuk cetak (*hard copy*) dan *file soft copy* paling lambat 14 (empat belas) hari setelah berakhirnya kerja sama.
 13. Laporan penggunaan dana Kegiatan Kemaslahatan merupakan bagian dari laporan pertanggungjawaban.
 14. BPKH melakukan peninjauan dan evaluasi terhadap laporan pertanggungjawaban yang telah diterima. Hasil peninjauan dan evaluasi laporan pertanggungjawaban disampaikan kepada Mitra Kemaslahatan sebagai berikut:
 - a. Laporan pertanggungjawaban diterima secara penuh.
 - b. Laporan pertanggungjawaban diterima dengan catatan tambahan, atau dengan beberapa kewajiban yang harus dipenuhi dan dilengkapi oleh Mitra Kemaslahatan.
- terminate said activities until there is a specifically written instruction from BPKH on the handling of philanthropic activities' funds by related Philanthropy Partner.*
6. *Philanthropy Partner shall submit their accountability on the implementation of Social Responsibility Activities by submitting the accountability report addressed to Chairman.*
 7. *Beneficiaries or Philanthropy Partners shall submit the accountability report for the implementation of Philanthropic Activities periodically to Chairman of BPKH with sufficient receipts.*
 8. *For philanthropic activities in the form of physical development, the report that must be submitted include:*
 - a. *Initial report.*
 - b. *Progress report.*
 - c. *Accountability report .*
 9. *For philanthropic activities in the form of non-physical, the report must be submitted in the form of accountability report.*
 10. *The initial report shall be submitted at least 1 (one) month after disbursement containing the initial report on the implementation of Philanthropic Activities.*
 11. *Progress reports shall be submitted periodically as long as the cooperation between BPKH and Beneficiaries or Philanthropy Partners is still valid.*
 12. *Accountability Report as stated in point (8) letter c and point (9) shall be submitted in hard copy and soft copy file no later than 14 (fourteen) days after the end of cooperation.*
 13. *Reports on the use of philanthropic activities funds are inseparable from accountability reports.*
 14. *BPKH conducts review and evaluation of the accountability report that has been received. The results of review and evaluation from the accountability report are submitted to Philanthropy Partners as follows:*
 - a. *Accountability report received in complete.*
 - b. *Accountability report received with additional notes, or with some obligations that must be fulfilled and completed by Philanthropy Partner.*

15. Anggota Badan Pelaksana Bidang Kemaslahatan harus menyampaikan hasil peninjauan dan evaluasi laporan pertanggung jawaban kepada Badan Pelaksana di Rapat Anggota apakah pertanggungjawaban dapat diterima secara penuh, dengan catatan tambahan, atau dengan beberapa kewajiban yang harus dipenuhi dan dilengkapi oleh penanggung jawab kegiatan.

Badan Pelaksana berwenang untuk menyatakan kegiatan berakhir setelah laporan pertanggungjawaban dinyatakan diterima oleh Badan Pelaksana.

Pemantauan Dampak

Pemantauan dilakukan untuk memastikan keberlanjutan dampak dari program yang telah dilaksanakan. Setelah menerima laporan pertanggungjawaban, BPKH harus mengevaluasi dampak program tersebut terhadap kemaslahatan umat Islam. Ukuran dampak kemaslahatan umat Islam mengacu kepada indikator kinerja yang telah dibuat. Evaluasi dampak kemaslahatan umat harus disesuaikan dengan jenis dan ruang lingkup program (kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, pembangunan sarana dan prasarana ibadah).

15. *Members of Executive Board in charge of Philanthropic Programs shall submit the results of review and evaluation of the accountability report to Executive Board at the Member Meeting whether the accountability can be accepted in complete, with additional notes, or with some obligations that must be fulfilled and completed by the person in charge of the activity.*

The Executive Board is authorized to declare the activity ends after the accountability report is declared accepted by the Executive Board.

Impact Monitoring

Monitoring is implemented to ensure the continuing impact of the implemented programs. After receiving the accountability report, BPKH shall evaluate the program's impact on the well-being of the Muslims. The amount of impact of the well-being of the Muslims refers to the performance indicators set. The evaluation of the impact on the well-being of the Muslims shall be adjusted to the type and scope of the program (the programs of pilgrimage service, education, and da'wah, health, social religious affairs, economy of people, construction of religious facilities and infrastructures).

Pelaksanaan Program Kemaslahatan Tahun 2020

Philanthropic Program Implementation in 2020

Tahun 2020, BPKH telah merealisasikan kegiatan kemaslahatan sebesar Rp156,64 miliar (*accrual basis*), namun, secara perhitungan *cash basis*, penyerapan kegiatan kemaslahatan adalah sebesar Rp131,64 miliar (*cash basis*). Selain itu, BPKH juga telah merealisasikan wakaf temporer *Cash Waqaf Link Sukuk (CWLS)* sebesar Rp25 miliar, pada tanggal 27 Januari 2020.

In 2020, BPKH has carried out philanthropic activities valued IDR156.64 billion (accrual basis), however, based on cash basis calculation, the philanthropic activity realization achieved IDR131.64 billion (cash basis). In addition, BPKH also has disbursed Cash Waqaf Link Sukuk (CWLS) temporary waqf of IDR25 billion on January 27, 2020.

Adapun rincian pelaksanaan Program Kemaslahatan per 31 Desember 2020 adalah sebagai berikut:

Detailed Philanthropic Programs implementation as of December 31, 2020 is as follows:

Program Kemaslahatan <i>Social Responsibility Program</i>	Nilai (Rp juta) <i>Values (IDR million)</i>
Pelayanan Ibadah Haji (Pengembalian) <i>Haji Pilgrimage(Cancellation)</i>	-
Pendidikan dan Dakwah <i>Education and Dakwah</i>	45.247
Sarana Prasarana Ibadah <i>Religious Facilities and Infrastructure</i>	26.653
Kesehatan <i>Health</i>	28.238
Sosial Keagamaan <i>Social and Religious Affairs</i>	30.504
Ekonomi Umat <i>Economy of the People</i>	1.001
Jumlah <i>Total</i>	131.644

Dalam rangka mendukung pemerintah dalam penanganan dan penanggulangan wabah penyakit *Coronavirus Disease (COVID-19)* yang telah ditetapkan sebagai bencana nasional non alam oleh pemerintah pusat, BPKH telah melakukan upaya cepat tanggap penanganan COVID-19 dengan membentuk Program Kemaslahatan Percepatan Penanganan COVID-19.

In order to support the government in handling and tackling the Coronavirus Disease (COVID-19) outbreak that has been designated as a non-natural national disaster by the central government, BPKH has made rapid efforts to respond the handling of COVID-19 by establishing Philanthropic Program to Accelerate The Handling of COVID-19.

Untuk mendukung pelaksanaan Program Kemaslahatan Percepatan Penanganan COVID-19, BPKH telah melakukan realokasi anggaran kegiatan kemaslahatan. Hal tersebut dituangkan dalam bentuk amandemen perubahan kedua atas Peraturan Badan Pengelola Keuangan Haji

To support the implementation of Philanthropic to Accelerate The Handling of COVID-19, BPKH has reallocated budget for philanthropic activities. It is stipulated in the second amendment to the Regulation of Hajj Fund Management Agency No. 7 of 2018 concerning Priorities Determination

Nomor 7 tahun 2018 tentang Penetapan Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat Dana Abadi Umat (PBPKH Nomor 4 tahun 2020).

of Philanthropic Activities and Use of the Return of Ummatic Trust Fund (PBPKH No. 4 of 2020).

BPKH menyalurkan bantuan sebesar Rp44 miliar dalam menangani dampak pandemik COVID-19 yang terdiri dari:

BPKH has distributed assistance of IDR44 billion in dealing with the impact of the COVID-19 pandemic which consists of:

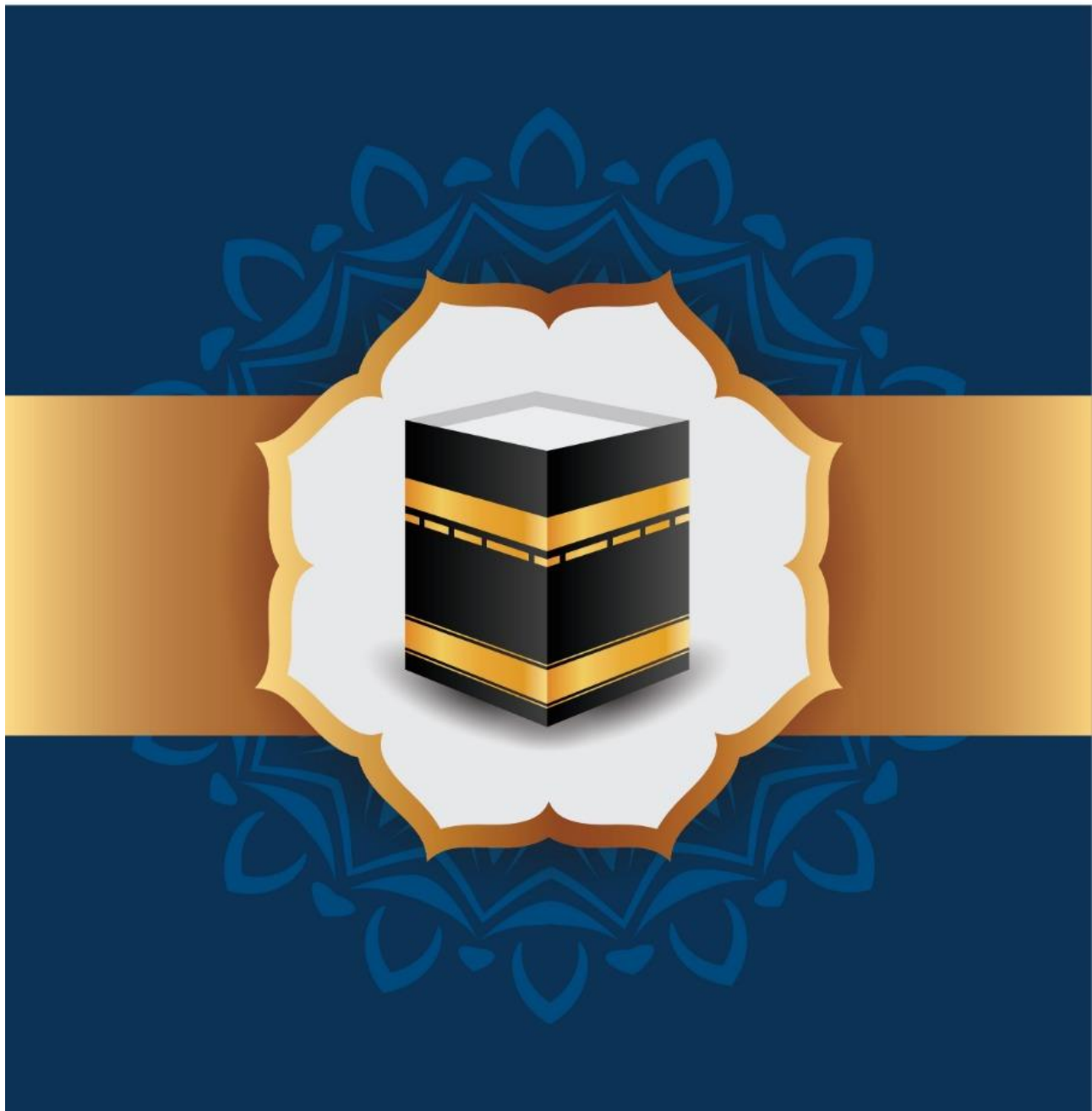
Program Kemaslahatan <i>Philanthropic Program</i>	Nilai (Rp juta) <i>Values (IDR million)</i>
Bantuan Alat Pelindung Diri (APD) dan Alat Kesehatan (Alkes) <i>Personal Protective Equipment (PPE) and Medical Devices Donation</i>	11.326
Bantuan Paket Sembako <i>Basic Food Assistance Package</i>	24.818
Bantuan Ventilator <i>Ventilator Donation</i>	275
Bantuan Rumah Sakit Kontainer <i>Container Hospital Donation</i>	100
Bantuan 1.000 Masjid dan Da'i <i>Donation to 1000 Mosques and Da'i</i>	7.740
Jumlah <i>Total</i>	44.259

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LAPORAN KEUANGAN TAHUN 2020

(Audited)



KATA PENGANTAR

Assalamu 'alaikum Warahmatullahi Wabarakatuh,

Alhamdulillah atas rahmat dan pertolongan Allah SWT, Laporan Keuangan Badan Pengelola Keuangan Haji (BPKH) Tahun 2020 dapat disusun sesuai waktu yang ditetapkan dalam ketentuan yang berlaku. Penerbitan Laporan Keuangan Tahun 2020, merupakan perwujudan dari amanat dalam Pasal 52 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, dimana BPKH wajib menyampaikan laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji secara tahunan. Untuk melaksanakan amanah tersebut, kami menyajikan Laporan Keuangan BPKH per 31 Desember 2020, yang terdiri dari Neraca, Laporan Operasional, Laporan Perubahan Aset Neto, Laporan Realisasi Anggaran, Laporan Arus Kas dan Catatan atas Laporan Keuangan.

Laporan Keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku dalam rangka perwujudan transparansi BPKH dalam pengelolaan Keuangan Haji. Kami berupaya memberikan informasi yang memadai mengenai pengelolaan dana titipan jemaah haji *waiting list* dan Dana Abadi Umat (DAU) serta dana lainnya.

Akhir kata, kami mengharapkan saran dan masukan dari seluruh pihak pemangku kepentingan (*stakeholders*) agar kualitas laporan keuangan berikutnya akan semakin baik dan mampu memberikan cerminan perwujudan tata kelola yang baik (*good governance*).

Wassalamu 'alaikum Warahmatullahi Wabarakatuh.

Jakarta, Mei 2021

Badan Pelaksana BPKH

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BADAN PENGELOLA KEUANGAN HAJI

SURAT PERNYATAAN BADAN PELAKSANA TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN BADAN PENGELOLA KEUANGAN HAJI (BPKH) UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020

Kami yang bertanda tangan di bawah ini:

1. Nama : Anggito Abimanyu
Alamat Kantor : Menara Bidakara I, Lantai 8, Jalan Gatot Subroto Kav.71-73,
Jakarta Selatan, DKI Jakarta
Nomor Telepon : 021-83793001
Jabatan : Kepala Badan Pelaksana
2. Nama : Acep Riana Jayaprawira
Alamat Kantor : Menara Bidakara I, Lantai 8, Jalan Gatot Subroto Kav.71-73,
Jakarta Selatan, DKI Jakarta
Nomor Telepon : 021-83793001
Jabatan : Anggota Badan Pelaksana Bidang Keuangan dan
Manajemen Risiko

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan Badan Pengelola Keuangan Haji (“Badan”);
2. Laporan Keuangan Badan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
3. Semua informasi dalam laporan keuangan Badan telah dimuat secara lengkap dan benar;
4. Laporan Keuangan Badan tidak mengandung informasi atau fakta material yang tidak benar dan kami tidak menghilangkan informasi atau fakta material terhadap laporan keuangan;
5. Kami bertanggung jawab atas sistem pengendalian internal Badan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Atas Nama dan Mewakili Badan Pelaksana
Jakarta, Mei 2021



Anggito Abimanyu
Kepala Badan Pelaksana



Acep Riana Jayaprawira
Anggota Badan Pelaksana


**PERNYATAAN TELAH DIREVIU
OLEH BIDANG AUDIT INTERNAL
PADA LAPORAN KEUANGAN BADAN PENGELOLA KEUANGAN HAJI
TAHUN 2020 (UNAUDITED)**

Pernyataan Telah Direviu

Kami telah mereviu Laporan Keuangan Badan Pengelola Keuangan Haji untuk periode Tahun 2020 berupa Neraca per 31 Desember 2020, Laporan Operasional, Laporan Perubahan Aset Netto, Laporan Arus Kas, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan untuk periode yang berakhir pada tanggal tersebut sesuai dengan ketentuan yang berlaku. Semua informasi yang dimuat dalam Laporan Keuangan adalah penyajian manajemen pengelolaan keuangan haji pada Badan Pengelola Keuangan Haji.

Reviu bertujuan untuk memberikan keyakinan terbatas mengenai akurasi, keandalan, keabsahan informasi serta kesesuaian pengakuan, pengukuran, dan pelaporan transaksi sesuai dengan Standar Akuntansi Keuangan yang berlaku. Reviu mempunyai lingkup yang jauh lebih sempit dibandingkan dengan lingkup audit yang bertujuan untuk menyatakan pendapat atas Laporan Keuangan secara keseluruhan. Oleh karena itu, kami tidak memberi pendapat semacam itu.

Berdasarkan reviu kami, tidak terdapat perbedaan material yang menjadikan kami yakin bahwa Laporan Keuangan yang kami sebutkan di atas tidak disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku.

Jakarta, 28 Mei 2021
BADAN PENGELOLA KEUANGAN HAJI
DEPUTI BIDANG AUDIT INTERNAL 



(Hadiyati Munawaroh)

I. Neraca

BADAN PENGELOLA KEUANGAN HAJI
NERACA PERBANDINGAN
UNTUK POSISI PER 31 DESEMBER 2020 DAN 31 DESEMBER 2019

(dalam rupiah)

Uraian	Catatan	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
ASET			
Aset Lancar			
Kas dan setara kas	D.1.	17.951.687.031,00	8.884.074.697,00
Piutang	D.2.	3.760.391.694,00	476.908.352.986,00
Persediaan	D.3.	335.705.421,00	-
Beban dibayar dimuka	D.4.	11.596.596.713,00	2.900.817.895,00
Pendapatan yang masih harus diterima	D.5.	718.547.428.203,00	352.990.921.417,00
Penempatan pada bank	D.6.	45.331.357.490.577,00	54.298.798.742.530,00
Investasi jangka pendek	D.7.	8.861.980.089.784,00	9.999.505.853.840,00
Jumlah Aset Lancar		54.945.529.389.423,00	65.139.988.763.365,00
Aset Tidak Lancar			
Investasi jangka panjang	D.8.	90.713.181.900.096,00	60.018.629.718.359,00
Aset tetap - bersih	D.9.	79.614.515.081,00	91.692.491.343,00
Aset tak berwujud - bersih	D.10.	5.400.326.670,00	7.173.216.678,00
Kas yang dibatasi penggunaannya	D.11.	25.000.000.000,00	-
Aset lain-lain	D.12.	3.034.335.246,00	3.034.335.246,00
Jumlah Aset Tidak Lancar		90.826.231.077.093,00	60.120.529.761.626,00
TOTAL ASET		145.771.760.466.516,00	125.260.518.524.991,00
LIABILITAS			
Liabilitas Jangka Pendek			
Utang beban	D.13.	15.906.723.003,00	2.988.872.962,00
Utang jemaah tunda	D.14.	8.661.589.046.158,00	101.307.603.701,00
Utang pajak	D.15.	699.633.217,00	399.628.129,00
Utang lain-Lain	D.16.	126.911.329.168,00	194.731.737.984,00
Jumlah Liabilitas Jangka Pendek		8.805.106.731.546,00	299.427.842.776,00

Uraian	Catatan	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Liabilitas Jangka Panjang			
Dana titipan jemaah	D.17.	125.900.381.376.469,00	119.746.417.825.215,00
Pendapatan nilai manfaat yang ditangguhkan	D.18.	238.078.541.630,00	238.078.541.630,00
Jumlah Liabilitas Jangka Panjang		126.138.459.918.099,00	119.984.496.366.845,00
JUMLAH LIABILITAS		134.943.566.649.645,00	120.283.924.209.621,00
ASET NETO			
Tanpa Pembatasan	D.19.	1.077.452.330.865,00	436.607.501.695,00
Dengan Pembatasan	D.19.	9.750.741.486.006,00	4.539.986.813.675,00
JUMLAH ASET NETO		10.828.193.816.871,00	4.976.594.315.370,00
JUMLAH LIABILITAS DAN ASET NETO		145.771.760.466.516,00	125.260.518.524.991,00

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, Mei 2021
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu
Kepala

Acep Riana Jayaprawira
Anggota Bidang Keuangan dan MR

II. Laporan Operasional

BADAN PENGELOLA KEUANGAN HAJI
LAPORAN OPERASIONAL
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020 DAN 31 DESEMBER 2019

(dalam rupiah)

Uraian	Catatan	2020 (Audited)	2019 (Audited)
Pendapatan setoran jemaah berangkat	E.1.	-	7.637.011.282.453,00
Beban Penyelenggaraan Ibadah Haji Kementerian Agama	E.2.	(17.945.975.432,00)	(14.454.013.708.606,00)
Surplus/(Defisit) BPIH		(17.945.975.432,00)	(6.817.002.426.153,00)
Pendapatan nilai manfaat Dana PIH	E.3.	7.204.350.191.164,00	7.142.582.319.121,00
Penyaluran untuk rekening <i>virtual</i>	E.6.	(2.000.000.000.000,00)	(1.083.000.000.000,00)
Beban operasional BPKH	E.4.	(159.387.674.770,00)	(149.992.473.321,00)
Surplus/(Defisit) Dana PIH		5.044.962.516.394,00	5.909.589.845.800,00
Pendapatan nilai manfaat Dana Abadi Umat (DAU)	E.3.	229.223.554.228,00	223.753.032.351,00
Penyaluran program kemaslahatan	E.5.	(131.643.935.222,00)	(156.539.827.041,00)
Surplus/(Defisit) DAU		97.579.619.006,00	67.213.205.310,00
Akumulasi Surplus/(Defisit)		5.124.596.159.968,00	(840.199.375.043,00)
Penggunaan nilai manfaat akumulasi tahun sebelumnya	E.7.	-	1.233.888.233.146,00
Total Surplus/(Defisit)		5.124.596.159.968,00	393.688.858.103,00
Penghasilan/(Beban) komprehensif lain	E.8.	655.514.263.076,00	255.420.052.516,00
Total Surplus Komprehensif		5.780.110.423.044,00	649.108.910.619,00

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, Mei 2021
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu
Kepala

Acep Riana Javaprawira
Anggota Bidang Keuangan dan MR

III. Laporan Perubahan Aset Neto

BADAN PENGELOLA KEUANGAN HAJI
 LAPORAN PERUBAHAN ASET NETO
 UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020 DAN 31 DESEMBER 2019

(dalam rupiah)

Uraian	Catatan	2020 (Audited)	2019 (Audited)
ASET NETO TANPA PEMBATAHAN	F.1.		
Saldo awal		-	-
Surplus/(Defisit) tahun berjalan		-	-
Saldo Akhir		-	-
Penghasilan Komprehensif Lain			
Saldo awal		436.607.501.695,00	181.187.449.179,00
Koreksi saldo awal aset neto		(14.669.433.906,00)	
Penghasilan/(Beban) komprehensif tahun berjalan		655.514.263.076,00	255.420.052.516,00
Koreksi aset neto tidak terikat		-	-
Saldo Akhir		1.077.452.330.865,00	436.607.501.695,00
Total Aset Neto Tanpa Pembatasan		1.077.452.330.865,00	436.607.501.695,00
ASET NETO DENGAN PEMBATAHAN	F.2.		
Dana BPIH			
Saldo awal		956.415.439.807,00	691.317.873.522,00
Koreksi aset neto		85.970.168.063,00	(332.834.627.837,00)
Pelimpahan Aset Neto PKOH Kementerian Agama			271.456.541.329,00
Surplus tahun berjalan		5.027.016.540.962,00	326.475.652.793,00
Saldo Akhir		6.069.402.148.832,00	956.415.439.807,00
Dana Abadi Umat			
Saldo awal		3.583.571.373.868,00	3.516.358.168.558,00
Koreksi aset neto		188.344.300,00	-
Surplus tahun berjalan		97.579.619.006,00	67.213.205.310,00

Uraian	Catatan	2020 (Audited)	2019 (Audited)
Saldo Akhir		3.681.339.337.174,00	3.583.571.373.868,00
Total Aset Neto Dengan Pembatasan		9.750.741.486.006,00	4.539.986.813.675,00
TOTAL ASET NETO		10.828.193.816.871,00	4.976.594.315.370,00

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, Mei 2021
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu
Kepala

Acep Riana Jayaprawira
Anggota Bidang Keuangan dan MR

IV. Laporan Arus Kas

BADAN PENGELOLA KEUANGAN HAJI
 LAPORAN ARUS KAS
 UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020 DAN 31 DESEMBER 2019

(dalam rupiah)

Uraian	Catatan	2020 (Audited)	2019 (Audited)
Arus Kas dari Aktivitas Operasi	G.1.		
Penerimaan nilai manfaat		8.440.138.021.804,00	9.055.200.467.479,00
Penerimaan operasional efisiensi haji 1440 H/2019 M		153.654.619.177,00	166.014.280.841,00
Penerimaan dana jemaah tidak berangkat 1440 H/2019 M		47.616.716.134,00	44.189.072.875,00
Penerimaan piutang		277.386.674.644,00	-
Penerimaan lain-lain		84.565.234.113,00	99.026.643.785,00
Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat		(7.194.288.838,00)	(7.296.919.625.863,00)
Pengeluaran beban pajak nilai manfaat		(1.090.265.572.506,00)	(1.454.742.430.460,00)
Pengeluaran operasional BPKH		(159.544.899.250,00)	(164.095.943.929,00)
Pengeluaran kegiatan untuk kemaslahatan umat Islam		(156.643.935.222,00)	(156.539.827.041,00)
Kas Bersih yang diperoleh dari Aktivitas Operasi		7.589.712.570.056,00	292.132.637.687,00
Arus Kas Dari Aktivitas Investasi	G.2.		
Pembelian aset tetap		(1.541.616.066,00)	(10.000.103.152,00)
Pembelian aset tak berwujud		(162.150.000,00)	(6.787.674.340,00)
Penempatan (net)		8.959.775.076.981,00	11.132.716.466.755,00
Investasi (net)		(29.087.068.266.173,00)	(23.097.220.175.475,00)
Wakaf Temporer (CWLS)		(25.000.000.000,00)	-
Kas Bersih yang diperoleh dari Aktivitas Investasi		(20.153.996.955.258,00)	(11.981.291.486.212,00)
Arus Kas Dari Aktivitas Pendanaan	G.3.		
Penerimaan setoran jemaah		13.650.770.326.446,00	22.560.571.288.793,00
Pengeluaran penyelenggaraan ibadah haji dari setoran jamaah		-	(7.637.011.282.453,00)
Pengeluaran untuk pengembalian dan pembatalan BPIH		(1.077.418.328.910,00)	(3.097.032.640.779,00)

Uraian	Catatan	2020 (Audited)	2019 (Audited)
Pengeluaran nilai manfaat yang ditangguhkan		-	(150.888.233.146,00)
Kas Bersih yang diperoleh dari Aktivitas Pendanaan		12.573.351.997.536,00	11.675.639.132.415,00
Kenaikan (penurunan) Kas dan Setara Kas		9.067.612.334,00	(13.519.716.110,00)
Kas dan Setara Kas Pada Awal Tahun		8.884.074.697,00	22.403.790.807,00
Kas dan Setara Kas Pada Akhir Desember 2020		17.951.687.031,00	8.884.074.697,00

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, Mei 2021
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanvu
Kepala

Acep Riana Jayaprawira
Anggota Bidang Keuangan dan MR

V. Laporan Realisasi Anggaran

BADAN PENGELOLA KEUANGAN HAJI
 LAPORAN REALISASI ANGGARAN
 UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2020

(dalam rupiah)

Uraian	Anggaran	Realisasi	% Realisasi
A. PENDAPATAN			
Nilai Manfaat			
Nilai Manfaat - Penempatan	1.787.863.000.000,00	2.121.340.644.647,00	118,65%
Nilai Manfaat - Investasi	5.365.380.000.000,00	5.228.531.804.651,00	97,45%
	7.153.243.000.000,00	7.349.872.449.298,00	102,75%
B. BELANJA			
BELANJA DANA BPIH			
Belanja PIH - Bipih	-	-	
Belanja PIH - Subsidi PIH	179.000.000.000,00	7.194.288.838,00	4,02%
	179.000.000.000,00	7.194.288.838,00	4,02%
BELANJA DANA ABADI UMAT			
Belanja Program Kemaslahatan	185.000.000.000,00	156.643.935.222,00	84,67%
BELANJA OPERASIONAL BPKH			
Belanja Pegawai	138.905.562.441,00	98.160.526.703,00	70,67%
Belanja Operasional Kantor	185.523.140.776,00	66.080.263.576,00	35,62%
	324.428.703.217,00	164.240.790.279,00	50,62%

Jakarta, Mei 2021
 BADAN PELAKSANA
 BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanvu
 Kepala

Acep Riana Jayaprawira
 Anggota Bidang Keuangan dan MR

VI. Catatan Atas laporan Keuangan

A. Informasi Umum

Badan Pengelola Keuangan Haji (BPKH) dibentuk berdasarkan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, kemudian ditindaklanjuti dengan penunjukan Anggota Dewan Pengawas dan Anggota Badan Pelaksana melalui Keputusan Presiden Nomor 74P Tahun 2017 Tanggal 7 Juni 2017 tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji.

Susunan Dewan Pengawas dan Badan Pelaksana BPKH pada tanggal 31 Desember 2020 adalah sebagai berikut:

Dewan Pengawas:

1. Ketua : Dr. Yuslam Fauzi, SE, MBA
2. Anggota : Khasan Faozi, SE, M.Si
3. Anggota : Moh. Hatta, Ak., MBA
4. Anggota : Dr. KH Marsyudi Syuhud
5. Anggota : Ir. Suhaji Lestiadi, ME
6. Anggota : Dr. Muhammad Akhyar Adnan, MBA, CA, Ak
7. Anggota : Dr. Abd Hamid Paddu, MA

Badan Pelaksana:

1. Kepala : Dr. Anggito Abimanyu, M.Sc
2. Anggota : Dr. Ir. Acep Riana Jayaprawira, M.Si
3. Anggota : Dr. Beny Witjaksono, SE, MM
4. Anggota : A. Iskandar Zulkarnain, SE, MM
5. Anggota : Ir. Ajar Susanto Broto, MM
6. Anggota : Dr. Rahmat Hidayat, SE, MT
7. Anggota : Dr. Hurriyah El Islamy, LLB (hons), M.CL, Ph.D

Sesuai dengan amanah Undang-Undang, BPKH bertanggung jawab atas pengelolaan keuangan haji yang dilakukan dengan tujuan untuk meningkatkan kualitas penyelenggaraan ibadah haji, rasionalitas dan efisiensi penggunaan Biaya Penyelenggaraan Ibadah Haji (BPIH) serta manfaat bagi kemaslahatan umat Islam.

Sehubungan dengan hal tersebut di atas, maka dana operasional BPKH harus dikelola secara rasional, efektif, efisien, transparan dan akuntabel. Kepala BPKH sebagai penanggungjawab pengelolaan dana operasional BPKH berkewajiban untuk membuat Laporan Keuangan yang terdiri dari Neraca, Laporan Operasional, Laporan Arus Kas, Laporan Realisasi Anggaran, Laporan Perubahan Aset Neto dan Catatan atas Laporan Keuangan (CaLK).

Laporan Keuangan BPKH yang disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku yaitu antara lain:

- PSAK Syariah, sesuai UU No.34/2014 Pasal 2 disampaikan bahwa pengelolaan keuangan haji berasaskan prinsip syariah dan Pasal 48 ayat 2 disampaikan bahwa penempatan dan/atau investasi dilakukan sesuai dengan prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas.
- PSAK umum lainnya untuk transaksi yang belum diatur pada PSAK Syariah sepanjang tidak bertentangan dengan prinsip syariah.
- ISAK 35 mengenai Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba yang memberikan pedoman penyajian laporan keuangan untuk entitas berorientasi non laba sebagai Interpretasi dari PSAK1 mengenai Penyajian Laporan Keuangan.

Pelimpahan keuangan haji dari Kementerian Agama kepada BPKH mulai dilakukan pada tanggal 12 Januari 2018, sehingga sejak itu BPKH mulai melakukan penempatan dana haji di Perbankan Syariah. Dan setelah dilakukan verifikasi oleh Badan Pengawasan Keuangan dan Pembangunan (BPKP), pada tanggal 11 Januari 2019 Berita Acara Pelimpahan Keuangan Haji secara resmi ditandatangani oleh Kepala Badan Pelaksana BPKH dan Direktur Jenderal Penyelenggaraan Haji dan Umroh (PHU) Kementerian Agama.

Kemudian menindaklanjuti rekomendasi dari Badan Pemeriksaan Keuangan RI, pada Tahun 2019 telah dilaksanakan pelimpahan keuangan haji yang bersumber dari dana Pengelolaan Keuangan Operasional Haji (PKOH) dari Kementerian Agama kepada BPKH sesuai yang tercantum dalam Laporan Keuangan Penutup Penyelenggaraan Ibadah (PIH) Tahun 2017. Sehingga sampai dengan saat ini telah dilakukan pelimpahan keuangan haji beserta kekayaannya menjadi aktiva dan pasiva serta hak dan kewajiban hukum BPKH sesuai amanah Pasal 59 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

B. Dasar Hukum

1. Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji;
2. Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 14 Tahun 2014 tentang Pengelolaan Keuangan Haji;
3. Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji;
4. Keputusan Presiden Nomor 74P Tahun 2017 tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji;
5. Peraturan Badan Pengelola Keuangan Haji Nomor 4 Tahun 2019 tentang Akuntansi Pengelolaan Keuangan Haji.

C. Ikhtisar Kebijakan Akuntansi

Laporan keuangan disusun berdasarkan kebijakan akuntansi BPKH, yakni sebagai berikut:

1. Basis Akuntansi

Basis akuntansi yang digunakan dalam laporan keuangan BPKH adalah basis akrual. Pendapatan diakui saat hak untuk memperoleh pendapatan sudah terpenuhi walaupun kas belum diterima, dan beban diakui pada saat kewajiban yang mengakibatkan penurunan nilai kekayaan bersih telah terpenuhi walaupun kas belum dikeluarkan.

2. Komponen Laporan Keuangan

- a) Laporan keuangan BPKH meliputi Neraca, Laporan Operasional, Laporan Perubahan Aset Neto, Laporan Arus Kas, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan.
- b) Laporan Realisasi Anggaran sebagaimana poin 2.a. di atas disajikan sebagai laporan tambahan.

3. Periode Pelaporan

Periode penyajian laporan keuangan mulai dari 1 Januari sampai dengan 31 Desember.

4. Mata Uang Transaksi dan Pelaporan

Mata uang penyajian yang digunakan oleh BPKH adalah mata uang rupiah. Mata uang penyajian selain rupiah dapat digunakan apabila mata uang tersebut memenuhi kriteria mata uang fungsional.

Dalam hal mata uang penyajian berbeda dengan mata uang fungsional, maka BPKH menjabarkan hasil dan posisi keuangannya dalam mata uang rupiah dengan menggunakan kebijakan sebagai berikut:

- a) Aset dan liabilitas untuk setiap Laporan Keuangan yang disajikan (termasuk komparatif) dijabarkan menggunakan kurs tengah yang ditetapkan oleh Bank Indonesia pada tanggal Laporan Neraca tersebut. Kurs penutup pada tanggal laporan adalah sebagai berikut:

Tabel 1. Mata Uang Transaksi dan Pelaporan

Jenis Mata Uang Asing	Kurs Tengah BI Per 31 Desember 2020	Kurs Tengah BI Per 31 Desember 2019
1. Dolar Amerika (USD)	Rp14.105,01	Rp13.901,01
2. Riyal Saudi Arabia (SAR)	Rp3.758,63	Rp3.705,65

- b) Penghasilan dan beban untuk setiap laporan operasional yang disajikan (termasuk komparatif) dijabarkan menggunakan kurs yang ditetapkan oleh Bank Indonesia pada tanggal transaksi; dan
- c) Semua hasil dari selisih kurs diakui dalam penghasilan komprehensif lain.

5. Aset

Aset adalah sumber daya ekonomi yang dikuasai atau dimiliki oleh BPKH sebagai akibat peristiwa masa lalu dan dari manfaat ekonomi di masa depan yang diharapkan dapat diperoleh, serta dapat diukur dalam satuan uang.

a) Aset Lancar

1) Kas dan Setara Kas

Kas dan setara kas terdiri atas uang kertas dan logam, giro bank, dan deposito yang jatuh temponya maksimum 3 (tiga) bulan yang diperuntukkan untuk operasional BPKH.

2) Penempatan

Penempatan pada bank merupakan penempatan Keuangan Haji pada BPS BPIH dalam bentuk tabungan, giro, dan deposito untuk keperluan likuiditas.

3) Piutang

Piutang merupakan hak kontraktual untuk menerima kas dan aset keuangan lainnya dari pihak lain. Piutang diukur pada biaya perolehan. Piutang diantaranya terdiri atas surplus atau

kelebihan pembayaran yang belum diterima kembali oleh BPKH, bagian lancar piutang pembiayaan, dan hak serupa lainnya yang dimiliki oleh BPKH.

Perhitungan penyisihan piutang dilakukan berdasarkan kualitas piutang sesuai pedoman akuntansi BPKH.

4) Investasi Jangka Pendek

Investasi jangka pendek merupakan investasi dalam bentuk aset keuangan yang:

- a. Dimiliki untuk tujuan diperdagangkan;
- b. Akan direalisasikan (jatuh tempo) dalam 12 (dua belas) bulan setelah periode pelaporan; atau
- c. Investasi dalam bentuk emas.

Investasi jangka pendek diantaranya terdiri atas saham yang dimiliki BPKH dengan pola ambil untung jangka pendek, bagian lancar investasi sukuk, dan logam mulia.

Investasi jangka pendek diukur pada nilai wajar atau sesuai dengan pengukuran awalnya. Aset keuangan yang dimiliki untuk tujuan diperdagangkan, diklasifikasikan sebagai investasi diukur pada nilai wajar melalui surplus / defisit.

b) Investasi Jangka Panjang

Investasi jangka panjang pada instrumen ekuitas diklasifikasikan dan diukur pada nilai wajar melalui penghasilan komprehensif lain, kecuali bila nilainya tidak material, dimiliki untuk memperoleh pengendalian, atau dimiliki untuk memperoleh pengaruh signifikan.

Investasi jangka panjang pada instrumen ekuitas yang nilainya tidak material dicatat menggunakan metode biaya. Dengan menggunakan metode biaya, investasi dicatat berdasarkan biaya perolehan.

Investasi jangka panjang pada instrumen ekuitas yang dimiliki untuk memperoleh pengendalian hanya dicatat dalam Laporan Keuangan Tersendiri, juga dengan menggunakan metode biaya.

Investasi jangka panjang pada instrumen ekuitas yang dimiliki untuk memperoleh pengaruh signifikan dicatat menggunakan metode ekuitas. Dengan menggunakan metode ekuitas, investasi awal dicatat sebesar biaya perolehan dan ditambah atau dikurangi sebesar bagian laba atau rugi BPKH setelah tanggal perolehan. Distribusi laba kecuali dividen dalam bentuk saham yang diterima BPKH akan mengurangi nilai investasi.

Investasi jangka panjang pada selain instrumen ekuitas, seperti sukuk dan piutang pembiayaan, diklasifikasikan dan diukur pada biaya perolehan atau nilai wajar melalui penghasilan komprehensif lain.

Investasi jangka panjang pada selain instrumen ekuitas diklasifikasikan dan diukur pada biaya perolehan jika:

- 1) Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual; dan
- 2) Persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya.

Investasi jangka panjang pada selain instrumen ekuitas diklasifikasikan dan diukur pada nilai wajar melalui penghasilan komprehensif lain jika:

1) Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan diperdagangkan; dan

2) Persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya.

Untuk investasi jangka panjang pada selain instrumen ekuitas, selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu aset keuangan dan diakui dalam surplus / defisit.

Untuk investasi jangka panjang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan nilai buku investasi dan saldo akumulasi keuntungan atau kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya, kecuali untuk kerugian penurunan nilai dan keuntungan atau kerugian selisih kurs, sampai dengan investasi jangka panjang itu dihentikan pengakuannya atau direklasifikasi. Ketika investasi jangka panjang dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke laba rugi sebagai penyesuaian reklasifikasi.

c) Aset Tetap

Aset tetap merupakan aset berwujud yang dimiliki untuk digunakan dalam penyediaan jasa atau tujuan administratif dan diperkirakan akan digunakan selama lebih dari satu periode. Aset tetap diantaranya terdiri atas tanah, bangunan, kendaraan, peralatan, dan aset dalam penyelesaian/konstruksi, termasuk aset tetap BPKH yang dipinjamkan kepada pihak lain.

Penilaian Aset tetap:

Aset tetap diukur dengan menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai sesuai ketentuan yang berlaku.

Penyusutan Aset Tetap:

Penyusutan didefinisikan sebagai penyesuaian nilai sehubungan dengan penurunan kapasitas dan manfaat dari suatu aset. Penyesuaian nilai aset tetap dilakukan dengan berbagai metode yang sistematis sesuai dengan masa manfaat.

Masa manfaat aset tetap yang dapat disusutkan harus ditinjau secara periodik dan jika terdapat perbedaan besar dari estimasi sebelumnya, penyusutan periode sekarang dan yang akan datang harus dilakukan penyesuaian.

Metode penyusutan/amortisasi yang digunakan oleh BPKH adalah metode garis lurus. Selain Tanah dan Aset dalam Penyelesaian, seluruh Aset Tetap dapat disusutkan sesuai dengan sifat dan karakteristik aset tersebut. Umur manfaat ditentukan berdasarkan perkiraan kegunaan yaitu:

Tabel 2. Umur Manfaat Aset Tetap

Jenis Aset Tetap	Umur (Tahun)
Kategori I: Bangunan	20
Kategori II	
Partisi	8
Kendaraan motor dan mobil	4 – 8
Peralatan kantor	4
Komputer/Laptop	4
Peralatan elektronik	4
Peralatan lain-lain	4

d) Aset Tidak Berwujud

Aset tidak berwujud adalah aset non moneter yang dapat diidentifikasi dan tidak mempunyai wujud fisik serta dimiliki untuk digunakan dalam menghasilkan jasa atau tujuan administratif. Pengukuran aset tidak berwujud menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi amortisasi. Amortisasi dilakukan menggunakan metode garis lurus, sedangkan umur manfaat ditentukan sebagai berikut:

Tabel 3. Umur Manfaat Aset Tidak Berwujud

Jenis Aset Tidak Berwujud	Umur (Tahun)
Kategori I: Riset dan pengembangan perangkat lunak Paten/hak cipta/lisensi	20 20
Kategori II Perangkat lunak (software)	4

6. Liabilitas

Liabilitas adalah utang yang timbul dari peristiwa masa lalu yang penyelesaiannya mengakibatkan aliran keluar sumber daya ekonomi BPKH. Liabilitas umumnya timbul karena konsekuensi pelaksanaan tugas atau tanggung jawab untuk bertindak di masa lalu. Liabilitas disajikan dalam neraca dan dicatat sebesar nominal. Liabilitas diklasifikasikan sebagai Liabilitas Jangka Pendek dan Liabilitas Jangka Panjang.

Kategori liabilitas jangka pendek antara lain sebagai berikut:

a) Utang Jemaah Tunda

Utang Jemaah Tunda adalah utang yang muncul dari setoran awal dan lunas BPIH calon jemaah haji baik haji reguler maupun haji khusus yang telah berhak berangkat namun menunda karena alasan tertentu.

b) Utang Operasional

Utang Operasional merupakan kewajiban BPKH atas barang dan jasa yang telah diterima dari pihak ketiga yang sampai dengan tanggal laporan belum dibayarkan.

c) Utang Pajak

Utang Pajak adalah utang yang timbul akibat pajak terkait dengan operasional, penempatan dan investasi BPKH yang belum disetorkan ke Kas Negara.

d) Utang Jangka Pendek Lainnya

Utang jangka pendek Lainnya adalah kewajiban yang tidak termasuk kategori di atas.

Kategori liabilitas jangka panjang antara lain sebagai berikut:

a) Liabilitas jangka panjang dapat timbul dari biaya yang berhubungan dengan pemberangkatan jemaah pada periode-periode yang akan datang serta liabilitas yang tidak harus segera dilunasi lainnya.

b) Dana titipan jemaah diantaranya terdiri atas liabilitas yang berhubungan dengan setoran Bipih dan/atau Bipih Khusus jemaah haji menunggu dan saldo rekening virtual jemaah haji menunggu.

- c) Pendapatan nilai manfaat yang ditangguhkan terdiri atas pendapatan dari periode yang lalu namun belum diakui karena pengelolaan keuangan haji sebelumnya oleh Direktorat Jenderal Penyelenggaraan Haji dan Umroh Kementerian Agama menerapkan ketentuan untuk tidak mengakui surplus/defisit. Pos ini hanya akan digunakan hingga nilai tercatat yang berasal dari saldo awal pendapatan nilai manfaat yang ditangguhkan habis.

7. Aset Neto

Aset neto adalah selisih antara aset dan liabilitas yang diklasifikasikan berdasarkan sifat sumber daya, yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Aset neto tanpa pembatasan adalah sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu atau periode tertentu. Sedangkan aset neto dengan pembatasan berasal dari sumber daya yang penggunaannya dibatasi untuk tujuan tertentu atau setelah memenuhi kondisi yang melekat pada sumber daya tersebut.

Penghasilan komprehensif lain dan sumber daya lain yang diterima BPKH tanpa adanya kondisi tertentu yang melekat seperti hibah termasuk kategori aset neto tanpa pembatasan. Nilai manfaat dari hasil penempatan dan investasi keuangan haji dan penerimaan dana terikat lainnya dikategorikan sebagai aset neto dengan pembatasan, termasuk dana abadi umat, dan penerimaan dana terikat lainnya.

Pendapatan diakui ketika kenaikan manfaat ekonomi di masa depan yang berkaitan dengan kenaikan aset atau penurunan liabilitas telah terjadi dan dapat diukur dengan andal.

Pengakuan pendapatan antara lain :

- a) Pendapatan setoran jemaah biasa diakui dalam periode jemaah yang bersangkutan sudah berangkat.
- b) Pendapatan nilai manfaat diakui saat menjadi hak entitas. Pendapatan nilai manfaat meliputi bagi hasil dan dividen serta keuntungan penjualan investasi BPKH.

8. Beban

Beban diakui ketika penurunan manfaat ekonomi masa depan yang berkaitan dengan penurunan aset atau kenaikan liabilitas telah terjadi dan dapat diukur dengan andal.

Pengakuan beban antara lain :

- a) Beban PIH ke Kementerian Agama diakui dalam periode jemaah yang bersangkutan sudah berangkat ke tanah suci.
- b) Beban kemaslahatan diakui ketika telah diterimanya surat persetujuan dari Badan Pelaksana BPKH.
- c) Beban operasional diklasifikasikan sebagai beban sumber daya manusia serta beban administrasi dan umum

9. Perubahan Valuta Asing

Pencatatan dalam mata uang asing dicatat dengan menggunakan kurs tengah penutupan Bank Indonesia saat terjadinya transaksi.

Kurs tunai yang berlaku pada tanggal transaksi sering disebut kurs spot (*spot rate*). Untuk alasan praktis, suatu kurs yang mendekati kurs tanggal transaksi sering digunakan, misalnya rata-rata kurs tengah Bank Sentral selama seminggu atau sebulan digunakan untuk seluruh transaksi pada periode tersebut. Namun, jika kurs berfluktuasi secara signifikan, penggunaan kurs rata-rata untuk suatu periode tidak dapat diandalkan.

Konsekuensi atas pencatatan dan pelaporan kewajiban dalam mata uang asing akan mempengaruhi pos pada Neraca untuk Liabilitas yang berhubungan dan aset neto dana pada entitas pelaporan.

Apabila suatu transaksi dalam mata uang asing timbul dan diselesaikan dalam periode yang sama, maka seluruh selisih kurs tersebut diakui pada periode tersebut. Namun jika timbul dan diselesaikannya suatu transaksi berada dalam beberapa periode akuntansi yang berbeda, maka selisih kurs harus diakui untuk setiap periode akuntansi dengan memperhitungkan perubahan kurs untuk masing-masing periode.

D. Penjelasan Pos Neraca

1. Kas dan Setara Kas

Jumlah kas dan setara kas per 31 Desember 2020 dan 31 Desember 2019 sebesar Rp17.951.687.031,00 dan Rp8.884.074.697,00. Terdapat kenaikan sebesar Rp9.067.612.334,00 dikarenakan adanya dana operasional BPKH yang sudah ditransfer dari kas haji sesuai ketentuan yang berlaku. Akun kas dan setara kas terdiri atas uang kertas dan logam, giro bank, dan deposito yang jatuh temponya maksimum 3 bulan yang dikuasai dan dikelola BPKH untuk keperluan program keuangan haji dan kegiatan operasional BPKH yang ditempatkan pada rekening operasional, rekening kustodi investasi dan rekening program kemaslahatan, dan pada akhir tahun masih terdapat saldo di rekening operasional yang digunakan untuk pembayaran daftar kewajiban operasional. Selain itu terdapat juga saldo pada rekening program kemaslahatan di akhir tahun yang merupakan alokasi penyaluran kepada mitra atau penerima program kemaslahatan. Rincian Kas dan setara kas sebagai berikut:

Tabel 4. Saldo Kas dan setara kas posisi 31 Desember 2020 dan 31 Desember 2019

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
1. Kas Tunai	1.330.446.190,00	349.383.190,00
2. Bank:	16.621.240.841,00	8.534.691.507,00
- Rekening Bidang Keuangan (Giro Operasional)	8.017.441.517,00	7.033.170.056,00
Bank Syariah Mandiri	467.224.438,00	2.050.769.722,00
Bank Rakyat Indonesia Syariah	771.548.895,00	1.231.013.077,00
Bank Negara Indonesia Syariah	6.778.668.184,00	3.751.387.257,00
- Rekening Bidang Investasi	61.483.224,00	1.114.479.429,00
Bank Indonesia	4.604.022,00	323.138.951,00
Bank CIMB Niaga	56.879.202,00	791.340.478,00
Bank NTB	0,00	0,00
- Rekening Bidang Kemaslahatan	8.542.316.100,00	387.042.022,00
Bank Tabungan Negara	8.542.316.100,00	387.042.022,00
Total	17.951.687.031,00	8.884.074.697,00

Daftar rekening kas dan setara kas dapat dilihat dalam lampiran 1.

Produk perbankan yang ditujukan untuk kegiatan penempatan dana Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU) disajikan terpisah dalam akun penempatan pada bank.

2. Piutang

Jumlah piutang bersih per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp3.760.391.694,00 dan Rp476.908.352.986,00 dengan rincian sebagai berikut:

Tabel 5. Saldo Piutang per 31 Desember 2020 dan 31 Desember 2019

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
1. Piutang Operasional Haji	462.599.383,00	453.650.460,00
2. Piutang Hasil Efisiensi BPIH	0,00	144.672.931.453,00
3. Piutang Pelimpahan PKOH Kemenag	5.239.154.444,00	283.430.318.521,00
4. Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji)	1.675.302.710,00	0,00
5. Piutang Lainnya	2.117.785.687,00	48.921.963.914,00
Total Piutang	9.494.842.224,00	477.478.864.348,00
Akumulasi Piutang Tak Tertagih	(5.734.450.530,00)	(570.511.362,00)
Total Piutang Bersih	3.760.391.694,00	476.908.352.986,00

Saldo piutang operasional haji per 31 Desember 2020 sebesar Rp462.599.383,00 bertambah dari tahun 2019 dikarenakan adanya penyesuaian kurs dari piutang yang berbentuk valuta asing.

Adapun rincian dari piutang operasional haji tahun 2020 adalah:

URAIAN	Tahun 2020
1. Nilai kelebihan pembayaran <i>General Service Fee</i> (GSF) Haji Khusus tahun 1437H/2016M sebesar USD16.066,00 dengan ekuivalen rupiah sebesar Rp226.611.091,00	226.611.091,00
2. Dana Setoran Awal Haji Reguler yang belum dilimpahkan ke Rekening a.n BPKH	200.000.000,00
3. Nilai Piutang pelimpahan dari Subdit PPDH Kementerian Agama kepada pihak lain.	35.988.292,00
Jumlah Piutang Operasional Haji	462.599.383,00

Piutang hasil efisiensi telah dilakukan pelunasan oleh Kementerian Agama dengan rincian sebagai berikut:

Saldo Awal Piutang efisiensi 1 Januari 2020	144.672.931.453,00
Pengurangan Piutang Hasil Efisien PIH 2018 dari Kementerian Agama	(144.672.931.453,00)
Saldo Akhir Piutang efisiensi 31 Desember 2020	0,00

Piutang pelimpahan PKOH Kemenag sebesar Rp5.239.154.444,00 merupakan hasil mutasi tambah dan kurang selama 31 Desember 2020 sebagai berikut:

Saldo Awal Pelimpahan PKOH Kemenag 1 Januari 2020	283.430.318.521,00
Pengurangan penerimaan atas piutang pelimpahan PKOH Kemenag	(278.191.164.077,00)
Saldo Akhir Pelimpahan PKOH Kemenag 31 Desember 2020	5.239.154.444,00

Piutang pelimpahan PKOH Kementerian Agama terdiri dari piutang kepada pihak ketiga dan piutang lainnya pada Subdit PKOH dengan rincian sebagai berikut:

Uraian	Nilai
1. Piutang kepada pemilik rumah mekah 2013	3.733.942.016,00
2. Piutang kepada pemilik rumah mekah 2014	1.496.502.980,00
3. Piutang lainnya	8.709.448,00
Jumlah Piutang Pelimpahan PKOH	5.239.154.444,00

Atas pelimpahan PKOH Kementerian Agama tersebut diatas BPKH telah berkoordinasi dengan Ditjen PHU Kementerian Agama dan telah mengirimkan surat permintaan rincian piutang serta dokumen pendukung/kepemilikan piutang, namun sampai dengan saat ini dokumen tersebut belum diterima.

Piutang pelimpahan PKOH Kemenag sebesar Rp1.675.302.710,00 merupakan sisa kas operasional haji tahun-tahun yang lalu yang belum selesai diserahkan oleh Ditjen PHU Kementerian Agama.

Piutang lainnya sebesar Rp2.117.785.687,00 merupakan piutang kepada jemaah atas visa progresif sebesar Rp1.264.747.782,00, piutang pegawai sebesar Rp801.602.105,00 dan piutang kepada PT Kanomas sebesar Rp51.435.800,00. Berikut rincian mutasi piutang lainnya:

Saldo Awal Piutang Lainnya 1 Januari 2020	48.921.963.914,00
Pengembalian sisa Bipih (jemaah tidak berangkat)	(47.616.716.134,00)
Pengembalian piutang pajak atas kelebihan pemotongan pajak atas penjualan sukuk	(40.500.000,00)
Piutang Pegawai	801.602.105,00
Piutang PT Kanomas	51.435.800,00
Saldo Akhir Piutang Lainnya 31 Desember 2020	2.117.785.685,00

Atas piutang pegawai sebesar Rp801.602.105,00 terdiri dari:

Uraian	Nilai
1. Tunjangan pendidikan	665.845.234,00
2. Pengembalian iuran BPJS untuk Pegawai Perjanjian Kerja Waktu Tertentu	135.756.871,00
Jumlah Piutang Pegawai	801.602.105,00

Atas jumlah piutang per 31 Desember 2020 telah dilakukan penyisihan piutang tak tertagih untuk piutang yang memiliki indikasi penurunan nilai yaitu piutang operasional haji dan piutang operasional PKOH Tahun 2017. Akumulasi penyisihan piutang tak tertagih sejumlah Rp5.734.450.530,00 dengan rincian sebagai berikut:

1. Akumulasi Penyisihan Piutang Tak Tertagih – Operasional Haji	462.599.383,00
2. Akumulasi Penyisihan Piutang Tak Tertagih Pelimpahan PKOH Kemenag	5.239.154.444,00
3. Akumulasi Penyisihan Piutang Tak Tertagih Piutang lainnya	32.696.703,00
Total	5.734.450.530,00

Perhitungan kembali saldo akumulasi piutang tak tertagih telah dilakukan berdasarkan PKBP BPKH Nomor 14 Tahun 2020 tentang Pedoman Akuntansi Keuangan BPKH dan PKBP BPKH Nomor 36 Tahun 2020 tentang Penurunan Nilai Aset Keuangan Haji. Penyisihan piutang tak tertagih dihitung dengan mengevaluasi piutang Kemenag dengan menggunakan konsep pendekatan kerugian kredit ekspektasian (*expected credit loss/ECL*).

3. Persediaan

Jumlah Persediaan per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp335.705.421,00 dan Rp0,00.

Persediaan merupakan barang atau perlengkapan yang dimaksudkan untuk mendukung kegiatan operasional BPKH dan dimaksudkan untuk diserahkan dalam rangka pelayanan kepada masyarakat. Persediaan BPKH saat ini berupa alat tulis kantor, buku cetakan, kalender, agenda, dan souvenir.

4. Beban Dibayar Dimuka

Jumlah beban dibayar dimuka per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp11.596.596.713,00 dan Rp2.900.817.895,00. Beban dibayar dimuka merupakan beban yang dibayarkan sebelum jasa tersebut digunakan.

Beban Dibayar Dimuka sebesar Rp11.596.596.713,00 merupakan hasil mutasi tambah dan kurang selama 31 Desember 2020 sebagai berikut:

Saldo Awal Beban Dibayar Dimuka 1 Januari 2020	2.900.817.895,00
Mutasi Tambah Beban Dibayar Dimuka	21.207.697.707,00
Mutasi Kurang Pemakaian Beban Dibayar Dimuka atas Beban Dibayar Dimuka tahun 2019	(2.900.817.895,00)
Mutasi Kurang Pemakaian Beban Dibayar Dimuka atas Beban Dibayar Dimuka tahun 2020	(9.611.100.994,00)
Saldo Akhir Beban Dibayar Dimuka 31 Desember 2020	11.596.596.713,00

Rincian mutasi tambah beban dibayar dimuka selama periode tahun 2020 adalah sebagai berikut:

Tabel 6. Rincian Beban Dibayar Dimuka

No	Uraian	Nilai Beban Dibayar Dimuka	Periode Jangka Waktu	Pemakaian Beban Tahun 2020	Saldo Beban Dibayar Dimuka 31 Des 2020
1	Asuransi Purna Jabatan	3.422.293.500,00	7 Juni 2020-7 Juni 2021	1.996.337.875,00	1.425.955.625,00
2	Asuransi Jiwa dan Kecelakaan	3.191.124.000,00	Juni 2020-Mei 2021	1.861.489.000,00	1.329.635.000,00
3	Perjanjian Sewa Kantor Lt. 5 dan 8	11.773.162.200,00	1 Agustus 2020-31 Juli 2021	4.905.484.250,00	6.867.677.950,00
4	Sewa Reklame BPKH	40.333.333,00	1 Okt 2020-30 Sept 2021	10.083.333,00	30.250.000,00
5	Perjanjian Sewa Kantor Lt. 2 Tambahan	1.900.000.000,00	1 Sep 2020-31 Juli 2021	690.909.091,00	1.209.090.909,00
6	Perjanjian Sewa Kantor Lt. 2	880.784.674,00	1 Nov 2020-31 Okt 2021	146.797.445,00	733.987.229,00
	Jumlah	21.207.697.707,00		9.611.100.994,00	11.596.596.713,00

5. Pendapatan Yang Masih Harus Diterima

Saldo pendapatan yang masih harus diterima per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp718.547.428.203,00 dan Rp352.990.921.417,00 merupakan pendapatan nilai manfaat yang belum diterima dari penempatan dan investasi dengan rincian sebagai berikut:

Tabel 7. Saldo Pendapatan yang Masih Harus Diterima per 31 Desember 2020 dan 31 Desember 2019

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Dana BPIH :		
Bagi Hasil Deposito (IDR)	35.451.401.923,00	83.319.500.867,00
Bagi Hasil Deposito (USD)	2.057.376.220,00	1.807.941.206,00
Bagi Hasil Deposito (SAR)	12.011.942,00	630.010,00
Imbal Hasil Surat Berharga dan lainnya	662.381.461.163,00	249.197.994.959,00
Sub Jumlah Dana BPIH	699.902.251.248,00	334.326.067.042,00
Dana Abadi Umat :		
Bagi Hasil Deposito (IDR)	247.302.810,00	358.134.572,00
Bagi Hasil Deposito (USD)	860.265,00	1.121.625,00
Imbal Hasil Surat Berharga dan lainnya	18.397.013.880,00	18.305.598.178,00
Sub Jumlah Dana Abadi Umat	18.645.176.955,00	18.664.854.375,00
Jumlah	718.547.428.203,00	352.990.921.417,00

Daftar pendapatan yang masih harus diterima untuk masing-masing produk penempatan dan investasi dapat dilihat dalam lampiran 2.

Perhitungan pendapatan nilai manfaat yang masih harus diterima dilakukan berdasarkan perhitungan sesuai dengan *Indicative Return* yang diharapkan. Realisasi penerimaan pendapatan pada tahun berikut dapat berbeda sesuai dengan nisbah yang dihitung berdasarkan *net profit* pada masing-masing BPS BPIH.

6. Penempatan pada Bank

Saldo penempatan per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp45.331.357.490.577,00 dan Rp54.298.798.742.530,00 merupakan saldo penempatan dana haji pada produk perbankan berupa tabungan, giro dan deposito yang terdiri dari dana setoran jemaah, dana nilai manfaat dan dana abadi umat sebagai berikut:

Tabel 8. Saldo Penempatan pada Bank per 31 Desember 2020 dan 31 Desember 2019

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Dana BPIH:	45.064.621.595.593,00	54.047.138.662.244,00
Tabungan	137.462.586.286,00	850.611.428.794,00
Giro	3.902.168.362.170,00	287.336.724.160,00
Deposito	41.024.990.647.137,00	52.909.190.509.290,00
Dana Abadi Umat:	266.735.894.984,00	251.660.080.286,00
Giro	1.907.364,00	1.454.820,00
Deposito	266.733.987.620,00	251.658.625.466,00

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Jumlah	45.331.357.490.577,00	54.298.798.742.530,00

Adapun rincian nilai penempatan pada setiap bank per 31 Desember 2020 adalah sebagai berikut:

Tabel 9. Rincian Nilai Penempatan PIH

No.	Nama Bank	Rekening PIH	Rekening DAU	Jumlah
1	Bank Syariah Mandiri	8.007.488.386.161,00		8.007.488.386.161,00
2	BRI Syariah	4.016.232.037.994,00		4.016.232.037.994,00
3	BNI Syariah	3.229.724.113.514,00	26.351.879.291,00	3.256.075.992.805,00
4	Bank Muamalat Indonesia	8.906.017.272.838,00		8.906.017.272.838,00
5	Bank Tabungan Negara Syariah	2.879.679.749.500,00	240.324.020.904,00	3.120.003.770.404,00
6	Bank Permata Syariah	1.500.530.245.326,00	59.994.789,00	1.500.590.240.115,00
7	Bank CIMB Niaga Syariah	2.141.536.007.163,00		2.141.536.007.163,00
8	Bank Mega Syariah	1.964.009.093.979,00		1.964.009.093.979,00
9	Bank Panin Dubai Syariah	2.076.597.664.429,00		2.076.597.664.429,00
10	Bank Jatim Syariah	578.647.426.131,00		578.647.426.131,00
11	Bank Sumut Syariah	77.452.357.929,00		77.452.357.929,00
12	Bank Jateng Syariah	226.952.237.038,00		226.952.237.038,00
13	Bank Aceh Syariah	1.622.161.605.619,00		1.622.161.605.619,00
14	Bank Sumsel Babel Syariah	589.769.451.044,00		589.769.451.044,00
15	Bank Nagari Syariah	528.847.446.464,00		528.847.446.464,00
16	Bank Riau Kepri Syariah	714.797.809.617,00		714.797.809.617,00
17	Bank OCBC NISP	1.381.915.366.438,00		1.381.915.366.438,00
18	BTPN Syariah	414.728.799.724,00		414.728.799.724,00
19	Maybank Syariah	976.227.763.302,00		976.227.763.302,00
20	Bank DKI Syariah	651.307.070.504,00		651.307.070.504,00
21	Bank Danamon	27.061.925.048,00		27.061.925.048,00
22	Bank Kaltim	13.120.773.025,00		13.120.773.025,00
23	Bank BCA Syariah	5.982.781.641,00		5.982.781.641,00
24	Bank Bukopin	9.425.000.000,00		9.425.000.000,00
25	Bank Sinarmas	812.491.376.968,00		812.491.376.968,00
26	Bank Jambi UUS	229.640.996.928,00		229.640.996.928,00
27	Bank Kalsel UUS	217.424.610.040,00		217.424.610.040,00
28	Bank Kalbar UUS	38.198.546,00		38.198.546,00
29	Bank NTB Syariah	1.185.126.085.771,00		1.185.126.085.771,00
30	Bank Jabar Banten Syariah	20.941.131.017,00		20.941.131.017,00
31	Bank DIY	56.843.107.263,00		56.843.107.263,00

No.	Nama Bank	Rekening PIH	Rekening DAU	Jumlah
32	Bank Sulselbar	1.903.704.632,00		1.903.704.632,00
	Total	45.064.621.595.593,00	266.735.894.984,00	45.331.357.490.577,00

Daftar penempatan pada bank dapat dilihat dalam lampiran 3.

Rincian nama rekening penempatan PIH per 31 Desember 2020 sebesar Rp45.064.621.595.593,00 adalah sebagai berikut:

Rekening Setoran PIH:

Setoran Awal BPIH Reguler	29.238.535.950.072,00
Setoran Lunas BPIH Reguler	2.341.989.837.134,00
Sub Jumlah Setoran BPIH Reguler	31.580.525.787.206,00
Setoran Awal BPIH Khusus	2.363.827.882.761,00
Setoran Lunas BPIH Khusus	831.122.132.023,00
Sub Jumlah Setoran BPIH Khusus	3.194.950.014.784,00
Jumlah Rekening Setoran BPIH	34.775.475.801.990,00
Nilai Manfaat:	
Nilai Manfaat BPIH Reguler	9.760.174.236.263,00
Nilai Manfaat BPIH Khusus	528.971.557.340,00
Jumlah Rekening Nilai Manfaat	10.289.145.793.603,00
Total Rekening Penempatan BPIH	45.064.621.595.593,00

Rincian rekening penempatan DAU per 31 Desember 2020 sebesar Rp266.735.894.984,00 adalah sebagai berikut:

Rekening Giro DAU	1.907.364,00
Rekening Deposito DAU	266.733.987.620,00
Jumlah Rekening DAU	266.735.894.984,00

7. Investasi Jangka Pendek

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Surat Berharga Jangka Pendek	8.861.980.089.784,00	9.999.505.853.840,00

Nilai investasi jangka pendek per 31 Desember 2020 merupakan investasi dana setoran jemaah dalam bentuk sukuk yang akan jatuh tempo pada tahun 2021 dan Reksadana Pasar Uang sejumlah Rp8.631.980.089.784,00, investasi PYD pada Bank NTB Syariah sebesar Rp200.000.000.000,00, dan PYD pada Bank Jambi sebesar Rp30.000.000.000,00. *Underlying* untuk reksadana pasar uang syariah ini adalah deposito pada BPS BPIH dan Sukuk Korporasi di bawah satu tahun.

Tabel 10. Rincian Investasi Jangka Pendek per 31 Desember 2020

No	Jenis Investasi	Tanggal Perolehan	Tanggal jatuh Tempo	Nilai
A. Sukuk				
1	SDHI2021A	11-Apr-11	11-Apr-21	2.000.000.000.000,00
2	SDHI2021B	17-Okt-11	17-Okt-21	3.000.000.000.000,00
3	PBS01(USD)	15-Nov-18	15-Nov-21	1.410.501.000.000
4	Sukuk korporasi	14-Nov-18	15-Nov-21	200.000.000.000
5	RDPUS - PNM Arafah	21-Dec-18	n.a	500.917.650.000,00
6	RDPUS -Danareksa Seruni Dana Haji	27-Jun-19	n.a	301.203.120.000,00
7	RDPUS - BNI AM Likuid Prioritas Syariah	27-Jun-19	n.a	505.610.862.083,00
8	RDPUS - Bahana Kas Syariah Fund	10-Jan-20	n.a	301.122.617.701,00
9	RDPUS - Manulife Dana Kas Syariah Misbah I	01-Jul-20	n.a	160.706.520.000,00
10	RDPUS - Mandiri Pasar Uang Optima Syariah	01-Jul-20	n.a	151.240.320.000,00
11	RDPUS - Principal Cash Fund Syariah	01-Jul-20	n.a	100.678.000.000,00
	Jumah Sukuk			8.631.980.089.784,00
B. PYD				
1	Bank NTB Syariah	17-Dec-20	17-Dec-25	200.000.000.000,00
2	Bank Jambi	16-Dec-20	16-Dec-21	30.000.000.000,00
	Jumlah PYD			230.000.000.000,00
Total Investasi Jangka Pendek				8.861.980.089.784,00

Rincian investasi jangka pendek dapat dilihat dalam lampiran 4.

8. Investasi Jangka Panjang

Saldo investasi jangka panjang per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp90.713.181.900.096,00 dan Rp60.018.629.718.359,00 merupakan investasi dana setoran jemaah, dana nilai manfaat, dan dana abadi umat dalam bentuk sukuk, reksadana dan penyertaan saham pada Bank Muamalat Indonesia sebagai berikut:

Tabel 11. Investasi Jangka Panjang per 31 Desember 2020 dan 31 Desember 2019

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Dana PIH:		
Investasi pada surat berharga:		
Diukur pada biaya perolehan		
Sukuk	50.416.855.000.000,00	33.725.618.000.000,00
Premium yang belum diamortisasi	1.100.253.711.547,00	97.520.643.192,00
Diskonto yang belum diamortisasi	(848.961.059.076,00)	(201.027.996.854,00)
Pinjaman Yang Diberikan	800.000.000.000,00	
Sub Jumlah 'Diukur pada biaya perolehan'	51.468.147.652.471,00	33.622.110.646.338,00

Uraian	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Diukur pada nilai wajar		
Reksadana syariah	35.862.645.486.134,00	23.077.649.292.289,00
Investasi Langsung Lainnya - APIF	70.524.598.640,00	
Jumlah Investasi Dana PIH	87.401.317.737.245,00	56.699.759.938.627,00
Dana Abadi Umat		
Investasi pada surat berharga:		
Diukur pada biaya perolehan		
Sukuk	3.230.890.000.000,00	3.230.890.000.000,00
Premium yang belum diamortisasi	56.665.459.851,00	63.671.076.732,00
Diskonto yang belum diamortisasi	0,00	0,00
Sub Jumlah 'Diukur pada biaya perolehan'	3.287.555.459.851,00	3.294.561.076.732,00
Investasi pada saham:		
Diukur pada biaya perolehan		
Penyertaan Saham PT BMI-BPDAU	19.990.000.000,00	19.990.000.000,00
Penyertaan Saham dari Bonus PT BMI-BPDAU	566.383.000,00	566.383.000,00
Penyertaan Saham PT BMI-Jamaah Haji Indonesia	3.752.320.000,00	3.752.320.000,00
Sub Jumlah Investasi pada saham	24.308.703.000,00	24.308.703.000,00
Jumlah Investasi Dana DAU	3.311.864.162.851,00	3.318.869.779.732,00
Total Investasi Jangka Panjang	90.713.181.900.096,00	60.018.629.718.359,00

Daftar investasi jangka panjang untuk masing-masing produk dapat dilihat dalam lampiran 5.

Sampai dengan 31 Desember 2020 terjadi peningkatan investasi jangka panjang dibandingkan tahun 2019 sejumlah Rp30.694.552.181.737,00. Hal ini dikarenakan perubahan instrumen penempatan pada bank yang bersumber dari setoran jemaah menjadi instrumen investasi mengikuti ketentuan yang berlaku dan untuk memperoleh nilai manfaat yang lebih tinggi.

1. Surat Berharga Negara

Per 31 Desember 2020 BPKH memiliki dua jenis instrumen sukuk negara yaitu dalam bentuk Sukuk Dana Haji Indonesia (SDHI) dengan nilai yang tercatat sebesar Rp14.697.000.000.000,00 yang bersifat *non-tradeable* dan Surat Berharga Syariah Negara (SBSN) Rupiah yang dapat diperdagangkan sebesar Rp33.269.646.652.471,00. Intensi kepemilikan untuk sukuk negara tersebut saat ini diperuntukkan untuk dipegang sampai dengan jatuh tempo (*Hold To Maturity*) untuk menyesuaikan dengan kewajiban masa depan BPKH. BPKH juga memiliki instrumen SBSN dalam mata uang USD sejumlah USD200 juta yang dibeli pada bulan Desember 2018 dan Januari 2019. Surat berharga negara diukur pada biaya perolehan yang diamortisasi.

2. Sukuk Korporasi

Per 31 Desember 2020 BPKH memiliki instrumen Sukuk Korporasi dengan nilai yang tercatat sebesar Rp2.738.000.000.000,00 seluruhnya memiliki peringkat idAAA yang mencerminkan

risiko yang rendah. Mayoritas sukuk korporasi yang dimiliki oleh BPKH diterbitkan oleh PLN dengan total kontribusi sebesar 46,4% dari total sukuk korporasi yang dimiliki BPKH. Sukuk korporasi diukur pada biaya perolehan yang diamortisasi.

3. Reksadana Terproteksi Syariah (RDST)

BPKH telah melakukan investasi pada instrumen reksadana terproteksi syariah untuk mengoptimalkan imbal hasil dengan beberapa manajer investasi mitra BPKH, di mana *underlying* atas reksadana tersebut adalah SBSN. Nilai Aktiva Bersih RDST yang dimiliki per 31 Desember 2020 sebesar Rp35.862.645.486.134,00 diukur pada nilai wajar melalui penghasilan komprehensif lain.

4. Penyertaan Saham

Penyertaan saham di Bank Muamalat Indonesia yang merupakan serah terima dari Kementerian Agama senilai Rp24.308.703.000,00 yang dikategorikan sebagai investasi dana abadi umat. Pelimpahan ini sesuai dengan Pasal 59 Undang-Undang Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji. Saham yang dilimpahkan adalah sebagai berikut:

a) Penyertaan Saham BMI dari BP DAU

Penyertaan saham pada PT. BMI sebanyak 99.950.000 lembar saham Seri A dengan nilai nominal Rp200,00 per lembar saham (setelah *stock split* oleh PT. BMI). Bukti kepemilikan adalah berupa surat Kolektif Saham Seri A Nomor 300.000.002 dengan nomor urut 00132458096 s.d. 00232408095. Pada tahun 1998, Menteri Agama, dengan persetujuan Presiden Republik Indonesia, telah membeli saham BMI sebanyak 19.990.000 lembar saham dengan nilai nominal Rp1.000,00 per lembar saham atau sebesar Rp19.990.000.000,00 yang diperkuat dengan surat jual-beli saham Nomor 15/BMI/SPR/11/98 antara Direktur Utama PT Bank Muamalat Indonesia dan Menteri Agama Republik Indonesia.

b) Penyertaan Saham BMI dari Jemaah Haji Indonesia

Penyertaan Saham BMI dari Jemaah Haji Indonesia sebanyak 18.761.600 lembar saham Seri A dengan nilai nominal Rp200,00 per lembar saham. Penyertaan saham tersebut dimulai sejak adanya himbauan kepada jemaah haji tahun 1992 untuk memiliki saham BMI dengan cara memotong langsung salah satu komponen biaya penyelenggaraan ibadah haji yaitu uang bekal daerah sebesar Rp10.000,00 per jemaah haji melalui Surat nomor D/HM.00/2897/1992 tanggal 25 Mei 1992 perihal Himbauan untuk Menanam Saham pada BMI. Pencatatan Saham tersebut berdasarkan Keputusan Presiden Republik Indonesia Nomor 52 Tahun 1996 yang menyatakan bahwa Badan Pengelola sebagai kuasa para jemaah haji Indonesia dalam pengelolaan dana yang mereka sertakan dalam modal usaha Bank Muamalat Indonesia.

Sesuai dengan pelimpahan keuangan haji dari Kementerian Agama kepada BPKH yang didalamnya termasuk penyertaan saham BMI atas nama jemaah haji Indonesia senilai Rp3.752.320.000,00 disajikan dalam neraca awal BPKH. Namun pembagian deviden atas saham ini masih berada di PT. BMI dan belum diserahkan kepada BPKH dikarenakan diperlukan koordinasi lanjutan antara BPKH dan PT. BMI agar kepemilikan saham ini secara langsung dikuasakan ke BPKH sesuai ketentuan.

c) Penyertaan Saham dari Bonus PT BMI-BPDAU

Penambahan Penyertaan Bonus Saham BMI atas nama BP DAU sebesar Rp566.383.000,00 merupakan pembagian laba (deviden) dari BMI berupa 5.663.830 lembar saham dengan nilai Nominal sebesar Rp100,00 per lembar saham. Bukti Kepemilikan Bonus Saham dengan surat

Kolektif Saham Seri B Nomor 300.346.476 dengan nomor urut 07149875031 s.d 07155538860.

5. Investasi Langsung Lainnya

Investasi Langsung Lainnya – APIF sebesar USD4.999.968,00 atau ekuivalen Rp70.524.598.640,00 dan Pinjaman Yang Diberikan pada Bank NTB sebesar Rp800.000.000.000,00.

9. Aset Tetap

Nilai aset tetap bersih per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp79.614.515.081,00 dan Rp91.692.491.343,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Aktiva Tetap		
- Biaya perolehan	253.010.463.336,00	251.468.847.270,00
- Akumulasi penyusutan	(173.395.948.255,00)	(159.776.355.927,00)
	79.614.515.081,00	91.692.491.343,00

Aset tetap terdiri dari kategori yang diperoleh dan digunakan oleh BPKH dan aset tetap yang diperoleh dan digunakan oleh Ditjen PHU Kementerian Agama dalam menyelenggarakan ibadah haji. Rincian jenis aset tetap per masing-masing kategori adalah sebagai berikut:

Tabel 12. Aset Tetap per Kategori

No.	Jenis Aset Tetap	Perolehan BPKH	Perolehan Ditjen PHU Kemenag	Total
	A. Harga Perolehan			
1	Tanah	0,00	46.395.922.500,00	46.395.922.500,00
2	Gedung dan Bangunan	0,00	1.178.552.000,00	1.178.552.000,00
3	Kendaraan	0,00	57.135.436.200,00	57.135.436.200,00
4	Peralatan dan Mesin	12.916.098.224,00	130.554.843.992,00	143.470.942.216,00
5	Aset Tetap Lainnya	0,00	3.646.778.420,00	3.646.778.420,00
6	Jalan dan Irigasi	0,00	1.182.832.000,00	1.182.832.000,00
	Jumlah Harga Perolehan	12.916.098.224,00	240.094.365.112,00	253.010.463.336,00
	B. Akumulasi Penyusutan			
1	Tanah	0,00	0,00	0,00
2	Gedung dan Bangunan	0,00	176.782.800,00	176.782.800,00
3	Kendaraan	0,00	44.579.966.853,00	44.579.966.853,00
4	Peralatan dan Mesin	4.990.851.321,00	122.631.559.346,00	127.622.410.667,00
5	Aset Tetap Lainnya	0,00	709.093.677,00	709.093.677,00
6	Jalan dan Irigasi	0,00	307.694.258,00	307.694.258,00
	Jumlah Akumulasi Penyusutan	4.990.851.321,00	168.405.096.934,00	173.395.948.255,00
	C. Nilai Buku	7.925.246.903,00	71.689.268.178,00	79.614.515.081,00

Daftar aset tetap dapat dilihat dalam lampiran 6.

Sampai dengan 31 Desember 2020 terdapat penambahan aset tetap dari perolehan yang bersumber dari dana operasional BPKH. Rincian perubahan perolehan aset dan akumulasi penyusutannya yang bersumber dari anggaran operasional BPKH adalah sebagai berikut:

Tabel 13. Aset Tetap Perolehan BPKH per 31 Desember 2020

No.	Jenis Aset Tetap	Saldo 1 Jan 2020	Penambahan	Pengurangan	Saldo 31 Des 2020
	A. Harga Perolehan				
1	Peralatan dan Mesin	11.374.482.158,00	1.541.616.066,00	0,00	12.916.098.224,00
	B. Akumulasi Penyusutan				
1	Peralatan dan Mesin	1.985.893.408,00	3.004.957.913,00	0,00	4.990.851.321,00
	C. Nilai Buku	9.388.588.750,00			7.925.246.903,00

Atas perolehan aset BMH belum termasuk nilai perolehan tahun 2019 sebesar Rp1.780.029.402, meliputi tanah sebesar Rp150.000.000,00, kendaraan sebesar Rp469.000.000,00, peralatan dan mesin sebesar Rp882.273.150,00, dan aset tetap lainnya sebesar Rp278.756.252,00. Belum dicatatnya aset yang diperoleh Kemenag dengan dana yang bersumber dari BPIH perolehan tahun 2019 dikarenakan belum terdapat rincian item aset yang digunakan sebagai dasar pencatatan pada aplikasi aset dan belum terdapat serah terima dari Kemenag kepada BPKH.

10. Aset Tidak Berwujud

Nilai aset tidak berwujud bersih per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp5.400.326.670,00 dan Rp7.173.216.678,00 dengan uraian sebagai berikut:

	31 Desember 2020 (Audited)	31 Desember 2019 (Audited)
Aktiva tidak berwujud		
- Biaya perolehan	10.019.346.022,00	9.857.196.022,00
- Akumulasi amortisasi	(4.619.019.352,00)	(2.683.979.344,00)
Nilai Sisa Buku	5.400.326.670,00	7.173.216.678,00

Aset tidak berwujud terdiri dari kategori yang diperoleh dan digunakan oleh BPKH dan aset tetap yang diperoleh dan digunakan oleh Ditjen PHU Kementerian Agama dalam menyelenggarakan ibadah haji dengan rincian sebagai berikut:

Tabel 14. Aset Tidak Berwujud per Kategori

Uraian	Perolehan BPKH	Perolehan Ditjen PHU Kemenag	Total
Harga Perolehan	7.344.097.140,00	2.675.248.882,00	10.019.346.022,00
Akumulasi Amortisasi	(2.434.773.774,00)	(2.184.245.578,00)	(4.619.019.352,00)
Nilai Buku	4.909.323.366,00	491.003.304,00	5.400.326.670,00

Daftar aset tidak berwujud dapat dilihat dalam lampiran 7.

Sampai dengan 31 Desember 2020 terdapat penambahan aset tak berwujud dari perolehan yang bersumber dari dana operasional BPKH dengan uraian sebagai berikut:

Tabel 15. Penambahan Aset Tidak Berwujud BPKH

Uraian	Saldo 31 Des 2019	Penambahan Perolehan BPKH	Saldo 31 Des 2020
Harga Perolehan	7.181.947.140,00	162.150.000,00	7.344.097.140,00
Akumulasi Amortisasi	(636.785.945,00)	(1.797.987.829,00)	(2.434.773.774,00)
Nilai Buku	6.545.161.195,00		4.909.323.366,00

11. Kas Yang Dibatasi Penggunaannya

Nilai kas yang dibatasi penggunaannya per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp25.000.000.000,00 dan Rp0,00. Kas yang dibatasi penggunaannya merupakan program bidang kemaslahatan berupa *Cash Waqf Linked Sukuk (CWLS)* pada Badan Wakaf Indonesia sebesar Rp25.000.000.000,00.

12. Aset Lain-Lain

Nilai aset lain-lain per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp3.034.335.246,00 dan Rp3.034.335.246,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Aset lain-lain	3.034.335.246,00	3.034.335.246,00

Aset lain-lain merupakan aset dari pelimpahan keuangan haji yang bersumber dari dana PKOH Ditjen PHU Kementerian Agama. Tidak ada perubahan nilai dari tahun 2019 sejumlah Rp3.034.335.246,00 terdiri berupa barang persediaan pada Kantor Pusat Kemenag, Kantor Wilayah dan Kantor Urusan Haji Jeddah sebesar Rp948.313.899,00, dan aset lainnya PKOH sebesar Rp2.086.021.347,00.

13. Utang Beban

Nilai utang beban per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp15.906.723.003,00 dan Rp2.988.872.962,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Utang beban	15.906.723.003,00	2.988.872.962,00

Saldo utang beban per 31 Desember 2020 sebesar Rp15.906.723.003,00 terdiri dari daftar kewajiban operasional BPKH sebesar Rp7.364.406.903,00 dan daftar kewajiban program kemaslahatan untuk pencairan termin (tahap) di tahun 2021 sebesar Rp8.542.316.100,00.

Berikut rincian mutasi utang beban:

Saldo Awal Utang Beban 1 Januari 2020	2.988.872.962,00
Mutasi Kurang Utang Beban tahun 2019	(2.988.872.962,00)
Mutasi Tambah Utang Beban Operasional tahun 2020	7.364.406.903,00
Mutasi Tambah Utang Beban Kemaslahatan tahun 2020	8.542.316.100,00
Saldo Akhir Utang Beban 31 Desember 2020	15.906.723.003,00

Daftar kewajiban operasional BPKH terdiri dari:

Tabel 16. Rincian Daftar Kewajiban Operasional

No	KEGIATAN	JUMLAH
1	Penyempurnaan Aplikasi Keuangan Yang Terintegrasi dengan Pool data (Konsultan Penyempurnaan Software Aplikasi Keuangan Syariah)	10.454.545,00
2	Pembayaran Jasa Konsultasi Pendampingan untuk Penyusunan Pengukuran Maturitas Penerapan Manajemen Risiko	108.000.000,00
3	Pengembangan Financial Modelling ALM (Pembayaran Jasa Konsultan Pengembangan Financial Modelling ALM)	48.750.000,00
4	Pembayaran Jasa Konsultasi Kajian Risk Appetite dan Risk Tolerance BPKH	44.100.000,00
5	Pembayaran Kegiatan Penyediaan Operasional Kantor (Biaya Penyemprotan Disinfektan 10 Desember)	480.000,00
6	Pembayaran Langsung (LS) Maintenance Cost Radssoft Periode Bulan Juli s.d Desember 2020	240.000,00
7	Pembayaran Kegiatan Operasional dan Pengembangan Infrastruktur Teknologi Informasi (Belanja Server)	20.909.091,00
8	Pembayaran Kegiatan Operasional dan Pengembangan Infrastruktur Teknologi Informasi (Lisensi Perangkat TI di Kantor BPKH dan Data Center Serpong)	779.035.320,00
9	Pembayaran Kegiatan Penyediaan Operasional Kantor (Biaya Tagihan Listrik Desember 2020)	23.448.952,00
10	Pembayaran Kegiatan Penyediaan Operasional Kantor (Belanja Barang Habis Pakai Bahan Konsumsi Dapur berupa AMDK periode Desember)	722.000,00
11	Pembayaran Langsung (LS) Pembayaran Safe Keeping Fee Bank Syariah Mandiri Kustodi Bulan Oktober dan November 2020	71.273.971,00
12	Pembayaran langsung (LS) Jasa Kustodian Bank CIMB Niaga Rekening IDR bulan Juli dan Agustus 2020	528.238.383,00
13	Pembayaran Langsung (LS) Jasa Kustodian Bank CIMB Niaga Rekening IDR Bulan November tahun 2020	298.879.563,00
14	Penyediaan Operasional Kantor (Biaya Internet Langganan Akun Zoom)	8.434.255,00
15	Pembayaran Langsung (LS) Jasa Kustodian Bank CIMB Niaga Rekening USD Bulan November - Desember tahun 2020	54.343.254,00
16	Penyediaan Operasional Kantor (Biaya Internet Langganan Akun Zoom)	7.763.447,00
17	Pembayaran Kegiatan Pengadaan Jasa Sewa Kendaraan Operasional Kantor (Biaya Overtime Driver Periode Desember 2020)	18.984.564,00
18	Penyediaan Operasional Kantor (Biaya Internet Langganan Akun Zoom)	1.243.434,00
19	Pembayaran Kegiatan Operasional dan Pengembangan Infrastruktur Teknologi Informasi (Belanja Jasa Konsultan Fund Admin dan Unitisasi Dana Haji)	55.575.000,00
20	Pembayaran Kegiatan Pembangunan, Pemeliharaan, dan Pengembangan Aplikasi (Belanja Jasa Konsultan Aplikasi SSO)	88.363.636,00
21	Pembayaran Kegiatan Pembangunan, Pemeliharaan, dan Pengembangan Aplikasi (Belanja Jasa Konsultan Aplikasi H2H)	692.344.800,00
22	Pembayaran Aplikasi Pengadaan Barang dan Jasa	875.880.000,00
23	Pembayaran Kegiatan Pembangunan, Pemeliharaan, dan Pengembangan Aplikasi (Belanja Jasa Konsultan Aplikasi Virtual Account)	41.925.000,00

No	KEGIATAN	JUMLAH
24	Pembayaran Kegiatan Operasional dan Pengembangan Infrastruktur Teknologi Informasi (Belanja Jasa Konsultan Roadmap Transformasi Digital)	88.363.636,00
25	Pembayaran Kegiatan Pembangunan, Pemeliharaan, dan Pengembangan Aplikasi (Belanja Jasa Konsultan Aplikasi Kepatuhan)	82.472.727,00
26	Pembayaran Kegiatan Penyiapan dan Penyajian Data Teknologi Informasi (Belanja Jasa Konsultan ITMP)	94.176.000,00
27	Advisory dan Studi Rencana Investasi (Pembayaran Jasa Konsultan Penyusunan Laporan Kajian Kelayakan Investasi pada Perusahaan dan Produk Asuransi Syariah)	89.700.000,00
28	Penghimpunan Pendaftar Haji Kerjasama Mitra Perhajian (Pembayaran Hadiah Lomba Penghimpunan Pendaftar Haji)	1.398.250.000,00
29	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Cetak Buku, Kalender, Kop Surat dan Kartu Nama Dalam Rangka Pembuatan Buku Kumpulan Inspirasi Pejuang Haji Sebanyak 200 Pcs	29.160.000,00
30	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Media Sosial - Pengelolaan Website Dalam Rangka Jasa Pengelolaan (Refreshment dan Content) Website BPKH	108.000.000,00
31	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Branding Media Cetak (Koran, Majalah, Tabloid, Greeting Mitra) Dalam Rangka Pemasangan Iklan Rubrik Haji Display Full Colour Pada Harian Solo Pos	112.909.091,00
32	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Media Sosial - Produksi Konten Media Sosial (Quiz, Infografis Advertising, Foto, Video) Dalam Rangka Belanja Jasa Translate Website BPKH Sebanyak 328 Halaman	11.089.680,00
33	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Media Sosial - Pengelolaan Akun Twitter, FB dan IG Dalam Rangka Pembayaran Jasa Pengelolaan Akun Media Sosial BPKH Periode Bulan November - Desember 2020	39.200.000,00
34	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Media Sosial - Media Monitoring (Tracking Pemberitaan BPKH) Dalam Rangka Belanja Jasa Analisis Pemberitaan Media Monitoring Dan Media Sosial Monitoring Periode Bulan Oktober - Desember 2020	44.181.818,00
35	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Kerjasama Kelembagaan BPKH - Hubungan Antar Lembaga DN Dalam Rangka Dukungan Kegiatan Pertemuan Nasional dan Milad Ke-30 ICMI di Bandung Pada Tanggal 07 Desember 2020	98.181.818,00
36	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Advertisement Placement Dan Publikasi Branding BPKH Dalam Rangka Jasa Pengerjaan Profile Lembaga (Institution Profile) BPKH Tahun 2019	97.200.000,00
37	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Branding Media Cetak (Koran, Majalah, Tabloid, Greeting Mitra) Dalam Rangka Pembuatan Artikel Opini dan Publikasi Pada Harian Suara Merdeka, Jawa Pos, Kedaulatan Rakyat, dan Pikiran Rakyat	73.500.000,00
38	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Penyediaan Suvenir Dalam Rangka Belanja Suvenir Branding BPKH Thumblr ATVF (Medium Level) Sebanyak 200 Pcs dan Tote Bag (Low Level) Sebanyak 500 Pcs	62.198.182,00

No	KEGIATAN	JUMLAH
39	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Branding Media Cetak (Koran, Majalah, Tabloid, Greeting Mitra) Dalam Rangka Publikasi Iklan Bersama HUT Bank BPD DIY Ke-59 Di Hariyan Yogya Pada Tanggal 15 Desember 2020	4.410.000,00
40	Pembayaran Kegiatan Penyusunan Laporan Pertanggungjawaban Kemaslahatan dan Penyusunan Buku BPKH Bermaslahat 2021 (Jasa Konsultan Penyusunan Roadmap Kemaslahatan)	87.381.818,00
41	Pembayaran Kegiatan Review Peraturan dan/atau Pedoman Kemaslahatan (Jasa Konsultan Penyusunan Pedoman dan SOP Kemaslahatan BPKH)	82.472.727,00
42	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Branding Media Online (Website dan Portal Berita) Dalam Rangka Pembuatan Pembuatan TVC BPKH- Story Telling Concept Video "Tailor	244.897.100,00
43	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Image Building BPKH - Endorsement Brand BPKH Dalam Rangka Belanja Jasa Penyelenggaraan Event Kampanye Haji Muda BPKH Periode Tanggal 30 November s/d 27 Desember 2020	134.018.182,00
44	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Image Building BPKH - Endorsement Brand BPKH Dalam Rangka Belanja Jasa Key Opinion Leader (KOL) Ustad Hanan Attaki Sebagai Makro-Mikro Influencer BPKH Pada Kegiatan Offline dan Online BPKH Pada Tanggal 8 dan 10 Desember 2020	134.018.182,00
45	Pembayaran Kegiatan Penyusunan Laporan Pertanggungjawaban Kemaslahatan dan Penyusunan Buku BPKH Bermaslahat 2021 (Jasa Konsultan Penyusunan Laporan Sustainability Report (SR) Program Kemaslahatan 2019)	78.939.545,00
46	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Kerjasama Kelembagaan BPKH - Hubungan Antar Lembaga DN Dalam Rangka Dukungan Kegiatan Pencetakan Buku Dinamika Fatwa MUI Dalam Satu Dasawarsa Tahun 2010-2020 Sebanyak 128 Exp	49.000.000,00
47	Pembayaran Kegiatan Penyusunan Laporan Pertanggungjawaban Kemaslahatan dan Penyusunan Buku BPKH Bermaslahat 2021 (Pencetakan Roadmap Program Kemaslahatan)	23.000.000,00
48	Pembayaran Kegiatan Penyusunan Laporan Pertanggungjawaban Kemaslahatan dan Penyusunan Buku BPKH Bermaslahat 2021 (Pencetakan Laporan Keberlanjutan (Sustainability Report) Kemaslahatan)	20.000.000,00
49	Pembayaran Langsung (LS) Daftar Kewajiban (DK) Anggaran Image Building BPKH - Produksi Branding BPKH Melalui Advertisement Placement Dan Publikasi Branding BPKH Dalam Rangka Jasa Pengerjaan dan Percetakan Annual Report BPKH Tahun Buku 2019	225.818.182,00
50	Pembayaran Kegiatan Pelaksanaan Pelatihan dan Pengembangan (Honorarium Narasumber dan Pembawa Acara Kegiatan Induction Pegawai BPKH Batch 1, Batch 2, dan Batch 3)	30.780.000,00
51	Kegiatan Rekrutmen Pegawai Sesuai Kebutuhan dan Renstra (Belanja Jasa Tes Kesehatan)	41.699.000,00
Jumlah		7.364.406.903,00

Sedangkan daftar kewajiban program kemaslahatan terdiri dari:

Tabel 17. Rincian Daftar Kewajiban Kemaslahatan

No	Penerima Manfaat	Mitra Kemaslahatan	Nominal Termin (Tahap di Tahun 2021)
1	Pembangunan Asrama Santri dan Penyelesaian Pembangunan Musholla Kota Malang	NU Care - LAZISNU	570.460.400,00
2	Pembangunan Masjid At Taqwa Cisauk Tangerang	NU Care - LAZISNU	219.927.200,00
3	Pembangunan Asrama Mahasiswa Yayasan Institut Perguruan Ilmu Al Quran (PTIQ) Jakarta	NU Care - LAZISNU	459.996.000,00
4	Penyempurnaan Gedung Madrasah Mu'allimin Yogyakarta	LAZISMU	759.360.000,00
5	Penyempurnaan pembangunan gedung dan pengadaan fasilitas belajar SDUA Ngemplak	LAZISMU	10.750.000,00
6	Pembangunan Ponpes Bai Mahdi Banten	DT Peduli	2.605.970.000,00
7	Pembangunan Asrama Yayasan Global Cahaya Nubuwwah Insani	DT Peduli	532.686.000,00
8	Pembangunan Ruang Kelas Pondok Pesantren Al Falah Pamekasan Jawa Timur	LAZUQ	1.073.406.500,00
9	Pembangunan Masjid Nur Rahman Nganjuk	LAZUQ	1.692.000.000,00
10	Pembangunan ruang kelas SMK Laniang Makassar	BAZNAS	317.250.000,00
11	Pembangunan ruang kelas Pondok Pesantren Al Manna	BAZNAS	300.510.000,00
Jumlah			8.542.316.100,00

14. Utang Jemaah Tunda

Nilai utang Jemaah tunda per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp8.661.589.046.158,00 dan Rp101.307.603.701,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Utang jemaah tunda haji reguler	6.967.859.445.358,00	85.404.848.261,00
Utang jemaah tunda haji khusus	1.693.729.600.800,00	15.902.755.440,00
	8.661.589.046.158,00	101.307.603.701,00

Rincian utang tunda jemaah reguler dan jemaah khusus dapat dilihat dalam lampiran 8.

Saldo utang jemaah tunda per 31 Desember 2020 sebesar Rp8.661.589.046.158,00 merupakan utang kepada jemaah haji yang telah berhak berangkat dan telah melunasi BPIH, namun dibatalkan keberangkatannya oleh Pemerintah RI akibat dampak pandemi virus Covid-19 atau sebab lainnya.

Jumlah utang jemaah tunda reguler dikarenakan adanya pandemi virus Covid-19 dan lunas tunda sebelum tahun 2020 adalah sebagai berikut:

Tabel 18. Rincian Utang Jemaah Tunda Reguler

Uraian	Jemaah Reguler		Total
	Nilai Setoran Awal	Nilai Setoran Lunas	
1. Jemaah tunda karena pandemi covid (195.000 orang)	4.854.990.000.000,00	2.039.760.889.209,00	6.894.750.889.209,00
2. Jemaah tunda sebelum tahun 2020 (2.025 orang)	49.775.000.000,00	23.333.556.149,00	73.108.556.149,00
Jumlah	4.904.765.000.000,00	2.063.094.445.358,00	6.967.859.445.358,00

Sedangkan jumlah utang jemaah tunda khusus dikarenakan adanya pandemi virus Covid-19 dan lunas tunda sebelum tahun 2020 adalah sebagai berikut:

Tabel 19. Rincian Utang Jemaah Tunda Khusus

Uraian	Jemaah Khusus		Total
	Nilai Setoran Awal	Nilai Setoran Lunas	
1. Jemaah tunda karena pandemi covid (14.981 orang)	845.200.409.220,00	845.256.829.260,00	1.690.457.238.480,00
2. Jemaah tunda sebelum tahun 2020 (29 orang)	1.636.181.160,00	1.636.181.160,00	3.272.362.320,00
Jumlah	846.836.590.380,00	846.893.010.420,00	1.693.729.600.800,00

15. Utang Pajak

Nilai utang pajak per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp699.633.217,00 dan Rp399.628.129,00.

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Utang pajak	699.633.217,00	399.628.129,00

Utang pajak merupakan pajak dari kegiatan operasional BPKH yang belum disetorkan ke kas negara. Berikut rincian mutasi utang pajak:

Saldo Awal Utang Pajak 1 Jan 2020	399.628.129,00
Mutasi kurang :	
Pembayaran Utang Pajak tahun 2019	(399.628.129,00)
Mutasi tambah utang pajak tahun 2020:	
PPh 21	608.136.800,00
PPh 23	88.757.658,00
PPh Pasal 4(2)	2.738.759,00
Jumlah	699.633.217,00
Saldo Akhir Utang Pajak 31 Desember 2020	699.633.217,00

16. Utang Lain-Lain

Nilai utang lain-lain per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp126.911.329.168,00 dan Rp194.731.737.984,00.

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Utang lain-Lain	126.911.329.168,00	194.731.737.984,00

Saldo utang lain-lain per 31 Desember 2020 sebesar Rp126.911.329.168,00 merupakan utang

kepada jemaah haji yang melakukan pembatalan keberangkatan dan verifikasi dana yang masih dalam proses internal di BPKH atau di bank, dan utang lain-lain pelimpahan dari Ditjen PHU Kementerian Agama, serta utang lainnya dari akun perantara yang masih dalam proses.

Rincian utang lain-lain adalah sebagai berikut:

- Utang pembatalan gagal validasi jemaah reguler dalam proses verifikasi	200.000.000,00
- Utang pembatalan setoran awal jemaah reguler dalam proses verifikasi	6.275.000.000,00
- Utang pembatalan setoran lunas jemaah reguler dalam proses verifikasi	248.106.971,00
- Utang pembatalan SPM jemaah reguler dalam proses di Bank	10.718.661.498,00
- Utang pembatalan setoran awal jemaah khusus dalam proses verifikasi	3.892.982.760,00
- Utang pembatalan setoran lunas jemaah khusus dalam proses verifikasi	3.272.362.320,00
- Utang pembatalan SPM jemaah khusus dalam proses di Bank	396.125.101,00
- Utang jemaah yang belum konfirmasi nomor porsi	66.525.000.000,00
- Utang lain-lain kepada jemaah - visa progresif	424.107.040,00
- Utang lain-lain dari akun perantara yang masih dalam proses	31.032.485.485,00
- Utang lain-lain kepada Kemenag atas biaya visa progresif	1.178.670.000,00
- Utang lain - PKOH	2.747.827.993,00
Jumlah	126.911.329.168,00

Rincian utang lain-lain pembatalan jemaah reguler, jemaah khusus, utang jemaah belum konfirmasi terdapat dalam lampiran 9, lampiran 10, dan lampiran 11.

Nilai utang lain-lain pelimpahan dari PKOH Kemenag per 31 Desember 2020 sebesar Rp2.747.827.993,00 merupakan utang kepada jemaah dan pihak ketiga yang harus diselesaikan BPKH bersama Kemenag sebagai berikut:

<u>Uraian</u>	<u>Nilai</u>
1. Utang kepada jemaah - pengembalian paspor	15.930.000,00
2. Utang kepada pihak ketiga	1.569.577.029,00
3. Utang beban pemeliharaan	110.361.340,00
4. Utang lain-lain pelimpahan PKOH	1.051.959.624,00
Jumlah	2.747.827.993,00

Rincian Utang kepada pihak ketiga pelimpahan dari Kementerian Agama terdiri dari:

- Pengadaan barang/jasa. Asuransi jiwa jemaah haji Khusus 1436H/2015M	34.000.000,00
- Pengadaan barang/jasa. Asuransi jiwa jemaah Indonesia 1436H/2015M	197.500.000,00
- Sewa jaringan siskohat tahun 1434H/2013M	990,00
- Sisa pembayaran biaya peningkatan pelayanan Armina tahun 1434H/2013M dari tagihan Muasassah Asia Tenggara sebesar SAR262.743	987.553.722,00
- Hutang Maslahat Ammah sebesar SAR93.258	350.522.317,00
Jumlah	1.569.577.029,00

Rincian Utang lain-lain Pelimpahan PKOH terdiri dari:

- Penerimaan pengembalian GSF PIHK sebesar SAR237.136,41	891.308.024,00
- Penerimaan setoran <i>overbooking</i>	36.501.600,00
- Dana titipan santunan kematian dan kecelakaan	99.000.000,00
- Penerimaan an Karyono dan Iwan Hermawan	25.150.000,00
Jumlah	1.051.959.624,00

Sedangkan utang lain-lain dari akun perantara yang masih dalam proses penelusuran sebesar Rp31.032.485.485,00 terdiri dari:

1. Akun perantara Transaksi Penempatan	28.490.085.600,00
2. Akun perantara Transaksi Dana Jemaah	0,00
3. Akun perantara Transaksi Operasional	2.542.399.885,00
Jumlah	31.032.485.485,00

17. Dana Titipan Jemaah

Nilai dana titipan jemaah per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp125.900.381.376.469,00 dan Rp119.746.417.825.215,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Utang setoran awal – haji reguler	117.600.258.312.844,00	112.979.937.887.443,00
Utang setoran awal – haji khusus	4.499.988.466.043,00	4.934.503.879.631,00
Utang rekening <i>virtual</i>	3.800.134.597.582,00	1.831.976.058.141,00
	125.900.381.376.469,00	119.746.417.825.215,00

Utang tersebut terjadi atas penerimaan dana setoran awal yang diterima dari calon jemaah haji yang telah menyetor ke rekening BPKH dan nilai tambahan rekening *virtual* yang dialokasikan oleh BPKH kepada setiap jemaah *waiting list*. Saldo Uang Titipan Jemaah per 31 Desember 2020 sebesar Rp125.900.381.376.469,00 merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2022.

Terdapat kenaikan dana titipan jemaah reguler tahun 2020 dibandingkan tahun 2019 sebesar Rp4.620.320.425.401,00, sedangkan untuk dana titipan jemaah khusus terjadi penurunan sebesar Rp434.515.413.588,00 dengan rincian sebagai berikut:

Uraian	Jemaah Reguler	Jemaah Khusus
Saldo 1 Januari 2020	112.979.937.887.443,00	4.934.503.879.631,00
Penambahan/(Pengurangan)		
1. Koreksi Saldo awal hasil rekonsiliasi data	3.805.318.377,00	33.209.569.005,00
2. Penerimaan setoran awal tahun 2020	10.283.499.000.000,00	436.296.169.320,00
3. Penerimaan setoran lunas tahun 2020	2.077.373.789.845,00	851.237.353.500,00
4. Pengeluaran untuk pembatalan	(848.621.598.807,00)	(131.936.556.834,00)
5. Pengembalian Setoran Lunas	(16.838.810.197,00)	(22.398.755.880,00)
6. Pembayaran untuk jemaah berangkat	0,00	0,00
7. Penyesuaian reklasifikasi jemaah tunda	(6.882.454.597.110,00)	(1.677.593.469.360,00)
8. Pengembalian visa progresif dan lainnya	(3.942.676.707,00)	0,00
9. Penyesuaian selisih kurs	0,00	72.414.795.144,00
10. Reklas belum konfirmasi Setoran 2020	(47.200.000.000,00)	0,00
11. Reklas konfirmasi cicil aktif	54.700.000.000,00	0,00
12. Pengaktifan porsi	0,00	2.708.161.920,00
13. Setoran Khusus Lunas Tunda	0,00	2.364.013.781,00

Uraian	Jemaah Reguler	Jemaah Khusus
14. Pengembalian Dana Jemaah Haji Khusus	0,00	(816.694.184,00)
Jumlah	4.620.320.425.401,00	(434.515.413.588,00)
Saldo 31 Desember 2020	117.600.258.312.844,00	4.499.988.466.043,00
Total Dana Titipan Jemaah		122.100.246.778.887,00

Rincian utang dana titipan jemaah reguler dan jemaah khusus dapat dilihat dalam lampiran 12 dan lampiran 13.

Sedangkan uraian utang rekening *virtual* per 31 Desember 2020 sebesar Rp3.800.134.597.582,00 sebagai berikut:

- Utang rekening <i>virtual</i> per 31 Desember 2019	777.394.808.723,00
- Realisasi penyaluran rekening <i>virtual</i> tahun 2018	(28.418.750.582,00)
- Alokasi penyaluran rekening <i>virtual</i> tahun 2019	1.083.000.000.000,00
- Alokasi penyaluran rekening <i>virtual</i> tahun 2020	2.000.000.000.000,00
- Realisasi penyaluran rekening <i>virtual</i> tahun 2019	(31.841.460.559,00)
Jumlah	3.800.134.597.582,00

18. Pendapatan nilai manfaat yang ditangguhkan

Nilai pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp238.078.541.630,00 dan Rp238.078.541.630,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Pendapatan nilai manfaat yang ditangguhkan	238.078.541.630,00	238.078.541.630,00

Saldo pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2020 sebesar Rp238.078.541.630,00 merupakan akumulasi saldo nilai manfaat yang belum digunakan untuk Biaya Penyelenggaraan Ibadah Haji.

19. Aset Neto

Nilai aset neto per 31 Desember 2020 dan 31 Desember 2019 masing-masing sebesar Rp10.828.193.816.871,00 dan Rp4.976.594.315.370,00 dengan uraian sebagai berikut:

	31 Desember 2020 <i>(Audited)</i>	31 Desember 2019 <i>(Audited)</i>
Aset Neto Tanpa Pembatasan:	1.077.452.330.865,00	436.607.501.695,00
Dana BPIH	1.077.452.330.865,00	436.607.501.695,00
Dana Abadi Umat	0	0
Aset Neto Dengan Pembatasan:	9.750.741.486.006,00	4.539.986.813.675,00
Dana BPIH	6.069.402.148.832,00	956.415.439.807,00
Dana Abadi Umat	3.681.339.337.174,00	3.583.571.373.868,00
Total aset neto	10.828.193.816.871,00	4.976.594.315.370,00

Nilai aset neto merupakan selisih antara Aset BPKH dan Kewajiban yang muncul atas pengelolaan dana BPIH, DAU dan dana operasional BPKH. Jumlah aset neto per 31 Desember 2020 sebesar Rp10.828.193.816.871,00 terdiri dari aset neto dana BPIH sebesar Rp7.146.854.479.697,00 dan aset neto DAU sebesar Rp3.681.339.337.174,00.

Total aset neto Dana Abadi Umat (DAU) per 31 Desember 2020 sebesar Rp3.681.339.337.174,00 terdiri dari nilai pokok pelimpahan dari Kementerian Agama sebesar Rp2.088.741.386.755,00 dan akumulasi nilai manfaat DAU sebesar Rp1.592.597.950.419,00.

Pada periode sampai dengan 31 Desember 2020 terdapat kenaikan aset neto sebesar Rp5.851.599.501.501,00 dibandingkan aset neto tahun 2019 yang disebabkan oleh:

1. Kenaikan aset neto tanpa pembatasan BPIH	640.844.829.170,00
2. Kenaikan aset neto dengan pembatasan BPIH	5.112.986.709.025,00
3. Kenaikan aset neto terikat dengan pembatasan DAU	97.767.963.306,00
Jumlah	5.851.599.501.501,00

E. Penjelasan Pos Laporan Operasional

1. Pendapatan Setoran Jemaah Berangkat

Pendapatan setoran jemaah berangkat tahun 2020 dan tahun 2019 masing-masing sebesar Rp0,00 dan Rp7.637.011.282.453,00 terdiri dari setoran jemaah haji reguler dan Tim Petugas Haji Daerah (TPHD) sebagai berikut:

	Tahun 2020 (Audited)	Tahun 2019 (Audited)
Setoran Jemaah Berangkat - Reguler	0,00	7.535.933.778.217,00
Setoran Jemaah Berangkat - TPHD	0,00	101.077.504.236,00
	0,00	7.637.011.282.453,00

Pada tahun 2020 tidak ada pengakuan pendapatan dari setoran jemaah berangkat. Hal ini disebabkan tidak adanya keberangkatan jemaah haji pada penyelenggaraan ibadah haji tahun 1441H/2020M. Kondisi ini merupakan dampak dari adanya pandemi Covid-19 yang melanda seluruh negara di dunia termasuk Arab Saudi sehingga Pemerintah Arab Saudi tidak menerima kedatangan jemaah haji dari luar negaranya termasuk Indonesia.

2. Beban Penyelenggaraan Ibadah Haji Kementerian Agama

Jumlah beban penyelenggaraan ibadah haji Kementerian Agama tahun 2020 dan tahun 2019 masing-masing sebesar Rp17.945.975.432,00 dan Rp14.454.013.708.606,00. Beban PIH terdiri dari dana yang ditransfer ke Kemenag sesuai dengan permintaan dan penetapan DPR RI untuk beban yang sudah dikeluarkan dalam rangka penyelenggaraan ibadah haji tahun 2020 sebesar Rp7.194.288.838,00 dan beban penyusutan aset PKOH sebesar Rp10.751.686.594,00.

Rincian atas beban penyusutan aset tetap dan beban amortisasi aset tak berwujud PKOH sebesar Rp10.751.686.594,00:

Beban penyusutan	10.614.634.415,00
Beban amortisasi	137.052.179,00
Jumlah	10.751.686.594,00

Realisasi beban tersebut adalah pengeluaran untuk kegiatan penyelenggaraan ibadah haji tahun 1441H/2020M walaupun Pemerintah Indonesia telah memutuskan untuk membatalkan kegiatan

ibadah haji sebagai reaksi atas wabah pandemi virus Covid-19 yang belum berakhir. Adapun beban PIH sudah direalisasikan sebelum adanya keputusan Pemerintah Arab Saudi yang tidak menerima kedatangan jemaah haji dari luar negaranya termasuk dari Indonesia.

Merujuk Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji (LKOPH) tahun 1441H/2020M Kementerian Agama, sampai dengan 31 Desember 2020 realisasi beban penyelenggaraan haji senilai Rp7.194.288.838,00 digunakan untuk pengadaan dan pengiriman gelang identitas jemaah haji serta pengadaan buku manasik, baik untuk jemaah reguler dan jemaah khusus sebesar Rp6.455.264.838,00 dengan rincian sebagai berikut:

Tabel 20. Rincian Pengadaan Gelang Identitas dan Buku Manasik

No	Uraian	Reguler	Khusus	Total
1	Pengadaan dan pengiriman gelang identitas jemaah haji	2.719.608.320,00	236.487.680,00	2.956.096.000,00
2	Pengadaan buku manasik haji	3.220.268.678,00	278.900.160,00	3.499.168.838,00
Total		5.939.876.998,00	515.387.840,00	6.455.264.838,00

Sedangkan sisa dana sebesar Rp 739.024.000,00 akan digunakan untuk pelunasan pengadaan gelang identitas jemaah.

3. Pendapatan Nilai Manfaat

Jumlah pendapatan nilai manfaat tahun 2020 dan tahun 2019 masing-masing sebesar Rp7.433.573.745.392,00 dan Rp7.366.335.351.472,00 merupakan nilai manfaat bersih setelah beban pajak dan beban lainnya dari bagi hasil penempatan dan investasi selama satu periode sebagai berikut:

	Tahun 2020 (Audited)	Tahun 2019 (Audited)
Nilai manfaat dari penempatan - bersih	2.087.904.248.349,00	2.976.745.050.837,00
Nilai manfaat dari investasi - bersih	5.345.669.497.043,00	4.389.590.300.635,00
	7.433.573.745.392,00	7.366.335.351.472,00

Nilai manfaat keuangan haji terdiri dari bagi hasil penempatan keuangan haji di BPS-BPIH dan imbal hasil investasi dari surat berharga syariah dalam perhitungan basis akrual. Pendapatan nilai manfaat yang berasal dari dana BPIH sebesar Rp7.204.350.191.164,00 dan pendapatan nilai manfaat yang berasal dari dana DAU sebesar Rp229.223.554.228,00.

Rincian nilai manfaat tahun 2020 untuk masing-masing jenis penempatan dan investasi sebagai berikut:

No	Uraian	Nilai
Dana BPIH :		
1.	Nilai manfaat tabungan dan giro	134.723.425.385,00
	Beban pajak dan lainnya	(26.944.684.788,00)
	Nilai manfaat tabungan dan giro - bersih	<u>107.778.740.597,00</u>
2.	Nilai manfaat deposito	2.459.806.667.155,00
	Beban pajak dan lainnya	(491.961.333.431,00)
	Nilai manfaat deposito - bersih	<u>1.967.845.333.724,00</u>
3.	Nilai manfaat dari surat berharga	6.033.882.458.889,00
	Beban pajak dan lainnya	(905.156.342.046,00)
	Nilai manfaat surat berharga - bersih	<u>5.128.726.116.843,00</u>

No	Uraian	Nilai
	Jumlah nilai manfaat dana BPIH - bersih	7.204.350.191.164,00
	Dana Abadi Umat :	
1.	Nilai manfaat tabungan dan giro	74.090.403,00
	Beban pajak dan lainnya	(14.818.081,00)
	Nilai manfaat tabungan dan giro - bersih	59.272.322,00
2.	Nilai manfaat deposito	13.796.630.889,00
	Beban pajak dan lainnya	(2.759.326.178,00)
	Nilai manfaat deposito - bersih	11.037.304.711,00
3.	Nilai manfaat dari surat berharga	256.619.973.171,00
	Beban pajak dan lainnya	(38.492.995.976,00)
	Nilai manfaat surat berharga - bersih	218.126.977.195,00
	Jumlah nilai manfaat DAU - bersih	229.223.554.228,00
	Jumlah Nilai Manfaat - bersih	7.433.573.745.392,00

4. Beban Operasional BPKH

Jumlah beban operasional BPKH tahun 2020 dan tahun 2019 masing-masing sebesar Rp159.387.674.770,00 dan Rp149.992.473.321,00.

Beban operasional BPKH terdiri dari:

	Tahun 2020 (Audited)	Tahun 2019 (Audited)
Beban pegawai	99.483.261.256,00	86.534.570.332,00
Beban operasional kantor	55.059.822.146,00	61.261.279.301,00
Beban penyusutan	3.004.957.913,00	1.647.064.681,00
Beban amortisasi lainnya	1.797.987.829,00	549.559.007,00
Beban penyisihan piutang tak tertagih	41.645.626,00	
	159.387.674.770,00	149.992.473.321,00

Terdapat peningkatan beban operasional BPKH pada tahun 2020 dibandingkan dengan tahun 2019 sebesar Rp9.395.201.449,00. Nilai beban operasional pegawai dan operasional kantor selama tahun 2020 sebagai berikut:

Beban Pegawai:	
Beban Gaji	54.213.747.252,00
Beban Hak Keuangan Lainnya	7.833.437.901,00
Beban Pajak Pegawai	10.716.900.654,00
Beban Pegawai Lainnya	26.719.175.449,00
Jumlah	99.483.261.256,00

Beban Operasional Kantor:	
Beban Pengembangan Pegawai	816.242.463,00
Beban Sewa	15.806.661.323,00
Beban Promosi	3.581.434.124,00
Beban Pemeliharaan	211.168.658,00

Beban Komunikasi	216.742.528,00
Beban Peralatan	676.158.662,00
Beban Perjalanan Dinas	1.262.634.914,00
Beban Jasa Pihak Ketiga	8.240.398.632,00
Beban Operasional Lain-lain	24.248.380.842,00
Jumlah	55.059.822.146,00

5. Penyaluran Program Kemaslahatan

Jumlah penyaluran program kemaslahatan tahun 2020 dan tahun 2019 masing-masing sebesar Rp131.643.935.222,00 dan Rp156.539.827.041,00 sebagai berikut:

	Tahun 2020	Tahun 2019
	<i>(Audited)</i>	<i>(Audited)</i>
Penyaluran Program Kemaslahatan	131.643.935.222,00	156.539.827.041,00

Nilai penyaluran program kemaslahatan tahun 2020 berdasarkan jenis program adalah:

1. Pelayanan Ibadah haji (Pengembalian)	0,00
2. Pendidikan dan Dakwah	45.247.389.400,00
3. Sarana Prasarana Ibadah	26.653.099.500,00
4. Kesehatan	28.238.066.700,00
5. Sosial Keagamaan	30.504.229.622,00
6. Ekonomi Umat	1.001.150.000,00
	131.643.935.222,00

Penyaluran program kemaslahatan mengalami peningkatan terutama untuk menyalurkan bantuan dalam menangani dampak pandemik Covid-19. Bantuan yang telah dikeluarkan sebesar Rp44.259.360.180,00 yang terdiri dari:

1. Bantuan alat pelindung diri (APD) dan alat kesehatan (Alkes)	11.326.177.100,00
2. Bantuan paket sembako	24.818.183.080,00
3. Bantuan ventilator	275.000.000,00
4. Bantuan Rumah Sakit Kontainer	100.000.000,00
5. Bantuan 1000 Masjid dan Da'i	7.740.000.000,00
	44.259.360.180,00

6. Penyaluran untuk Rekening Virtual

Jumlah penyaluran rekening *virtual* tahun 2020 dan 2019 masing-masing sebesar Rp2.000.000.000.000,00 dan Rp1.083.000.000.000,00 sebagai berikut:

	Tahun 2020	Tahun 2019
	<i>(Audited)</i>	<i>(Audited)</i>
Penyaluran untuk rekening <i>virtual</i>	2.000.000.000.000,00	1.083.000.000.000,00

Penyaluran untuk rekening *virtual* jemaah tunggu (*waiting list*) untuk tahun 2020 sebesar Rp2.000.000.000.000,00 ditetapkan oleh Badan Pelaksana BPKH berdasarkan dokumen pemutakhiran rencana strategis BPKH Tahun 2019-2023 yang telah disetujui oleh Komisi VIII DPR RI.

7. Penggunaan nilai manfaat akumulasi tahun sebelumnya

Pada tahun 2020 tidak ada penggunaan nilai manfaat akumulasi tahun sebelumnya dikarenakan tidak adanya penyelenggaraan ibadah haji oleh Kementerian Agama. Sedangkan tahun 2019 nilai manfaat ini digunakan sebesar Rp1.233.888.233.146,00 adalah untuk memenuhi *indirect cost* penyelenggaraan ibadah haji yang dilaksanakan oleh Kementerian Agama. Penggunaan nilai manfaat ini berdasarkan Kesimpulan Rapat Dengar Pendapat Komisi VIII DPR RI dengan Direktur Jenderal Penyelenggaraan Haji dan Umrah Kementerian Agama, Dewan Pengawas dan Badan Pelaksana BPKH pada tanggal 27 Maret 2018. Kesimpulan rapat menyatakan bahwa Komisi VIII DPR RI menyetujui penggunaan sisa dana optimalisasi sampai dengan 31 Desember 2017, untuk mendukung pembiayaan operasional haji, paling sedikit dua kali masa operasional haji terhitung sejak tahun 1439H/2018M.

8. Penghasilan/(Beban) Komprehensif Lain

Penghasilan komprehensif lain tahun 2020 dan tahun 2019 masing-masing sebesar Rp655.514.263.076,00 dan Rp255.420.052.516,00.

Penghasilan komprehensif lain adalah keuntungan/kerugian dari peningkatan nilai wajar reksadana yang belum terealisasi serta keuntungan/kerugian dari transaksi dan revaluasi valuta asing BPKH sebagai berikut:

- Keuntungan peningkatan nilai aktiva bersih	408.444.239.727,00
- Keuntungan/(Kerugian) revaluasi/transaksi dalam mata uang asing	247.070.023.349,00
Jumlah	655.514.263.076,00

Rincian Keuntungan/(kerugian) revaluasi/transaksi dalam mata uang asing adalah sebagai berikut:

1. Keuntungan revaluasi valuta asing pada giro dan deposito	270.838.374.386,00
2. Keuntungan revaluasi valuta asing pada investasi	40.280.003.328,00
3. Rugi revaluasi akun valuta asing atas titipan jemaah khusus	(73.101.221.435,00)
4. Keuntungan selisih kurs piutang	8.990.640.370,00
5. Keuntungan selisih kurs utang visa progresif	93.651.120,00
6. Rugi selisih kurs utang pelimpahan PKOH	(31.424.420,00)
Jumlah	247.070.023.349,00

F. Penjelasan Pos Laporan Perubahan Aset Neto

Laporan Perubahan Aset Neto merupakan laporan yang menunjukkan peningkatan atau penurunan aset neto BPKH selama periode pelaporan. Laporan Perubahan Aset Neto BPKH terdiri dari saldo awal aset neto ditambah/dikurangi surplus/defisit tahun berjalan, serta koreksi-koreksi yang mempengaruhi penambahan atau pengurangan aset neto. Pada tahun 2020 terdapat perubahan klasifikasi aset neto berdasarkan ISAK 35 mengenai Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba yang merupakan perubahan dari PSAK 45. Aset neto yang sebelumnya diklasifikasikan menjadi 3 jenis yaitu aset neto tidak terikat, aset neto terikat temporer dan aset neto terikat permanen, berubah menjadi 2 jenis yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Aset neto tanpa pembatasan adalah sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu atau periode tertentu, termasuk penghasilan komprehensif lain yang diperoleh. Saat ini yang dikategorikan aset neto tanpa pembatasan BPKH adalah aset neto yang bersumber dari penghasilan

komprehensif lain dan penerimaan tidak mengikat yang diterima BPKH seperti hibah serta penerimaan lainnya sesuai Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Sedangkan aset neto dengan pembatasan berasal dari sumber daya yang penggunaannya dibatasi untuk tujuan tertentu atau setelah memenuhi kondisi yang melekat pada sumber daya tersebut. Aset neto kategori ini bersumber dari aset neto pelimpahan dari Kementerian Agama dan surplus yang diperoleh BPKH dalam rangka pengelolaan dana setoran jemaah dan dana abadi umat. Kemudian untuk masing-masing sifat sumber daya, penyajiannya dipisahkan antara dana yang ditujukan untuk Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU).

Atas perubahan standar akuntansi sesuai ISAK 35, dilakukan reklasifikasi saldo aset neto per 31 Desember 2019 sebagai berikut:

<u>Saldo Aset Neto Sesuai PSAK 45</u>		<u>Reklasifikasi Saldo Aset Neto Sesuai ISAK 35</u>	
Jenis Aset Neto	Nilai	Jenis Aset Neto	Nilai
A. Tidak Terikat		A. Tanpa Pembatasan	
1. Penyelenggaraan Ibadah Haji (PIH)	725.546.155.050,00	1. Penyelenggaraan Ibadah Haji (PIH)	436.607.501.695,00
2. DAU	-	2. DAU	-
Jumlah Aset Neto Tidak Terikat	725.546.155.050,00	Jumlah Aset Neto Tanpa Pembatasan	436.607.501.695,00
B. Terikat Temporer		B. Dengan Pembatasan	
1. Penyelenggaraan Ibadah Haji (PIH)	667.476.786.452,00	1. Penyelenggaraan Ibadah Haji (PIH)	956.415.439.807,00
2. DAU	1.494.829.987.113,00	2. DAU	3.583.571.373.868,00
Jumlah Aset Neto Terikat Temporer	2.162.306.773.565,00	Jumlah Aset Neto Tanpa Pembatasan	4.539.986.813.675,00
C. Terikat Permanen		Total Aset Neto	4.976.594.315.370,00
1. Penyelenggaraan Ibadah Haji (PIH)	-		
2. DAU	2.088.741.386.755,00		
Jumlah Aset Neto Terikat Permanen	2.088.741.386.755,00		
Total Aset Neto	4.976.594.315.370,00		

Saldo aset neto tidak terikat yang dilakukan reklasifikasi ke aset neto tanpa pembatasan sesuai ISAK 35 hanya yang berasal dari akumulasi penghasilan komprehensif lain sebesar Rp436.607.501.695,00, sedangkan aset neto tidak terikat selain itu direklasifikasikan ke aset neto dengan pembatasan. Aset neto dengan pembatasan berasal dari reklasifikasi aset neto tidak terikat selain penghasilan komprehensif lain dan aset neto terikat temporer serta terikat permanen dengan total sebesar Rp4.539.986.813.675,00 yaitu berupa dana Penyelenggaraan Ibadah Haji (PIH) sebesar Rp956.415.439.807,00 dan dana abadi umat (DAU) sebesar Rp3.583.571.373.868,00.

Perubahan aset neto pada tahun 2020 untuk setiap sifat sumber daya dan jenis dananya adalah sebagai berikut:

1. Aset Neto Tanpa Pembatasan

Aset neto tanpa pembatasan hanya terdiri dari jenis dana Penyelenggaraan Ibadah Haji (PIH), merupakan surplus/defisit dari pos penghasilan komprehensif lainnya. Saldo aset neto tanpa pembatasan per 31 Desember 2020 sebesar Rp1.077.452.330.865,00 dengan uraian sebagai berikut:

Tabel 21. Rincian Mutasi Aset Neto Tanpa Pembatasan

Jenis Dana	Saldo Awal	Koreksi Sado Awal	Surplus/ (Defisit)	Saldo Akhir
1. BPIH				
- Penghasilan Tidak Terikat	0,00	0,00	0,00	0,00
- Penghasilan komprehensif lain	436.607.501.695,00	(14.669.433.906,00)	655.514.263.076,00	1.077.452.330.865,00
Jumlah Dana BPIH	436.607.501.695,00	(14.669.433.906,00)	655.514.263.076,00	1.077.452.330.865,00
2. DAU	0,00	0,00	0,00	0,00
Total Aset Neto Tanpa Pembatasan	436.607.501.695,00	(14.669.433.906,00)	655.514.263.076,00	1.077.452.330.865,00

a. Saldo Awal Aset Neto Tanpa Pembatasan

Saldo Awal 1 Januari 2020 sebesar Rp436.607.501.695,00 merupakan saldo akhir aset neto tidak terikat PIH yang bersumber Penghasilan Komprehensif Lainnya per 31 Desember 2019 (*Audited*) yang direklasifikasi menjadi aset neto tanpa pembatasan sesuai ISAK 35 yang mulai berlaku pada tahun 2020.

b. Perubahan Aset Neto Tanpa Pembatasan dari Koreksi Aset Neto Awal

Perubahan aset neto tanpa pembatasan dari koreksi aset neto awal sebesar Rp14.669.433.906,00 disebabkan oleh pengakuan keuntungan yang terealisasi dari penjualan Reksadana Maybank pada tahun 2020, yang sebelumnya telah diakui sebagai penghasilan komprehensif lainnya dari kenaikan nilai aktiva bersih reksadana tersebut sampai dengan tahun 2019.

c. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto tanpa pembatasan dari surplus tahun 2020 berasal dari penghasilan komprehensif lain tahun berjalan sebesar Rp655.514.263.076,00 merupakan selisih dari pendapatan dan beban transaksi BPKH yang termasuk kategori penghasilan komprehensif lain dari keuntungan peningkatan nilai aktiva bersih reksadana sebesar Rp408.444.239.727,00 dan keuntungan revaluasi aktiva dan pasiva serta transaksi dalam mata uang asing sebesar Rp247.070.023.349,00.

d. Saldo Akhir Aset Neto Tanpa Pembatasan

Saldo akhir aset neto tanpa pembatasan sebesar Rp1.077.452.330.865,00 merupakan saldo akhir per 31 Desember 2020 dari hasil mutasi saldo awal dan surplus/defisit tahun 2020.

2. Aset Neto Dengan Pembatasan

Aset neto dengan pembatasan terdiri dari jenis dana Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU) yang pada awalnya merupakan pelimpahan keuangan haji dari Kementerian Agama. Selain itu bersumber juga dari nilai manfaat dari hasil penempatan dan investasi keuangan haji yang diperoleh BPKH. Saldo aset neto dengan pembatasan per 31 Desember 2020 sebesar Rp9.750.741.486.006,00 dengan uraian sebagai berikut:

Tabel 22. Rincian Mutasi Aset Neto Dengan Pembatasan

Jenis Dana	Saldo Awal	Koreksi Sado Awal	Surplus/(Defisit)	Saldo Akhir
1. PIH	956.415.439.807,00	85.970.168.063,00	5.027.016.540.962,00	6.069.402.148.832,00
2. DAU	3.583.571.373.868,00	188.344.300,00	97.579.619.006,00	3.681.339.337.174,00
Total Aset Neto Dengan Pembatasan	4.539.986.813.675,00	86.158.512.363,00	5.124.596.159.968,00	9.750.741.486.006,00

a. Saldo Awal Aset Neto Dengan Pembatasan

Saldo Awal 1 Januari 2020 sebesar Rp4.539.986.813.675,00 merupakan saldo akhir aset neto tidak terikat di luar penghasilan komprehensif lain, aset neto terikat temporer dan permanen per 31 Desember 2019 (*Audited*) yang direklasifikasi menjadi aset neto tanpa pembatasan sesuai ISAK 35 yang mulai berlaku pada tahun 2020. Saldo awal tersebut terdiri dari saldo awal dana PIH sebesar Rp956.415.439.807,00 dan saldo awal DAU sebesar Rp3.583.571.373.868,00.

b. Perubahan Aset Neto Dengan Pembatasan dari Koreksi Aset Neto Awal

Perubahan Aset neto awal dengan pembatasan sebesar Rp86.158.512.363,00 berasal dari koreksi positif dana PIH sebesar Rp85.970.168.063,00 dan koreksi positif DAU sebesar Rp188.344.300,00. Rincian koreksi saldo awal aset neto dengan pembatasan dana PIH sebagai berikut:

- Pelimpahan tambahan aktiva PKOH tahun 2017 dari Kemenag	86.240.536.823,00
- Penerimaan tambahan imbal hasil dar BRIS dan BNIS tahun 2017	205.653.776,00
- Koreksi piutang pegawai tahun 2019	801.602.105,00
- Penyisihan piutang awal tahun 2020 menurut PSAK 71	(5.122.293.542,00)
- Penyesuaian Revaluasi Utang lain-lain PKOH	(64.094.833,00)
- Penyesuaian Pembatalan Jemaah Khusus tambahan hasil rekon	(2.708.161.920,00)
- Penyesuaian Pembatalan Jemaah Reguler tambahan hasil rekon	(475.000.000,00)
- Pengembalian dana pengadaan TI Siskehat 2019	634.572.400,00
- Pengembalian dari pegawai atas iuran BPJS	1.037.543.428,00
- Koreksi Nilai manfaat tahun 2019 dari hasil rekon	5.419.809.826,00
Jumlah	85.970.168.063,00

Sedangkan koreksi saldo awal aset neto dengan pembatasan DAU berasal dari pengembalian dana program kemaslahatan tahun 2019 sebesar Rp188.344.300,00 yang diterima selama tahun 2020.

c. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto dengan pembatasan dari surplus tahun 2020 sebesar Rp5.124.596.159.968,00 berasal dari selisih antara Pendapatan dan Beban tahun 2020. Pada tahun 2020 nilai surplus dana PIH sebesar Rp5.027.016.540.962,00, dan surplus DAU sebesar Rp97.579.619.006,00.

d. Saldo Akhir Aset Neto Dengan Pembatasan

Saldo akhir aset neto dengan pembatasan sebesar Rp9.750.741.486.006,00 merupakan saldo akhir per 31 Desember 2020 dari hasil mutasi saldo awal dan surplus/defisit tahun 2020 terdiri dari saldo akhir dana PIH sebesar Rp6.069.402.148.832,00 dan DAU sebesar Rp3.681.339.337.174,00.

G. Penjelasan Pos Laporan Arus Kas

1. Arus Kas dari Aktivitas Operasi

Arus kas dari aktivitas operasi menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan operasional haji (efisiensi haji, transfer penyelenggaraan ibadah haji, dan lain-lain) dan operasional BPKH selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas operasi terdiri dari empat sumber yaitu:

a. Penerimaan nilai manfaat

Arus kas masuk yang berasal dari penerimaan nilai manfaat bruto pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp8.440.138.021.804,00 atau mengalami penurunan sebesar 6,79% senilai Rp615.062.445.675,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp9.055.200.467.479,00.

b. Penerimaan operasional efisiensi haji

Arus kas masuk yang berasal dari penerimaan operasional efisiensi haji periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp153.654.619.177,00 atau mengalami penurunan sebesar 7,44% senilai Rp12.359.661.664,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp166.014.280.841,00.

c. Penerimaan jemaah tidak berangkat

Arus kas masuk yang berasal dari penerimaan Jemaah tidak berangkat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp47.616.716.134,00 atau mengalami kenaikan sebesar 7,76% senilai Rp3.427.643.259,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp44.189.072.875,00.

d. Penerimaan piutang

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp277.386.674.644,00 atau mengalami kenaikan sebesar 100% senilai Rp277.386.674.644,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp0,00.

e. Penerimaan lain-lain

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp84.565.234.113,00 atau mengalami penurunan sebesar 14,60% senilai Rp14.461.409.672,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp99.026.643.785,00. Penerimaan sebesar Rp84.565.234.113,00 berasal dari sisa kas operasional haji tahun-tahun lalu dari Kementerian Agama.

f. Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat

Arus kas keluar yang berasal dari pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp7.194.288.838,00 atau mengalami penurunan sebesar 99,90% senilai Rp7.289.725.337.025,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp7.296.919.625.863,00.

g. Pengeluaran beban pajak nilai manfaat

Arus kas keluar yang berasal dari pembayaran pajak nilai manfaat periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp1.090.265.572.506,00 atau mengalami penurunan sebesar 25,05% senilai Rp364.476.857.954,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp1.454.742.430.460,00.

h. Pengeluaran operasional BPKH

Arus kas keluar yang berasal dari pengeluaran operasional BPKH periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp159.544.899.250,00 atau mengalami penurunan sebesar 2,77% senilai Rp4.551.044.679,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp164.095.943.929,00.

i. Pengeluaran kegiatan untuk kemaslahatan umat Islam

Arus kas keluar yang berasal dari pengeluaran untuk kegiatan kemaslahatan periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp156.643.935.222,00 atau mengalami kenaikan sebesar 0,07% senilai Rp104.108.181,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp156.539.827.041,00.

2. Arus Kas dari Aktivitas Investasi

Arus kas dari aktivitas investasi menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan investasi BPKH selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas investasi terdiri dari empat sumber yaitu:

a. Pembelian Aset Tetap

Arus kas keluar yang berasal dari pembelian aset tetap pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp1.541.616.066,00 atau mengalami penurunan sebesar 84,58% senilai Rp8.458.487.086,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp10.000.103.152,00.

b. Pembelian Aset Tak Berwujud

Arus kas keluar yang berasal dari pembelian aset tak berwujud pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp162.150.000,00 atau mengalami penurunan sebesar 97,61% senilai Rp6.625.524.340,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp6.787.674.340,00.

c. Penempatan

Arus kas masuk yang berasal dari penempatan dana haji pada BPS-BPIH pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp8.959.775.076.981,00 atau mengalami penurunan sebesar 19,52% atau sebesar Rp2.172.941.389.774,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp11.132.716.466.755,00.

d. Investasi

Arus kas keluar yang berasal dari investasi pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp29.087.068.266.173,00 atau mengalami peningkatan sebesar 25,93% senilai Rp5.989.848.090.698,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp23.097.220.175.475,00.

e. Wakaf Temporer (CWLS)

Arus kas keluar yang berasal dari wakaf temporer (CWLS) pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp25.000.000.000,00 atau mengalami peningkatan sebesar 100% senilai Rp25.000.000.000,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp0,00.

3. Arus Kas dari Aktivitas Pendanaan

Arus kas dari aktivitas pendanaan menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan pendanaan haji selama satu periode yang berakhir 31 Desember 2020. Arus kas dari aktivitas pendanaan terdiri dari dua sumber yaitu:

a. Penerimaan Setoran Jemaah

Arus kas masuk yang berasal dari penerimaan setoran jemaah pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp13.650.770.326.446,00 atau mengalami penurunan sebesar 39,49% senilai Rp8.909.800.962.347,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp22.560.571.288.793,00.

b. Pengeluaran untuk penyelenggaraan ibadah haji dari setoran jemaah

Arus kas keluar yang berasal dari pengeluaran untuk transfer penyelenggaraan ibadah haji dari setoran jemaah pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp7.637.011.282.453,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp7.637.011.282.453,00.

c. Pengeluaran untuk pengembalian dan pembatalan BPIH

Arus kas keluar yang berasal dari pengeluaran untuk pengembalian dan pembatalan BPIH pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp1.077.418.328.910,00 atau mengalami penurunan sebesar 65,21% senilai Rp2.019.614.311.869,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp3.097.032.640.779,00.

d. Pengeluaran nilai manfaat ditangguhkan

Arus kas keluar yang berasal dari pengeluaran nilai manfaat ditangguhkan pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp150.888.233.146,00 dibandingkan dengan periode 31 Desember 2019 sebesar Rp150.888.233.146,00.

H. Catatan Penting Lainnya

1. Integrasi Laporan Keuangan

Dalam rangka menindaklanjuti rekomendasi BPK pada laporan hasil pemeriksaan atas Laporan Keuangan BPKH tahun 2019 bahwa proses serah terima aktiva dan pasiva, serta hak dan kewajiban atas Laporan Keuangan Penutup Penyelenggaraan ibadah Haji Tahun 2017 dari Kementerian Agama kepada BPKH sebagaimana diatur dalam Pasal 59 Undang-Undang Nomor 34 Tahun 2014 belum selesai seluruhnya. BPKH telah berkoordinasi dengan Kementerian Agama dengan hasil sebagai berikut:

- Dokumen pendukung Berita Acara Serah Terima (BAST) telah diperoleh sebagian seperti salinan kepemilikan aktiva di Arab Saudi. Sementara dokumen pendukung lainnya belum diterima dari Kementerian Agama secara lengkap.
- Sisa kas operasional Penyelenggaraan Ibadah Haji untuk tahun-tahun sebelum 2018 telah diterima BPKH dengan total sebesar Rp361.911.408.757,00 terdiri dari sisa kas PKOH tahun 2017 sebesar Rp277.346.174.644,00 dan sisa kas lainnya sebesar Rp84.565.234.111.

Masih terdapat catatan dari BPK yang perlu ditindaklanjuti bersama oleh BPKH dan Kementerian

Agama sebagai berikut:

- a. Adanya sisa kas operasional haji tahun 2020 dan tahun-tahun sebelumnya yang belum dilakukan perhitungan dan rekonsiliasi antara BPKH dan Ditjen PHU Kementerian Agama dan disetorkan ke Kas Haji.
- b. Status dana Bank Garansi Penyelenggaraan Ibadah Haji sebesar SAR15.708.000,00 belum disepakati antara BPKH dan Ditjen PHU Kementerian Agama. Bank Garansi tersebut merupakan garansi yang ditetapkan oleh Pemerintah Arab Saudi untuk pelayanan di Arab Saudi yang harus dibayarkan ke rekening E-Haji Kementerian Haji Arab Saudi pada awal tahun sebelum musim haji dilaksanakan.

Sedangkan dalam rangka integrasi dan sinkronisasi data pengelolaan keuangan haji antara BPKH dengan Kementerian Agama telah ditandatangani Perjanjian Kerja Sama tentang Integrasi Pelaporan Pengeluaran Penyelenggaraan Ibadah Haji telah ditandatangani pada tanggal 30 Desember 2020 dengan Nomor 26/PKS-BPKH/XII/20 dan Nomor B.30001.Dt.II.V.2/KU.00/12/2020. Perjanjian ini merupakan tindak lanjut dari Nota Kesepahaman Nomor 08/MOU-BPJH/III/2020 tanggal 4 Maret 2020. Materi perjanjian merujuk kepada masukan Ditjen Perbendaharaan Kementerian Keuangan pada surat nomor S-335/PB/2020 tanggal 20 April 2020. Hingga saat ini, Laporan Pengeluaran Penyelenggaraan Ibadah Haji belum dapat diintegrasikan secara keseluruhan pada Laporan Keuangan BPKH.

2. Perubahan Laporan Aset Neto berdasarkan ISAK 35

Pada tahun 2020 terdapat perubahan klasifikasi aset neto berdasarkan ISAK 35 mengenai Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba yang merupakan perubahan dari PSAK 45. Aset neto yang sebelumnya diklasifikasikan menjadi 3 jenis yaitu aset neto tidak terikat, aset neto terikat temporer dan aset neto terikat permanen, berubah menjadi 2 jenis yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Aset neto tanpa pembatasan adalah sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu atau periode tertentu, termasuk penghasilan komprehensif lain yang diperoleh. Saat ini yang dikategorikan aset neto tanpa pembatasan BPKH adalah aset neto yang bersumber dari penghasilan komprehensif lain dan penerimaan tidak mengikat yang diterima BPKH seperti hibah serta penerimaan lainnya sesuai Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Sedangkan aset neto dengan pembatasan berasal dari sumber daya yang penggunaannya dibatasi untuk tujuan tertentu atau setelah memenuhi kondisi yang melekat pada sumber daya tersebut. Aset neto kategori ini bersumber dari aset neto pelimpahan dari Kementerian Agama dan surplus yang diperoleh BPKH dalam rangka pengelolaan dana setoran jemaah dan dana abadi umat. Kemudian untuk masing-masing sifat sumber daya, penyajiannya dipisahkan antara dana yang ditujukan untuk Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU). Atas perubahan standar akuntansi sesuai ISAK 35, dilakukan reklasifikasi saldo aset neto per 31 Desember 2019.

3. Alokasi Distribusi Nilai Manfaat

Berdasarkan kesimpulan Rapat Kerja Komisi VIII DPR RI dengan Menteri Agama RI dan Rapat Dengar Pendapat dengan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji (BPKH) yang diselenggarakan pada tanggal 7 Juli 2020, telah disetujui alokasi distribusi nilai manfaat ke rekening virtual jemaah tahun 2020 sebesar Rp2.000.000.000.000,00. Distribusi atas nilai manfaat tersebut ke rekening virtual masing-masing jemaah dilaksanakan pada bulan April 2021.

4. Restitusi Pajak

Berdasarkan Undang-Undang Nomor 11 Tahun 2020 Tentang Cipta Kerja dan Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 Tentang Pelaksanaan Undang-Undang Nomor 11 Tahun 2020 Tentang Cipta Kerja di Bidang Pajak Penghasilan, Pajak Pertambahan Nilai dan Pajak Penjualan atas Barang Mewah serta Ketentuan Umum dan Tata Cara Perpajakan, setoran Biaya Penyelenggaraan Ibadah Haji (BPIH) dan/atau BPIH khusus, dan penghasilan dari pengembangan keuangan haji dalam bidang atau instrumen keuangan tertentu, diterima Badan Pengelola Keuangan Haji (BPKH) dikecualikan dari objek pajak. Ketentuan ini berlaku mulai tanggal 2 November 2020, namun merujuk Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 pengecualian pajak atas imbal hasil pengembangan keuangan haji kepada BPKH diberikan berdasarkan Surat Keterangan Tidak Dilakukan Pemotongan dan/atau pemungutan PPh. BPKH telah mendapatkan surat keterangan tersebut pada tanggal 19 Maret 2021. Sehingga pajak atas penghasilan dari pengembangan keuangan haji yang telah dipotong mulai periode November 2020 sampai dengan Maret 2021 akan dilakukan proses permohonan pengembalian pajak yang seharusnya tidak terutang kepada Direktorat Jenderal Pajak, Kementerian Keuangan. Sedangkan penghasilan atas pengembangan dana abadi umat tidak termasuk objek pajak yang dikecualikan pajaknya dan tetap dipotong dan/atau dipungut pajaknya sesuai ketentuan yang berlaku.

5. Sesuai dengan Undang-Undang Nomor 34 tahun 2014 tentang Pengelolaan Keuangan Haji, BPKH wajib menyusun laporan keuangan yang meliputi laporan realisasi anggaran, laporan operasional, laporan arus kas, neraca dan catatan atas laporan keuangan. Namun sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia dan kebijakan akuntansi BPKH yang menjadi acuan BPKH dalam penyusunan laporan keuangan, laporan realisasi anggaran disajikan sebagai laporan tambahan. Untuk tahun 2020, penjelasan pos-pos realisasi anggaran adalah sebagai berikut:

1) Pendapatan Nilai Manfaat

Pendapatan nilai manfaat yang disajikan dalam laporan realisasi anggaran berbasis kas, berbeda dengan nilai manfaat pada laporan operasional yang berbasis akrual. Nilai manfaat yang diterima secara kas oleh BPKH selama periode 31 Desember 2020 adalah sebesar Rp7.349.872.449.298,00 atau 102,75% dari target sebesar Rp7.153.243.000.000,00. Uraian target dan realisasi nilai manfaat berdasarkan jenis instrumen adalah sebagai berikut:

	Anggaran	Realisasi	Persentase
Nilai Manfaat - Penempatan	1.787.863.000.000,00	2.121.340.644.647,00	118,65%
Nilai Manfaat - Investasi	5.365.380.000.000,00	5.228.531.804.651,00	97,45%
	7.153.243.000.000,00	7.349.872.449.298,00	102,75%

Terdapat perbedaan perolehan nilai manfaat menurut laporan realisasi anggaran dan laporan operasional sebesar Rp83.701.296.094,00 dengan penjelasan sebagai berikut:

Penyesuaian perbedaan basis pengakuan atas Nilai Manfaat Penempatan:

1. <i>Accrued</i> nilai manfaat per 31 Des 2020	(38.952.550.155,00)
2. <i>Accrued</i> nilai manfaat per 31 Des 2019	72.388.946.453,00
Jumlah penyesuaian atas Nilai Manfaat Penempatan	33.436.396.298,00

Penyesuaian perbedaan basis pengakuan atas Nilai Manfaat Investasi:

1. <i>Accrued</i> nilai manfaat per 31 Des 2020	(563.077.505.504,00)
2. <i>Accrued</i> nilai manfaat per 31 Des 2019	267.503.593.137,00

3. <i>Accrued settlement</i> sukuk	199.670.035.693,00
4. Amortisasi diskonto/premium	(21.233.815.718,00)
Jumlah penyesuaian atas Nilai Manfaat Investasi	(117.137.692.392,00)
Jumlah penyesuaian nilai manfaat penempatan dan investasi	(83.701.296.094,00)

2) Belanja PIH

Belanja Perjalanan Ibadah Haji sampai dengan 31 Desember 2020 sebesar Rp7.194.288.838,00 atau 4,02% dari anggaran sebesar Rp179.000.000.000,00.

Realisasi belanja perjalanan ibadah haji adalah belanja yang dikeluarkan untuk kegiatan penyuluhan ibadah haji.

Uraian target dan realisasi Belanja PIH tahun 2020 sebagai berikut:

	Anggaran	Realisasi	Persentase
Belanja PIH - Bipih	0,00	0,00	0,00%
Belanja PIH - Subsidi BPIH	179.000.000.000,00	7.194.288.838,00	4,02%
	179.000.000.000,00	7.194.288.838,00	4,02%

Pemerintah Indonesia telah memutuskan untuk membatalkan kegiatan ibadah haji sebagai reaksi atas wabah pandemi virus Covid-19 yang belum berakhir, sedangkan beban PIH sudah direalisasikan sebelum adanya keputusan Pemerintah Arab Saudi yang tidak menerima kedatangan jemaah haji dari luar negaranya termasuk dari Indonesia.

Sampai dengan 31 Desember 2020 realisasi belanja penyelenggaraan ibadah haji senilai Rp7.194.288.838,00 digunakan untuk pengadaan dan pengiriman gelang identitas jemaah haji serta pengadaan buku manasik, baik untuk jemaah reguler dan jemaah khusus. Merujuk Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji (LKOPH) tahun 1441H/2020M Kementerian Agama, belanja yang direalisasikan sebesar Rp6.455.264.838,00 untuk pengadaan gelang dan buku manasik haji serta Rp739.024.000,00 untuk pelunasan pengadaan gelang identitas Jemaah. Rincian pengadaan gelang identitas jemaah dan buku manasik berdasarkan jenis jemaah sebagaimana tercantum dalam tabel 23.

Tabel 23. Rincian Pengadaan Gelang Identitas dan Buku Manasik

No	Uraian	Reguler	Khusus	Total
1	Pengadaan dan pengiriman gelang identitas jemaah haji	2.719.608.320,00	236.487.680,00	2.956.096.000,00
2	Pengadaan buku manasik haji	3.220.268.678,00	278.900.160,00	3.499.168.838,00
	Total	5.939.876.998,00	515.387.840,00	6.455.264.838,00

Terdapat perbedaan belanja subsidi BPIH menurut laporan realisasi anggaran dan laporan operasional sebesar Rp10.751.686.594,00, hal ini dikarenakan adanya perbedaan basis pengakuan untuk beban penyusutan aset barang milik haji pelimpahan Kementerian Agama.

3) Belanja Dana Abadi Umat

Belanja dana abadi umat merupakan belanja realisasi program kemaslahatan yang bersumber dari nilai manfaat DAU. Realisasi belanja DAU sampai dengan 31 Desember 2020 sebesar Rp156.643.935.222,00 atau 84,67% dari anggaran sebesar Rp185.000.000.000,00.

Rincian program kemaslahatan terdiri dari:

1. Pelayanan Ibadah haji	0,00
2. Pendidikan dan Dakwah	45.247.389.400,00
3. Sarana Prasarana Ibadah	26.653.099.500,00
4. Kesehatan	53.238.066.700,00
5. Sosial Keagamaan	30.504.229.622,00
6. Ekonomi Umat	1.001.150.000,00
Jumlah	156.643.935.222,00

4) Belanja Operasional BPKH

Belanja operasional BPKH merupakan belanja realisasi program atau kegiatan BPKH yang bersumber dari Rencana Kerja dan Anggaran Tahunan (RKAT). Realisasi belanja operasional BPKH sampai dengan 31 Desember 2020 sebesar Rp 164.240.790.279,00 atau 50,62% dari anggaran sebesar Rp324.428.703.217,00.

Rincian realisasi belanja operasional adalah sebagai berikut:

	Anggaran	Realisasi	Persentase
Belanja Pegawai	138.905.562.441,00	98.160.526.703,00	70,67%
Belanja Operasional Kantor	185.523.140.776,00	66.080.263.576,00	35,62%
	324.428.703.217,00	164.240.790.279,00	50,62%

Terdapat perbedaan belanja operasional menurut laporan realisasi anggaran dan laporan operasional sebesar Rp4.853.115.509,00 dengan penjelasan sebagai berikut:

Penyesuaian Perbedaan Belanja Operasional :

1. Perolehan aset tetap	(1.541.616.066,00)
2. Perolehan aset tidak berwujud	(162.150.000,00)
3. Penyusutan aset tetap	3.004.957.913,00
4. Amortisasi aset tidak berwujud	1.797.987.829,00
5. Beban piutang tak tertagih tahun 2020	41.645.626,00
6. Beban dibayar dimuka tahun 2019	2.900.817.895,00
7. Sewa dibayar dimuka tahun 2020	(8.023.960.963,00)
8. Asuransi tahun 2020	(3.572.635.750,00)
9. Persediaan BPKH tahun 2020	(335.705.422,00)
10. Koreksi beban pegawai	1.037.543.429,00
Jumlah	(4.853.115.509,00)

Jakarta, Mei 2021
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanvu
Kepala

Acep Riana Javaprawira
Anggota Bidang Keuangan dan MR



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