2021 **Laporan Tahunan**
Annual Report

BPKH
Badan Pengelola Keuangan Haji

Penguatan Tata Kelola Untuk Optimalisasi Pengelolaan Keuangan Haji

Strengthening Governance For Optimization of Hajj Financial Management

https://bpkh.go.id/

Badan Pengelola Keuangan Haji

Sanggahan dan Batasan Tanggung Jawab

Disclaimer

BPKH merupakan Badan Hukum Publik yang dibentuk sesuai dengan amanat Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaaan 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.

Sesuai dengan ketentuan Undang-Undang tersebut, BPKH wajib menyampaikan laporan pertanggungjawaban kepada Presiden dan Dewan Pewakilan Rakyat.

Penyusunan Laporan Tahunan ini mengacu pada ketentuan yang berlaku terkait penyusunan laporan tahunan, dalam hal ini adalah Peraturan Otoritas Jasa Keuangan Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021 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 “Dollar AS” atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntasi 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 by virtue of Law Number 34 Year 2014 on Hajj Financial Management, Presidential Regulation of the Republic of Indonesia Number 110 Year 2017 on Hajj Financial Management Agency and Government Regulation Number 5 Year 2018 on Implementation of Law Number 5 Year 2018 on Implementation of Law Number 34 Year 2014 on Hajj Financial Management.

According to the provisions of such law, BPKH is obligated to submit accountability report to the President and House of Representatives.

Preparation of this Annual Report refers to the prevailing provisions concerning annual report preparation, in this matter Regulation of Financial Service Authority Number 29/POJK.04/2016 on Issuer or Public Company Annual Report and Circular Letter of Financial Service Authority Number 16/SEOJK.04/2021 on Form and content of Issuer or Public Company Annual Report as well as Annual Report Award as starndard preparation of Annual Report in Indonesia with several adjustments.

Mention of currency unit "rupiah" and "Rp" refers to official currency of the Republic of Indonesia, while "Dollar AS" or USD refers to official currency of the United States of America. All presented financial information is in accordance with Indonesia Financial Accounting Standard.

This Annual Report contains statement on financial, activities, projections, plans, strategies, policies performances as well as BPKH objectives categorized as the future statements in implemeting the prevailing regulations, unless matters that are historical in nature. Such statements have risk prospects, uncertainties and can cause a material actual development which is different from what has been reported.

Penjelasan Tema

Theme Explanation

Penguatan Tata Kelola untuk Optimalisasi Pengelolaan Keuangan Haji

Strengthening Governance for Optimization of Hajj Financial Management

BPKH terus melakukan pembenahan agar dapat terus meningkatkan kualitas pengelolaan keuangan haji. Tidak hanya agar dapat memberikan manfaat dalam pengembangan dana haji, tapi juga agar dapat memberikan pelayanan yang lebih baik kepada jemaah haji.

Tahun 2021, BPKH melakukan penguatan tata kelola agar dapat mengoptimalkan potensi yang dimilikinya agar dapat menjadi pengelola keuangan haji yang berkelas dunia. Salah satu langkah yang dilakukan BPKH adalah melakukan transformasi yang difokuskan pada tiga bidang utama, yaitu digital, GRC, dan SDM. Ketiga pilar tersebut bekerja sama dengan tujuan memastikan objektif organisasi tercapai melalui optimalisasi dari sisi sumber daya manusia dalam organisasi, proses, dan teknologi.

Dengan layanan berbasis online ini nantinya calon jemaah haji tidak perlu datang lagi ke Bank secara langsung. Sehingga akan mempermudah masyarakat dalam mendaftar haji. BPKH juga memperkuat penerapan aspek GRC (*governance, risk and complience*) untuk memastikan keberlanjutan organisasi serta melakukan penguatan dari aspek sumber daya manusia.

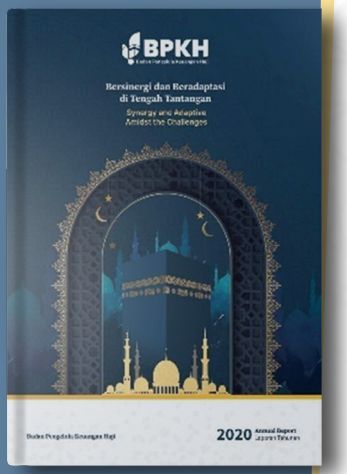
BPKH continues to make improvements so that it can continue to improve the quality of Hajj financial management. Not only in order to provide benefits in the development of Hajj funds, but also in order to provide better services to pilgrims.

In 2021, BPKH will strengthen its governance in order to optimize its potential in order to become a world-class Hajj financial manager. One of the steps taken by BPKH was to carry out a transformation focused on three main areas, namely digital, GRC, and HR. These three pillars work together with the aim of ensuring organizational objectives are achieved through optimization of the organization's human resources, processes, and technology.

With this online-based service, prospective pilgrims will no longer need to come to the bank directly. This will make it easier for people to register for Hajj. BPKH also strengthens the application of the GRC (governance, risk and complience) aspect to ensure organizational sustainability and strengthens the human resource aspect.

Kesinambungan Tema
Theme Continuity

2020



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.

Meskipun 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

In its 3rd (Third) year. Badan Pengelola Keuangan Haji (BPKH) faces its most difficult challenges. The spreading COVID-19 pandemic accross the world in 2020 has caused deteriorated global and national economy. Not only that. COVID-19 pandemic has caused Indonesia hajj pilgrims departure to be cancelled.

Nevertheless. BPKH is committed to perform hajj financial management transparently and accountably to obtain people's trust. at the end of the day provide large benefit particularly for hajj pilgrimage. as well as the Moslem Ummah in general.

To achieve its objectives. during the course of 2020 BPKH strenghtened its synergy with both domestic and foreign parties. to provide the best service for Ummah. In addition BPKH also adapts with the challenges faced. one of which is by optimizing tehcnology utilization to support the achievement of BPKH visions and missions.

By applying such strategy. amidst various challenges faced. in 2020 BPKH was still able to book postitive perfomance. both in the acquisition of benefit value and managed fund increase. In addition BPKH succeeded in maintining Unqualified (Wajar Tanpa Pengecualian (WTP)) opinion from the Audit Board for 3 (three) years consecutively.

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.

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.

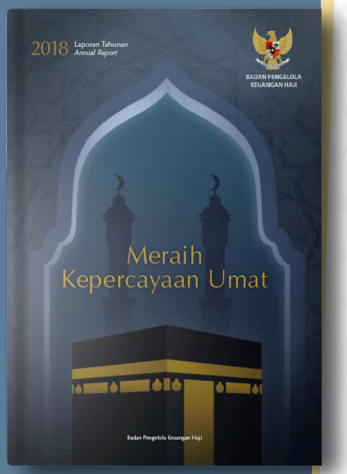
Usaha BPKH dalam "Meningkatkan Kinerja dan Melayani Umat" dapat terlaksana sebagai hasil dari kerja keras seluruh sumber daya manusia yang berkomitmen dalam menciptakan hasil terbaik. "Meningkatkan Kinerja dan Melayani Umat" adalah tema yang dapat mewakili BPKH dalam menggambarkan tahun 2019. Sepanjang 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.

Badan Pengelola Keuangan Haji (BPKH) had passed the second year since its official operation on July 26, 2017 with its main objectivce to increase hajj worship organizing quality. Such increase was implemented with the management and development of hajj finance in order to provide large benefit for future hajj pilgrimage.

BPKH is commiteed to continue managing hajj finance transparently and accountably in order to gain ummah trust which at the end of the day can provide large benefit for hajj pilgrimage particulary and Moslem ummah in this country in general.

BPKH effort in "Improving Performance, Serving Ummah" is a theme that can represent BPKH in describing year 2019. During the course of 2019, BPKH was able to increase performance in accordance with strategic plans that had been set out early that year. From operation stand point, BPKH succeeded in demonstrating committment in implementation of good governance, increase of effective risk management and level of compliance with the laws and regulations. While from financial standpoint, BPKH 2019 financial statement succeeded in recording an excellent performance with achievement of the set out targets and obtaining Unqualified opinion from the Audit Board.

2018



Meraih Kepercayaan Umat

Gaining People's Trust

Badan Pengelola Keuangan Haji (BPKH) yang dibentuk 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.

Badan Pengelola Keuangan Haji (BPKH,) established by virtue of the Law of the Republic of Indonesia Number 34 Year 2014 regarding Hajj Financial Management, officially operated on July 26, 2017. The main purpose of the establishment of BPKH was to increase the quality of hajj worship organizing.

BPKH manages and develops hajj finance in order to provide large benefits for (future) hajj pilgrimage. Hajj financial management was performed through investment in various instruments accountably and transparently based on sharia principles. To maintain the quality in placement and investment processes, BPKH had obtained ISO 9001:2015 certification.

Within a short period of time, BPKH had succeeded in recording an excellent performance, one of which was by distributing benefits to waiting pilgrims through virtual account as mandated by the law. In addition BPKH 2018 Financial Statement obtained Unqualified opinion from the Audit Board. BPKH is committed to continue performing hajj financial management transparently and accountably in order to gain ummah trust which at the end of the day provide large benefits for hajj pilgrimage particularly and Moslem ummah in general.

Pencapaian Penting Tahun 2021
Important Achievements in 2021

158,79 Triliun | *158.79 Trillion*

Jumlah dana haji yang dikelola BPKH hingga akhir tahun 2021 mencapai Rp158,79 triliun, meningkat 9,58% dari tahun sebelumnya Rp144,91 triliun.

The amount of hajj funds managed by BPKH until the end of 2021 reached IDR158.79 trillion, an increase of 9.58% from the previous year of IDR144.91 trillion.

7,73 Triliun | *7.73 Trillion*

Tahun 2021, BPKH membukukan surplus sebesar Rp7,73 triliun, meningkat 37,74% jika dibandingkan dengan surplus yang dibukukan tahun 2020 sebesar Rp5,78 triliun.

In 2021, BPKH posted a surplus of IDR7.73 trillion, an increase of 37.74% when compared to the surplus recorded in 2020 of IDR5.78 trillion.

2,5 Triliun | *2.5 Trillion*

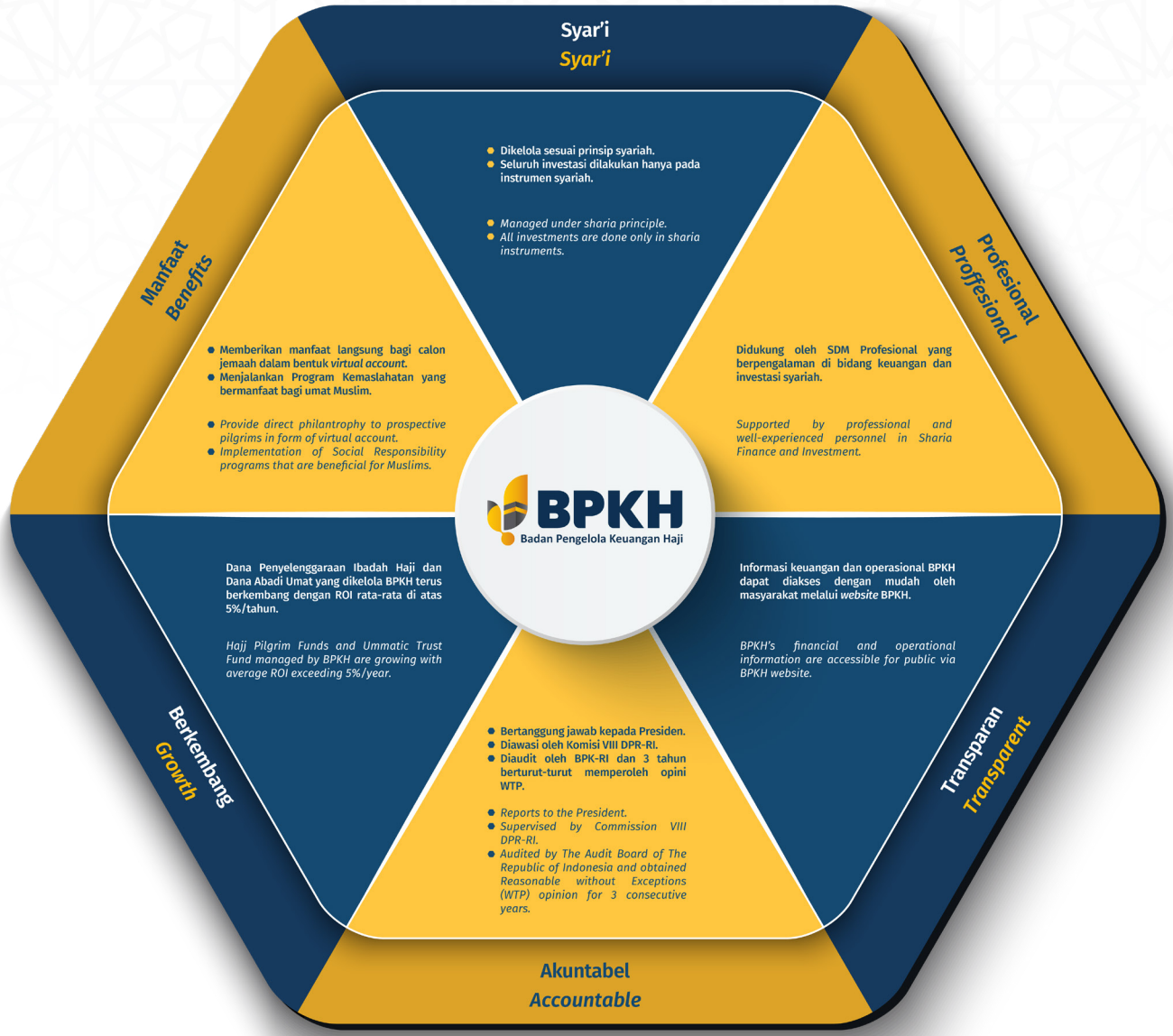
Jumlah dana yang didistribusikan BPKH dalam bentuk *virtual account* kepada calan jemaah haji tahun 2021 mencapai Rp2,5 triliun, meningkat dari tahun sebelumnya sebesar Rp2 triliun.

The amount of funds distributed by BPKH in the form of virtual accounts to prospective hajj pilgrims in 2021 reached IDR2.5 trillion, an increase from the previous year of IDR2 trillion.

10,5 Triliun | *10.5 Trillion*

Nilai manfaat yang dibukukan BPKH dari pengelolaan dana haji tahun 2021 mencapai Rp10,5 triliun, meningkat 41,32% dari tahun sebelumnya Rp7,43 triliun.

The value of benefits recorded by BPKH from the management of hajj funds in 2021 reached IDR10.5 trillion, an increase of 41.32% from the previous year of IDR7.43 trillion.


Syar'i
Syar'i
Dikelola sesuai prinsip syariah.
Seluruh investasi dilakukan hanya pada instrumen syariah.
Managed under sharia principle.
All investments are done only in sharia instruments.
Profesional
Proffesional
Didukung oleh SDM Profesional yang berpengalaman di bidang keuangan dan investasi syariah.
Supported by professional and well-experienced personnel in Sharia Finance and Investment.
Transparan
Transparent
Informasi keuangan dan operasional BPKH dapat diakses dengan mudah oleh masyarakat melalui website BPKH.
BPKH's financial and operational information are accessible for public via BPKH website.
Akuntabel
Accountable
Bertanggung jawab kepada Presiden.
Diawasi oleh Komisi VIII DPR-RI.
Diaudit oleh BPK-RI dan 3 tahun berturut-turut memperoleh opini WTP.
Reports to the President.
Supervised by Commission VIII DPR-RI.
Audited by The Audit Board of The Republic of Indonesia and obtained Reasonable without Exceptions (WTP) opinion for 3 consecutive years.
Berkembang
Growth
Dana Penyelenggaraan Ibadah Haji dan Dana Abadi Umat yang dikelola BPKH terus berkembang dengan ROI rata-rata di atas 5%/tahun.
Hajj Pilgrim Funds and Ummatic Trust Fund managed by BPKH are growing with average ROI exceeding 5%/year.
Manfaat
Benefits
Memberikan manfaat langsung bagi calon jemaah dalam bentuk virtual account.
Menjalankan Program Kemaslahatan yang bermanfaat bagi umat Muslim.
Provide direct philantrophy to prospective pilgrims in form of virtual account.
Implementation of Social Responsibility programs that are beneficial for Muslims.
BPKH
Badan Pengelola Keuangan Haji

Visi dan Misi BPKH
BPKH Vision and Mission

Visi BPKH
BPKH Vision

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

To become the trusted financial managing agency that provides optimum benefit value for hajj pilgrimage and ummah well-being.

Misi BPKH
BPKH 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 berintergeritas dan profesional
5. Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat

1. *To build trust through transparent and modern financial system management*
2. *To increase efficiency and rationality of BPIH through strategic cooperations*
3. *To invest on optimum return of profits with sharia principles and consider security, cautiousness, and professionality*
4. *To create comprehensive and accountable governance and working system by developing Human Resources with integrity and professionalism*
5. *To provide well-being to increase ummah prosperity*

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 officialy appointed and witnessed the oath taken by seven Members of the Supervisory Board and seven members of BPKH Agency. based on the Decree of President Number 74 of 2017.

Desember 2017
December 2017

Penerbitan Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji. Dengan demikian BPKH secara formal sudah berdiri sebagai sebuah lembaga badan hukum publik yang mengemban tugas pengelolaan keuangan haji.
Issuance of Presidential Regulation Number 110 of 2017 concerning the Hajj Financial Management Agency. Thus, BPKH has formally been established as a public legal entity with the task of managing Hajj finances.

Februari 2018
February 2018

Penerbitan Peraturan Pemerintah No. 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 formally granted with authority to invest and place hajj finance.

September 2018
September 2018

Bidang Hukum dan Kepatuhan menetapkan sejumlah peraturan untuk memastikan pengelolaan keuangan haji berasaskan prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.
Law and Compliance Field stipulated a number of regulations to ensure hajj financial management is based on sharia, cautiousness, benefits, non-profit, transparency and accountability principles.

Oktober 2018
October 2018

BPKH meluncurkan Program Kemaslahatan untuk menyalurkan nilai manfaat Dana Abadi Umat yang fokus pada kegiatan sesuai enam Asnaf.
BPKH launched Prosperity Program to distribute benefit value of Ummah Endowment Fund (Dana Abadi Umat) focusing on activities according to Six 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 in placement and investment process and hajj management fund investment. 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 new logo for BPKH competition.

Maret 2019
March 2019

Penetapan BPIH oleh Kementerian Agama dan DPR.
Stipulation of BPKH by Ministry of Religion and House of Representatives.

April 2019
April 2019

Penambahan Kuota 10.000 Jemaah.
Addition of 10,000 pilgrims to the Hajj Quota

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 has the meaning of a strong. dynamic and trustworthy Agency.

Agustus 2019
August 2019

BPKH meraih sertifikasi ISO 9001: 2015.
BPKH obtained ISO 9001:2015 certification.

Oktober 2019
October 2019

Peluncuran SISKEHAT (Sistem Keuangan Haji Terpadu).
Launching of SISKEHAT (Integrated Hajj Financial system or Sistem Keuangan Haji Terpadu).

2020
2020

BPKH meraih sertifikasi ISO 37001:2016 dan ISO 9001:2015.
BPKH obtained ISO 37001:2016 Certifcation and ISO 9001:2015

2021
2021

- Internalisasi nilai-nilai *core value* IQRA BPKH
- BPKH mendapatkan pengecualikan pajak dengan UU Cipta Kerja dan Peraturan Menteri Keuangan (PMK)
- BPKH menerima hibah saham Bank Muamalat dari IsDB
- BPKH meraih opini "WTP" untuk ketiga kali secara berturut-turut di tahun 2021
- Peluncuran WA contact center BPKH
- Peluncuran *Theme Song* "Pelita Hati" BPKH
- BPKH kembali mendapatkan sertifikat ISO 37001;2016 Sistem Manajemen Anti Penyuapan dan ISO 9001:2015 Sistem Manajemen Mutu
- *Internalization of BPKH IQRA core values*
- *BPKH gets a tax exemption under the Job Creation Act and the Minister of Finance Regulation (PMK)*
- *BPKH received a share grant from Bank Muamalat from IsDB*
- *BPKH won the "WTP" opinion for the third time in a row in 2021*
- *Launch of WA contact center BPKH*
- *Launch of BPKH's "Pelita Hati" Theme Song*
- *BPKH has again received the ISO 37001;2016 Anti-Bribery Management System certificate and ISO 9001:2015 Quality Management System*

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07 Laporan Keuangan 2021
Financial Report 2021

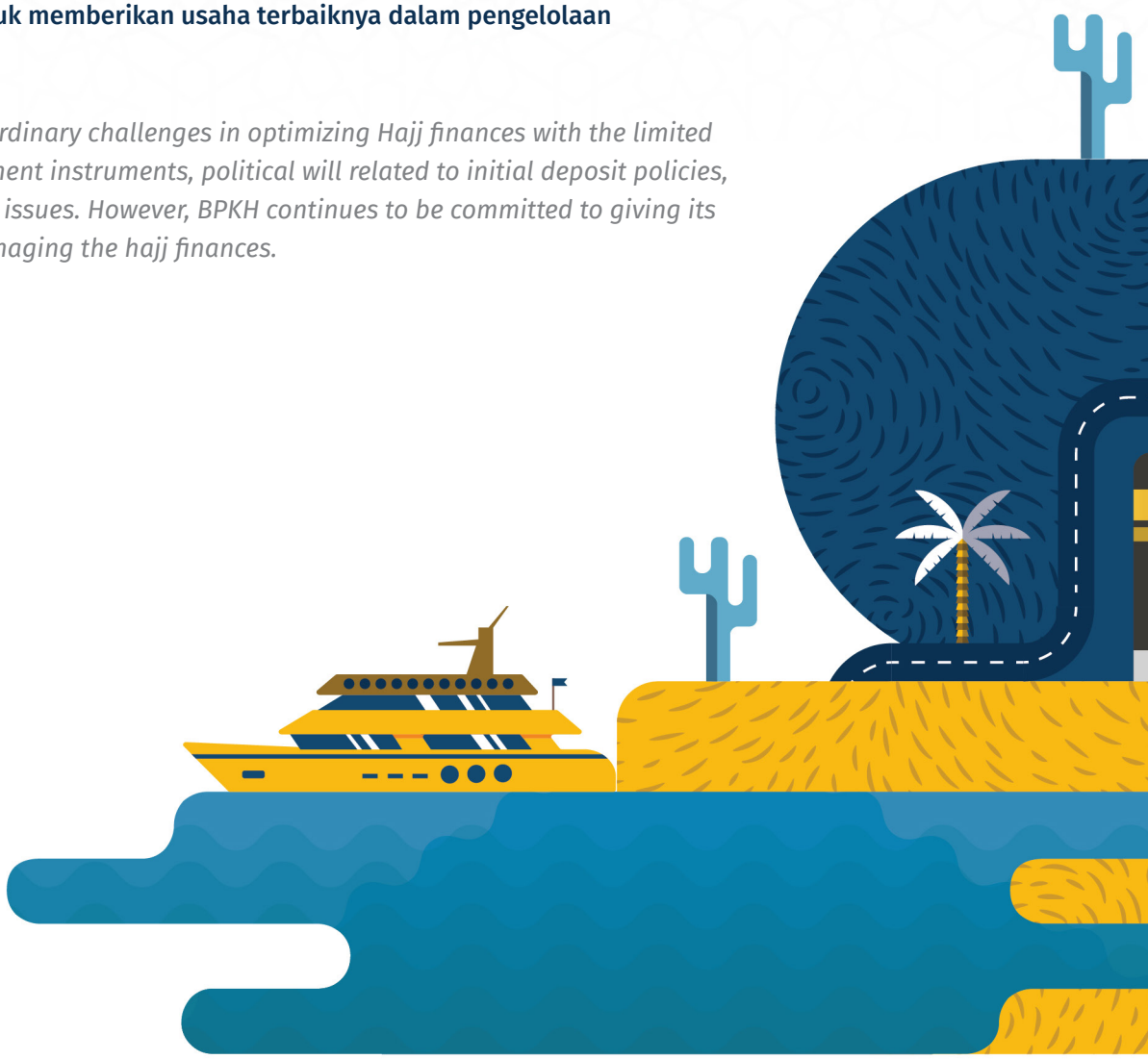
01

Ikhtisar

Highlights

BPKH menghadapi tantangan yang luar biasa dalam optimalisasi keuangan haji dengan terbatasnya jumlah instrumen investasi, *political will* terkait kebijakan setoran awal, serta isu sustainabilitas. Namun demikian, BPKH terus berkomitmen untuk memberikan usaha terbaiknya dalam pengelolaan keuangan haji.

BPKH faces extraordinary challenges in optimizing Hajj finances with the limited number of investment instruments, political will related to initial deposit policies, and sustainability issues. However, BPKH continues to be committed to giving its best efforts in managing the hajj finances.



BPKH
Badan Pengelola Keuangan Haji

Ikhtisar Kinerja
Performance Highlights

Ikhtisar Keuangan
Financial Summary

Neraca
Balance

dalam juta rupiah — *In million rupiah*

Uraian	2021	2020	2019	*Description*
ASET				***ASSET***
Aset Lancar				*Current Asset*
Kas dan Setara Kas	9.247	17.952	8.884	*Cash and Cash Equivalent*
Piutang	4.503	3.760	476.908	*Account Receivables*
Persediaan	338	336	-	*Inventory*
Beban Dibayar di Muka	12.247	11.597	2.901	*Expenses Paid n Advance*
Pendapatan yang Masih Harus Diterima	1.725.851	718.547	352.991	*Income to be Received*
Uang Muka Investasi	1.000.000	-	-	*Investment Down Payment*
Penempatan pada Bank	45.636.508	45.331.357	54.298.799	*Placement in Bank*
Investasi Jangka Pendek	7.573.901	8.861.980	9.999.506	*Short Term Investment*
Jumlah Aset Lancar	55.962..594	54.945.529	65.139.989	*Amount of Current Asset*
Aset Tidak Lancar				*Non Current Asset*
Investasi Jangka Panjang	104.576.358	90.713.182	60.018.630	*Long Term Investment*
Aset Tetap – Bersih	6.625	79.615	91.692	*Fixed Asset – Clean*
Aset Tak Berwujud – Bersih	22.328	5.400	7.173	*Intangible Asset – Clean*
Kas yang Dibatasi Penggunaannya	25.000	25.000	-	*Restricted Cash*
Aset Lain-Lain	3.034	3.034	3.034	*Other Assets*
Jumlah Aset Tidak Lancar	104.633.346	90.826.231	60.120.530	*Amount of Non Current Asset*
Jumlah Aset	160.595.940	145.771.760	125.260.519	Total Asset

dalam juta rupiah — *In million rupiah*

Uraian	2021	2020	2019	Description
LIABILITAS				***LIABILITY***
Liabilitas Jangka Pendek				*Short Term Liability*
Utang Beban	28.479	15.907	2.989	*Expense Debt*
Utang Jemaah Tunda	9.180.651	8.661.589	101.308	*Congregational Debt Delay*
Utang Pajak	53.419	700	400	*Tax Debt*
Utang Lain-Lain	129.350	126.911	194.732	*Other Debts*
Jumlah Liabilitas Jangka Pendek	9.391.900	8.805.107	299.428	*Total Short-Term Liabilities*
Liabilitas Jangka Panjang				*Long Term Liability*
Dana Titipan Jemaah	133.254.548	125.900.381	119.746.418	*Congregational Deposit Funds*
Pendapatan Nilai Manfaat yang Ditangguhkan	238.079	238.079	238.079	*Deferred Benefit Value Income*
Jumlah Liabilitas Jangka Panjang	133.492.627	126.138.460	119.984.496	*Total Of Long-Term Liabilities*
Jumlah Liabilitas	142.884.526	134.943.567	120.283.924	*Total Liabilities*
ASET NETO				***NET ASSET***
Jumlah Aset Neto	17.711.413	10.828.194	4.976.594	*Total Net Assets*
Jumlah Liabilitas dan Aset Neto	160.595.940	145.771.760	125.260.519	*Total Liabilities And Net Assets*

Laporan Operasional
Statement of Operational

dalam juta rupiah — *In million rupiah*

Uraian	2021	2020	2019	Description
Pendapatan Setoran Jemaah Berangkat	0	-	7.637.011	*Income Earned from Departing Pilgrims*
Beban Penyelenggaraan Ibadah Haji Kementerian Agama	0	(17.946)	(14.454.014)	*The Organization of Hajj Cost to the Ministry of Religious Affairs*
Surplus/(Defisit) Biaya Penyelenggaraan Ibadah Haji (BPIH)	0	(17.946)	(6.817.002)	*Surplus/(Deficit) of Cost of Organizing Hajj (BPIH)*
Pendapatan Nilai Manfaat	9.764.218	7.204.350	7.142.582	*Benefit Value Revenue*
Penyaluran untuk Rekening Virtual	(2.500.000)	(2.000.000)	(1.083.000)	*Fund Distributed to Virtual Account*
Beban Operasional BPKH	(234.005)	(159.388)	(149.992)	*BPKH Operating Expenses*
Beban Hibah	(64.957)	-	-	*Grant expense*

dalam juta rupiah | *In million rupiah*

Uraian	2021	2020	2019	*Description*
Surplus/(Defisit) Operasional BPKH	6.965.256	5.044.963	5.909.590	*Surplus/(Deficit) of BPKH Operations*
Pendapatan Nilai Manfaat Dana Abadi Umat (DAU)	237.616	229.224	223.753	*Benefit Value Gained of The People Trust Funds (DAU)*
Penyaluran Program Kemaslahatan	(189.446)	(131.644)	(156.540)	*Distribution for Social Program*
Surplus/(Defisit) BPKH	48.169	97.580	67.213	*Surplus/(Deficit) of BPKH*
Akumulasi Surplus/(Defisit)	7.013.425	5.124.596	(840.199)	*Surplus/(Deficit) Accumulation*
Pendapatan Hibah	236.935	-	-	*Grant revenue*
Pendapatan di Entitas Asosiasi	7.003	-	-	*Revenue in associates*
Pendapatan Lain-Lain	499.554	-	-	*Other income*
Total Surplus/(Defisit) Sebelum Pajak Penghasilan	7.756.918	5.124.596	1.233.888	*Total Surplus/(Deficit) Before Income Tax*
Beban Pajak Penghasilan	(52.126)	-	-	*Income Tax Expense*
Penghasilan/(Beban) Komprehensif Lain	21.676	655.514	255.420	*Other Comprehensive Income/ Loss*
Total Surplus Komprehensif	7.726.468	5.780.110	649.109	*Total Comprehensive Surplus*

Laporan Perubahan Aset Neto
Statement of Changes in Net Assets

dalam juta rupiah | *In million Rupiah*

Uraian	2021	2020	2019	*Description*
ASET NETO TANPA PEMBATASAN				***NET ASSET WITHOUT LIMITATION***
Saldo Awal	0			*Beginning Balance*
Surplus (Defisit) Tahun Berjalan	236.935			*Current Year Surplus (Deficit)*
Saldo Akhir	236.935			*Ending Balance*
Penghasilan Komprehensif Lain:				*Other Comprehensive Income:*
Saldo Awal	1.077.452	436.608	181.187	*Beginning Balance*
Koreksi Aset Neto Tanpa Pembatasan	(847.293)	(14.669)		*Correction on Net Assets Without Restrictions*
Penghasilan (Beban) Komprehensif Tahun Berjalan	21.676	655.514	255.420	*Comprehensive Income (Expenses) for the Year*
Saldo Akhir	251.835	1.077.452	436.608	*Ending Balance*
Jumlah Aset Neto Tanpa Pembatasan	488.771	1.077.452	436.608	*Amount of Net Assets Without Restrictions*

dalam juta rupiah — *In million Rupiah*

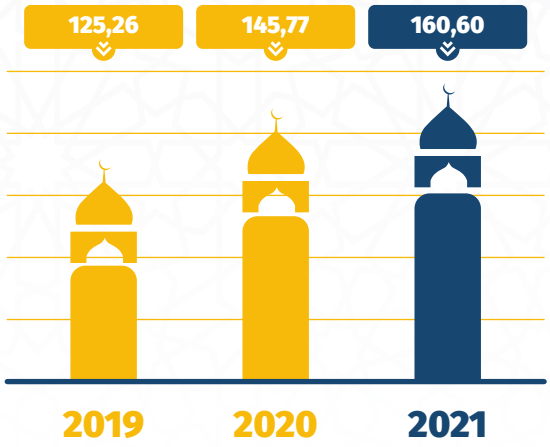
Uraian	2021	2020	2019	*Description*
ASET NETO DENGAN PEMBATASAN				***NET ASSET WITH LIMITATION***
Dana BPIH:				*The Hajj/Pilgrimage Organizing Cost Fund:*
Saldo Awal	6.069.402	956.415	691.318	*Beginning Balance*
Koreksi Aset Neto	(5.822)	85.970	(332.835)	*Net Asset Correction*
Pelimpahan Aset Neto PKOH Kementerian Agama	3.197	-	271.457	*Delegation of Net Assets of PKOH Ministry of Religion*
Surplus Tahun Berjalan	7.419.688	5.027.017	326.476	*Current Year Surplus*
Saldo Akhir	13.486.465	6.069.402	956.415	*Ending Balance*
Dana Abadi Umat:				*Ummatic Trust Funds:*
Saldo Awal	3.681.339	3.583.571	3.516.358	*Beginning Balance*
Koreksi Aset Neto	6.669	188	-	*Net Asset Correction*
Surplus Tahun Berjalan	48.169	97.580	67.213	*Current Year Surplus*
Saldo Akhir:	3.736.178	3.681.339	3.583.571	*Ending Balance*
Total Aset Neto dengan Pembatasan	17.222.643	9.750.741	4.539.987	*Total Net Asset with Restrictions*
TOTAL ASET NETO	17.711.414	10.828.194	4.976.594	***TOTAL NET ASSET***

Laporan Arus Kas
Statement of Cash Flow

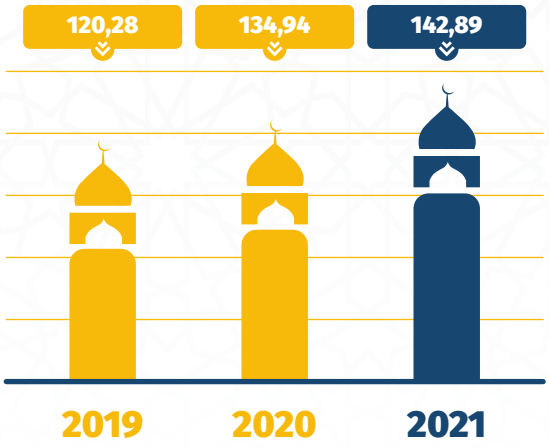
dalam juta rupiah — *In million Rupiah*

Uraian	2021	2020	2019	*Description*
Arus Kas dari (untuk) Aktivitas Operasi	9.245.307	7.589.713	292.133	*Cash Flows from (for) Operating Activities*
Arus Kas dari (untuk) Aktivitas Investasi	(14.626.207)	(20.153.997)	(11.981.291)	*Cash Flows from (for) Investing Activities*
Arus Kas dari (untuk) Aktivitas Pendanaan	5.372.195	12.573.352	11.675.639	*Cash Flows from (for) Financing Activities*
Kenaikan Kas dan Setara Kas	(8.705)	9.068	(13.520)	*Increase in Cash and Cash Equivalen*
Kas dan Setara Kas Awal Tahun	17.952	8.884	22.404	*Cash and Cash Equivalent at the Beginning of the Year*
Kas dan Setara Kas Akhir Tahun	9.247	17.952	8.884	*Cash and Cash Equivalent at the End of the Year*

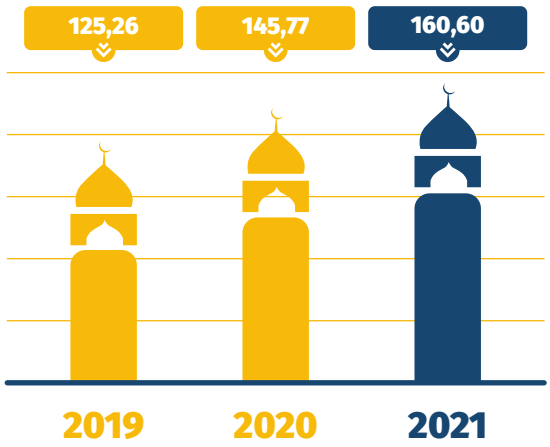
Aset
(dalam triliun rupiah)
Asset
(in trillion rupiah)



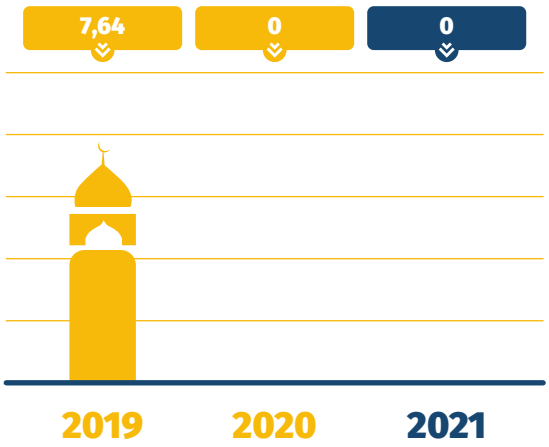
Liabilitas
(dalam triliun rupiah)
Liabilities
(in trillion rupiah)



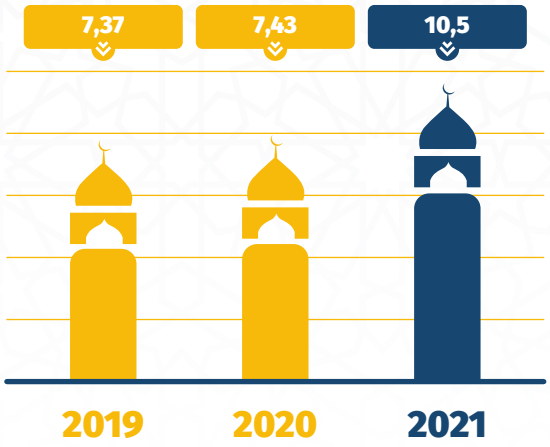
Liabilitas dan Aset Neto
(dalam triliun rupiah)
Liabilities dan Net Assets
(in trillion rupiah)



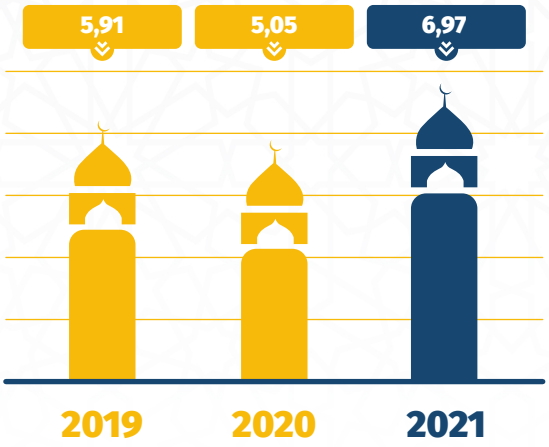
Setoran Jemaah Berangkat
(dalam triliun rupiah)
Deposit of Departing Pilgrims
(in trillion rupiah)



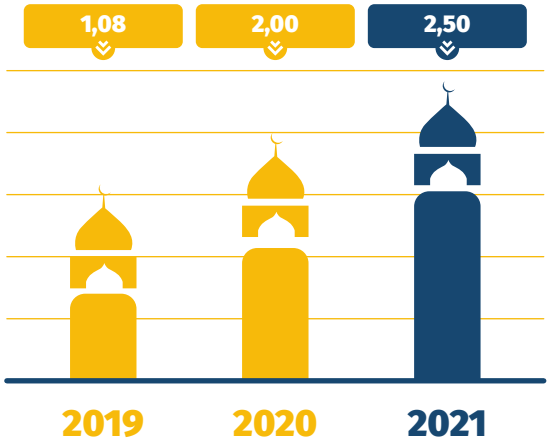
Pendapatan Nilai Manfaat
(dalam triliun rupiah)
Income Earned
(in trillion rupiah)



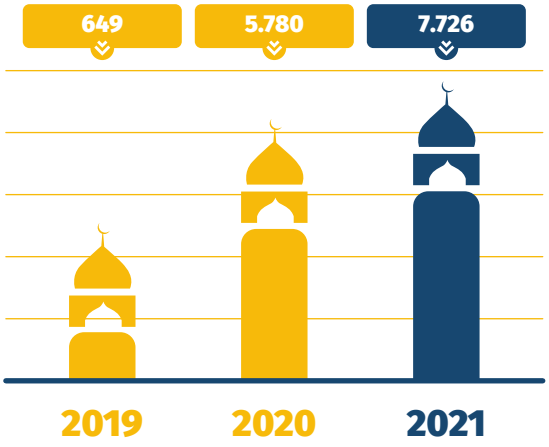
Surplus PIH
(dalam triliun rupiah)
The Organizational of Hajj Surplus
(in trillion rupiah)



Penyaluran Rekening Virtual
(dalam triliun rupiah)
Return Allocated to Virtual Account
(in trillion rupiah)



Total Surplus Komprehensif
(dalam miliar rupiah)
Total Comprehensive Surplus
(in billion rupiah)



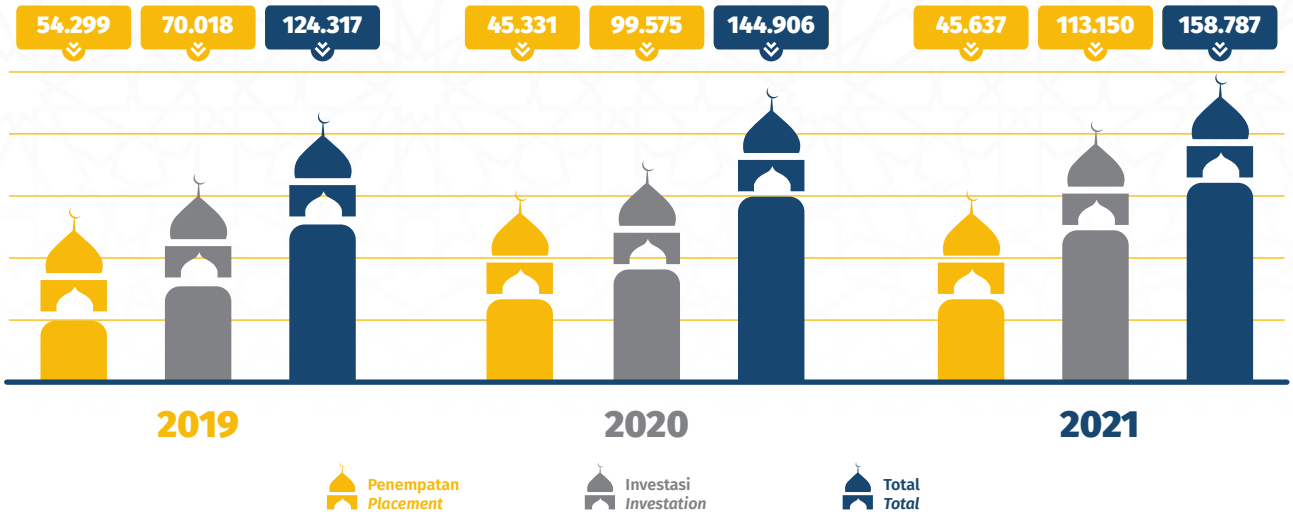
Rasio Keuangan Penting
Essential Financial Ratio

Uraian	Satuan *Unit*	2021	2020	2019	*Description*
LIKUIDITAS					***LIQUIDITY***
Likuiditas Wajib	Kali *Times*	2,97	3,54	4,445	*Mandatory Liquidity*
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID)	%	71,26	68,72	56,32	*Total Investment (I) to Total Funds under Management (D) (RID)*
SOLVABILITAS					***SOLVENCY***
Rasio Solvabilitas	%	88,86	92,57	104,14	*Solvency Ratio*
RENTABILITAS					***RENTABILITY***
Nilai Manfaat (*Yield*)	%	6,88	5,43	6,33	*Return (Yield)*
Penempatan	%	3,55	4,00	5,37	*Placement*
Investasi	%	8,08	6,36	7,31	*Investment*
ISBE	%	8,11	6,35	7,31	*ISBE*
ILAL	%	6,06	7,41	0,00	*ILAL*
ILN	%	1,47	0,00	0,00	*ILN*
EFISIENSI					***EFFICIENCY***
Rasio Biaya terhadap Penghasilan (CIR)	%	2,23	2,14	2,04	*CIR (Cost to Income Ratio)*

Ikhtisar Operasional
Operational Highlights

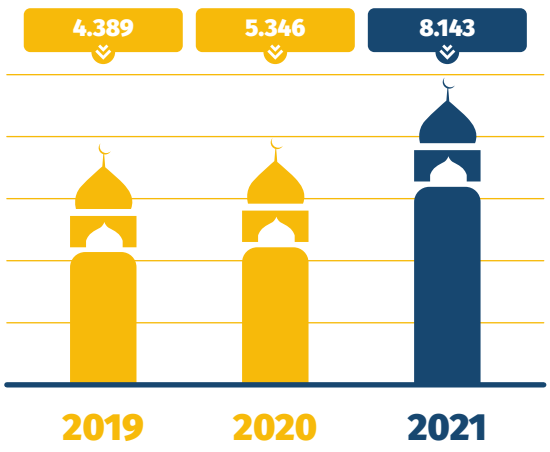
Dana Kelolaan
Managed Fund

Pengelolaan Dana Haji (dalam miliar rupiah)
Hajj Funds Management (in billion rupiah)



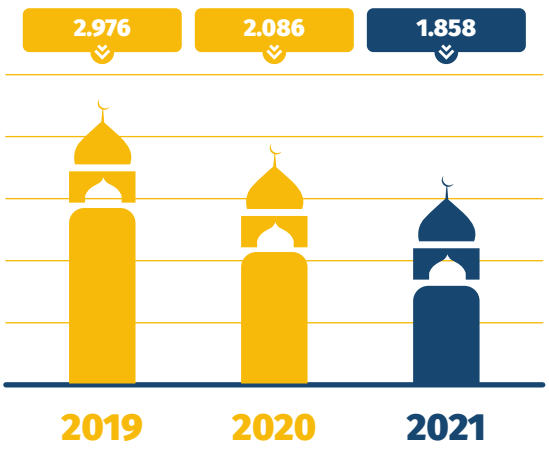
Manfaat Investasi
Investment Benefit

Nilai Manfaat Investasi
(dalam miliar rupiah)
Return of Investments
(in billion rupiah)



Manfaat Penempatan Dana
Fund Placement Benefit

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



Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan
Awards

Deskripsi Penghargaan *Award Description*	:	Certificate Securities Investment and Gold Investment Field
Tanggal Perolehan *Date of the Acquisition*	:	25 Oktober 2021 *October 25, 2021*
Bidang Penghargaan *Field of Award*	:	Bidang Investasi Surat Berharga dan Investasi Emas *Securities Investment and Gold Investment Field*
Lembaga (yang memberikan) *Institution (that provided the award)*	:	Trimegah
Skala *Scale*	:	Nasional *National*

Deskripsi Penghargaan *Award Description*	:	Certificate Securities Investment and Gold Investment Field
Tanggal Perolehan *Date of the Acquisition*	:	*16 November 2021* *November 16, 2021*
Bidang Penghargaan *Field of Award*	:	Bidang Investasi Surat Berharga dan Investasi Emas *Securities Investment and Gold Investment Field*
Lembaga (yang memberikan) *Institution (that provided the award)*	:	BRI
Skala *Scale*	:	Nasional *National*

Sertifikasi
Certification

SNI ISO 37001:2016 (Anti-Bribery Management Systems)

Certificate

Standard SNI ISO 37001:2016

Certificate Holder: Badan Pengelola Keuangan Haji

Scope: Anti-Bribery in Management Funds Activities, Investment in Rupiah Sharia Securities, Community Benefit Program and Return of Deposits for the Implementation of the Hajj

Validity: The certificate is valid from 2021-10-25 until 2023-11-04.

2021-10-25

Masa Berlaku *Validity period*	:	25 Oktober 2021 - 4 November 2023 *October 25, 2021 - November 4, 2023*
Lingkup Sertifikasi *Scope of Certification*	:	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 *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) *Institution (that provided the certification)*	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017276

SNI ISO 9001:2015: Quality Management System

Certificate

Standard SNI ISO 9001:2015

Certificate Holder: Badan Pengelola Keuangan Haji

Scope: Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management (Kemaslahatan), Regular Deposit Refund and Internal Audit Process

Validity: The certificate is valid from 2021-11-16 until 2024-11-15.

2021-11-16

Masa Berlaku *Validity period*	:	*16 November 2021 – 15 November 2024* *November 16, 2021 – November 15, 2024*
Lingkup Sertifikasi *Scope of Certification*	:	Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management (Kemaslahatan), Regular Deposit Refund and Internal Audit Process *Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management (Kemaslahatan), Regular Deposit Refund and Internal Audit Process*
Lembaga (yang memberikan) *Institution (that provided the certification)*	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017276

Peristiwa Penting 2021
Significant Events 2021

Januari
January

Internalisasi nilai-nilai *core value* IQRA BPKH
Internalization of BPKH IQRA core values

Internalisasi nilai-nilai *core value* IQRA BPKH
Internalization of BPKH IQRA core values

Februari
February

- Peresmian kampung BPKH di Palu, Sigi, dan Donggala
- Peluncuran aplikasi Ikhsan BPKH dan Kementerian Agama
- *Inauguration of BPKH villages in Palu, Sigi, and Donggala*
- *Launch of the Ikhsan BPKH application and the Ministry of Religion*

Peresmian Kampung BPKH di Palu, Sigi, dan Donggala
Inauguration of BPKH villages in Palu, Sigi and Donggala

Peluncuran aplikasi Ikhsan BPKH dan Kementrian Agama
Launch of the Ikhsan BPKH application and the Ministry of Religion

Maret
March

- BPKH mendapatkan pengecualikan pajak dengan UU Cipta Kerja dan Peraturan Menteri Keuangan (PMK)
- Kerja sama investasi BPKH dengan PT Permodalan Nasional Madani (PNM)
- Vaksinasi Insan BPKH
- *BPKH gets a tax exemption under the Job Creation Act and the Minister of Finance Regulation (PMK)*
- *BPKH investment cooperation with PT Permodalan Nasional Madani (PNM)*
- *BPKH Personnel Vaccination*

BPKH mendapatkan pengecualian pajak dengan UU CIpta Kerja dan Peraturan Menteri Keuangan (PMK)
BPKH gets a tax exemption under the Job Creation Act and the Minister of Finance Regulation (PMK)

Kerja sama investasi BPKH dengan PT Permodalan Nasional Madani (PNM)
BPKH investment cooperation with PT Permodalan Nasional Madani (PNM)

Vaksinasi Insan BPKH
BPKH Personnel Vaccination

April
April

- Program kemaslahatan, BPKH berbagi 11110 Al-Quran ke penjuru negeri
- Penyelenggaraan event internasional "Global Islamic Investment Forum 2021"
- Rekrutmen pegawai BPKH
- *Benefit program, BPKH shares 11110 Al-Quran all over the country*
- *Organizing the international event "Global Islamic Investment Forum 2021"*
- *Recruitment of BPKH employees*

Program kemaslahatan, BPKH berbagi 11110 Al-Quran ke penjuru negeri
Benefit program, BPKH shares 11110 Al-Quran all over the country

Penyelenggaraan event internasional "Global Islamic Investment Forum 2021"
Organizing the international event "Global Islamic Investment Forum 2021"

Rekrutmen pegawai BPKH
Recruitment of BPKH employees

Mei
May

Event “Hadiahkanlah Nirwanamu”, dukungan moral terhadap tenaga medis
Event “Gift Your Nirvana”, moral support for medical personnel

Event “Hadiahkanlah Nirwanamu”, dukungan moral terhadap tenaga medis
Event “Gift Your Nirvana”, moral support for medical personnel

Juni
June

- BPKH meraih opini "WTP" untuk ketiga kali secara berturut-turut
- Penundaan keberangkatan ibadah haji 1442 H
- Kunjungan Ustadz Adi Hidayat ke BPKH dalam rangka klarifikasi dana haji
- *BPKH won the "WTP" opinion for the third time in a row*
- *Departure of Hajj pilgrimage 1442 H*
- *Ustadz Adi Hidayat's visit to BPKH in order to clarify hajj funds*

BPKH meraih opini "WTP" untuk ketiga kali secara berturut-turut
BPKH won the "WTP" opinion for the third time in a row

Penundaan keberangkatan ibadah haji 1442 H
Departure of Hajj pilgrimage 1442 H

Kunjungan Ustadz Adi Hidayat ke BPKH dalam rangka klarifikasi dana haji
Ustadz Adi Hidayat's visit to BPKH in order to clarify hajj funds

Juli
July

- Berkah qurban – BPKH berbagi 1.000 ekor sapi ke penjuru negeri
- Event “Rindu Baitullah” di Hari Raya Idul Adha 1442 H
- BPKH menambah investasi pada Awqaf Properties Fund – Islamic Development Bank sebesar USD6,5 juta.
- *Blessing of qurban - BPKH shares 1,000 cows all over the country*
- *Event “Missing Baitullah” on Eid Al-Adha 1442 H*
- *BPKH increases investment in Awqaf Properties Fund – Islamic Development Bank in the sum of USD6.5 million.*

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BPKH increases investment in Awqaf Properties Fund – Islamic Development Bank in the sum of USD6.5 million

Agustus
August

- BPKH dan PT. PP (Persero) menandatangani MoU untuk bekerja sama dalam proyek pembangunan Rumah Indonesia di Mekkah
- BPKH *writing competition*
- Insan BPKH merayakan Kemerdekaan Indonesia ke 74 secara virtual
- BPKH bekerja sama dengan MES dan Principal Asset Management melaksanakan webinar Perencanaan Haji Sejak Dini
- *BPKH and PT. PP (Persero) signed an MoU to cooperate in the Indonesian House construction project in Mecca*
- *BPKH writing competition*
- *BPKH personnel celebrate Indonesia's 74th Independence virtually*
- *BPKH in collaboration with MES and Principal Asset Management conducted a webinar on Early Hajj Planning*

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September
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- BPKH meluncurkan infografis 10 tahun pengelolaan keuangan haji
- Bekerja sama dengan IAEI BPKH selenggarakan webinar series pengelolaan keuangan haji
- PPA, BPKH & Bank Muamalat jalin kerja sama pengelolaan aset
- *BPKH launches an infographic for 10 years of Hajj financial management*
- *Collaborating with IAEI BPKH to hold a webinar series on Hajj financial management*
- *PPA, BPKH & Bank Muamalat establish cooperation in asset management*

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Oktober
October

- BPKH dan Pertamina tandatangani kerja sama tentang potensi investasi di lingkungan Kementerian BUMN Pertamina
- BPKH bekerja sama dengan BUMD Pemerintah Provinsi Jawa Barat di *West Java Investment Summit* 2021
- Survei *brand identity* dan pelayanan keuangan haji BPKH
- BPKH bekerja sama dengan Bank Indonesia menyelenggarakan Konferensi Haji International 2021 secara hybrid di Jakarta Convention Center
- *BPKH and Pertamina signed a cooperation on investment potential within the Ministry of SOE Pertamina*
- *BPKH collaborates with West Java provincial government-owned enterprises at the West Java Investment Summit 2021*
- *Brand identity survey and BPKH Hajj financial services*
- *BPKH in collaboration with Bank Indonesia will hold a hybrid 2021 International Hajj Conference at the Jakarta Convention Center*

BPKH dan Pertamina tandatangani kerja sama tentang potensi investasi di lingkungan Kementerian BUMN Pertamina
BPKH and Pertamina signed a cooperation on investment potential within the Ministry of SOE Pertamina

BPKH bekerja sama dengan BUMD Pemerintah Provinsi Jawa Barat di *West Java Investment Summit* 2021
BPKH collaborates with West Java provincial government-owned enterprises at the West Java Investment Summit 2021

Survei *brand identity* dan pelayanan keuangan haji BPKH
Brand identity survey and BPKH Hajj financial services

BPKH bekerja sama dengan Bank Indonesia menyelenggarakan Konferensi Haji International 2021 secara hybrid di Jakarta Convention Center
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November
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- BPKH menandatangani kerja sama investasi dengan Pemkot Bandung
- BPKH bekerja sama dengan BEI mengenai pengembangan pasar modal syariah
- BPKH menerima hibah saham Bank Muamalat dari IsDB
- *BPKH signed an investment cooperation with the Bandung City Government*
- *BPKH cooperates with IDX regarding the development of the Islamic capital market*
- *BPKH received a share grant from Bank Muamalat from IsDB*

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Desember
December

- Rapat Kerja dan Team Building 2021: BPKH perkuat tata kelola pengelolaan keuangan haji
- Peluncuran WA contact center BPKH
- Peluncuran *Theme Song* "Pelita Hati" BPKH
- BPKH kembali mendapatkan sertifikat ISO 37001:2016 Sistem Manajemen Anti Penyuapan
- Investasi BPKH bentuk sindikasi pembiayaan bersama 23 bank se-Indonesia
- Prosesi penyerahan sertifikat ISO 9001:2015 Sistem Manajemen Mutu (SMM)
- Prosesi Penyerahan sertifikat SNI ISO 37001:2016 Sistem Manajajemen Anti Penyuapan (SMAP)
- *Work Meeting and Team Building 2021: BPKH strengthens Hajj financial management*
- *Launch of WA contact center BPKH*
- *Launch of the Theme Song "Pelita Hati" BPKH*
- *BPKH has again received the ISO 37001:2016 Anti-Bribery Management System certificate*
- *BPKH investment in the form of a joint financing syndicate of 23 banks throughout Indonesia*
- *ISO 9001:2015 Quality Management System (QMS) certificate submission procession*
- *Procession of Submission of SNI ISO 37001:2016 Anti-Bribery Management System (SMAP) certificate*

Rapat Kerja dan Team Building 2021: BPKH perkuat tata kelola pengelolaan keuangan haji
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Procession of Submission of SNI ISO 37001:2016 Anti-Bribery Management System (SMAP) certificate

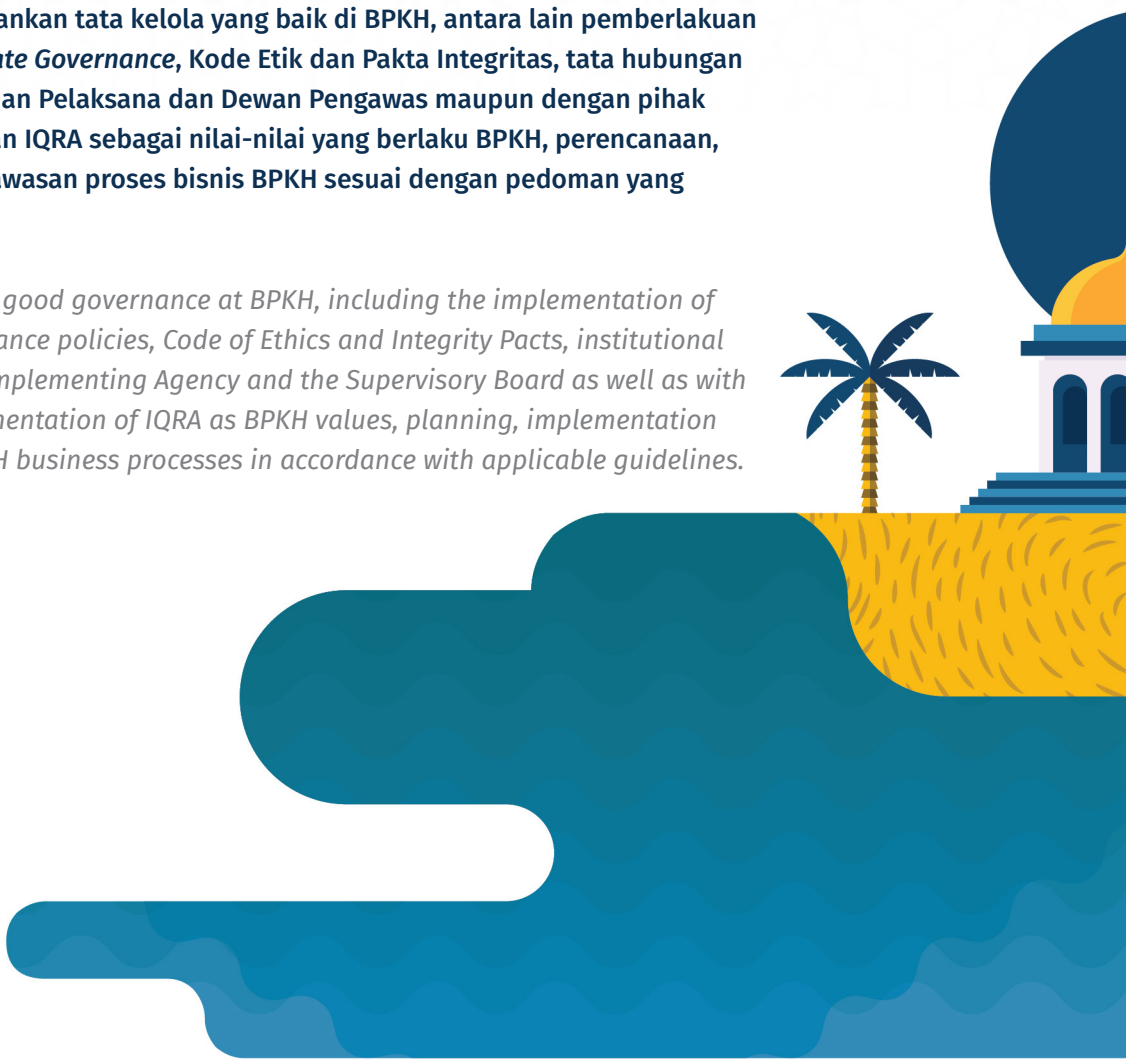
02

Laporan Manajemen

Management Report

BPKH selalu mengedepankan tata kelola yang baik di BPKH, antara lain pemberlakuan kebijakan *Good Corporate Governance*, Kode Etik dan Pakta Integritas, tata hubungan lembaga baik antar Badan Pelaksana dan Dewan Pengawas maupun dengan pihak eksternal, pemberlakuan IQRA sebagai nilai-nilai yang berlaku BPKH, perencanaan, pelaksanaan dan pengawasan proses bisnis BPKH sesuai dengan pedoman yang berlaku.

BPKH always prioritizes good governance at BPKH, including the implementation of Good Corporate Governance policies, Code of Ethics and Integrity Pacts, institutional relations between the Implementing Agency and the Supervisory Board as well as with external parties, implementation of IQRA as BPKH values, planning, implementation and supervision of BPKH business processes in accordance with applicable guidelines.



BPKH
Badan Pengelola Keuangan Haji

Laporan Dewan Pengawas
Supervisory Board Report

Dr. Yuslam Fauzi, S.E, MBA
Ketua Dewan Pengawas BPKH
Chairman of the BPKH Supervisory Board

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Puji syukur marilah kita panjatkan ke hadirat Allah SWT atas segala karunia, rahmat dan perlindunganNya yang telah dilimpahkan kepada Badan Pengelola Keuangan Haji (BPKH) sehingga BPKH dapat melalui tahun 2021 dengan tetap mempertahankan pertumbuhan yang berkualitas dan berkelanjutan, meski mengalami berbagai tantangan akibat pandemi COVID-19 yang masih berlanjut. Mewakili Dewan Pengawas, kami akan menyampaikan laporan pengawasan atas pengelolaan Badan yang telah dilakukan Badan Pelaksana di sepanjang tahun 2021.

Kondisi Ekonomi 2021

Kondisi perekonomian nasional setelah melalui fase yang sangat berat, kembali menggeliat di tahun 2021. Indonesia mengawali tahun dengan optimisme kala pandemi COVID-19 mulai terkendali salah satunya berkat program percepatan vaksinasi dari Pemerintah dan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM).

Sejalan dengan pemberlakukan PPKM dan vaksinasi, Pemerintah juga telah mengeluarkan sejumlah paket stimulus fiskal skala besar melalui Program Pemulihan Ekonomi Nasional (PEN). Program PEN merupakan bentuk respons kebijakan yang ditempuh oleh Pemerintah dalam upaya menjaga dan mencegah aktivitas usaha dari pemburukan lebih lanjut, mengurangi semakin banyaknya pemutusan hubungan kerja dengan memberikan subsidi bunga kredit bagi debitur usaha mikro, kecil, dan menengah yang terdampak, mempercepat pemulihan ekonomi nasional, serta untuk mendukung kebijakan keuangan negara.

Melalui berbagai kebijakan tersebut, ekonomi Indonesia tumbuh lebih baik di tahun 2021. Menurut data Badan Pusat Statistik (BPS), ekonomi Indonesia tahun 2021 tumbuh sebesar 3,69%, meningkat dari tahun sebelumnya yang mengalami kontraksi sebesar 2,1%.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Dear Stakeholders,

Praise and gratitude, let us pray to the presence of Allah SWT for all His gifts, mercy and protection that have been bestowed on the Hajj Financial Management Agency (BPKH) so that BPKH can go through 2021 while maintaining quality and sustainable growth, despite experiencing various challenges due to the ongoing COVID-19 pandemic. On behalf of the Supervisory Board, we will submit a supervisory report on the management of the Agency that has been carried out by the Executive Board throughout 2021.

Economic Conditions 2021

The condition of the national economy, after going through a very difficult phase, is back to life in 2021. Indonesia started the year with optimism when the COVID-19 pandemic was under control, one of which was the acceleration of vaccination program from the Government and the Enforcement of Restrictions on Community Activities (PPKM).

In line with the implementation of PPKM and vaccination, the Government has also issued a number of large-scale fiscal stimulus packages through the National Economic Recovery Program (PEN). The PEN program is a form of policy response taken by the Government in an effort to maintain and prevent business activities from further deteriorating, reduce the number of layoffs by providing credit interest subsidies for affected micro, small and medium business debtors, accelerating national economic recovery, and to support state financial policies.

Through these various policies, the Indonesian economy will grow better in 2021. According to data from the Central Statistics Agency (BPS), the Indonesian economy in 2021 will grow by 3.69%, an increase from the previous year which experienced a contraction of 2.1%.

Pemerintah juga mampu menjaga tingkat inflasi pada level yang rendah. Berdasarkan data BPS, tingkat inflasi tahun 2021 mencapai 1,87%. Hal ini membuat ekonomi nasional tidak mengalami gejolak yang berarti meski roda ekonomi masih berputar lebih lambat dibandingkan kondisi normal.

The government is also able to keep inflation at a low level. Based on BPS data, the inflation rate in 2021 will reach 1.87%. This prevents the national economy from experiencing significant fluctuations even though the wheels of the economy are still turning slower than normal conditions.

Pelaksanaan Tugas Dewan Pengawas

Implementation of Supervisory Board Duties

Selama tahun 2021, Dewan Pengawas telah melaksanakan tugas dan tanggung jawab dalam melakukan fungsi pengawasan terhadap pelaksanaan tugas Badan Pelaksana dalam mengelola BPKH. Dewan Pengawas juga telah memastikan bahwa dalam melaksanakan kegiatan operasionalnya, BPKH telah mengacu kepada Rencana Strategis (Renstra), Rencana Kerja dan Anggaran Tahunan (RKAT), Rencana Investasi Tahunan (RIT), dan ketentuan mengenai Batas Maksimum Penempatan dan Investasi (BMPI) yang telah ditetapkan serta memastikan kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku.

During 2021, the Supervisory Board has carried out its duties and responsibilities in carrying out its supervisory function on the implementation of the Executive Board's duties in managing BPKH. The Supervisory Board has also ensured that in carrying out its operational activities, BPKH has referred to the Strategic Plan (Renstra), Annual Work Plan and Budget (RKAT), Annual Investment Plan (RIT), and provisions regarding the established Maximum Limit for Placement and Investment (BMPI) and ensure compliance with all applicable laws and regulations.

Dewan Pengawas sepenuhnya mendukung kebijakan strategis yang diimplementasikan Badan Pelaksana pada tahun 2021. Seluruh penetapan kebijakan strategis yang dilakukan telah dikomunikasikan dengan Dewan Pengawas dengan senantiasa memperhatikan ketentuan yang berlaku dan arahan dari Otoritas.

The Supervisory Board fully supports the strategic policies implemented by the Executive Board in 2021. All strategic policy decisions made have been communicated with the Supervisory Board with due observance of applicable regulations and directions from the Authority.

Badan Pelaksana melalui berbagai strategi yang diterapkan, berhasil menorehkan kinerja yang baik di sepanjang tahun 2021, dengan melalui berbagai strategi, yang diantaranya adalah pemberian insentif kepada BPS-BPIH demi mendorong jumlah pendaftaran calon jemaah di masing-masing wilayah kerja BPS-BPIH, serta melakukan *repositioning strategy* dengan menerapkan kampanye #HajiMuda yang diharapkan dapat merekrut lebih optimal lagi calon jemaah haji pada usia produktif.

The Executive Board, through various strategies implemented, succeeded in making good performance throughout 2021, through various strategies, including providing incentives to BPS-BPIH in order to encourage the number of prospective congregation registrations in each BPS-BPIH working area, as well as conducting repositioning strategy by implementing the #HajiMuda campaign which is expected to be able to recruit more optimally prospective Hajj pilgrims at productive age.

Mekanisme dan Frekuensi Pengawasan

Monitoring Mechanism and Frequency

Dalam menjalankan fungsi pengawasannya, Dewan Pengawas secara berkala mengadakan rapat internal antar Dewan Pengawas, rapat Dewan Pengawas dan Badan Pelaksana serta rapat komite-komite dibawah Dewan

In carrying out its supervisory function, the Supervisory Board periodically holds internal meetings between the Supervisory Board, meetings of the Supervisory Board and the Executive Board as well as meetings of

Pengawas untuk memberikan arahan, rekomendasi, pendapat, keputusan sebagai upaya pencapaian target kinerja. Sepanjang tahun 2021, Dewan Pengawas mengadakan rapat internal sebanyak 95 (sembilan puluh lima) kali dan rapat gabungan bersama Badan Pelaksana sebanyak 9 (sembilan) kali untuk membahas strategi dan implementasinya, agar dapat meningkatkan efisiensi dan efektivitas kerja Badan dalam mengoptimalkan tujuan Badan itu sendiri.

Dalam koordinasi yang dilakukan bersama dengan Badan Pelaksana, Dewan Pengawas juga memberikan nasihat dan beberapa rekomendasi antara lain agar BPKH lebih:

- Meningkatkan tata kelola lembaga yang baik melalui penerapan GRC yang lebih baik.
- Mengupayakan peningkatan Dana Haji dan Nilai Manfaat yang diperoleh.
- Mempercepat transformasi digital sesuai dengan *blueprint* yang telah ditetapkan oleh Badan Pelaksana.
- Mempercepat tindak lanjut atas seluruh rekomendasi hasil pemeriksaan eksternal (BPK RI) dan internal.
- Melakukan pendalaman atas kajian sustainabilitas Keuangan Haji dan memanfaatkannya dalam penyusunan strategi pengelolaan BPKH ke depan untuk membuat pengelolaan Keuangan Haji menjadi adil dan sehat serta terjamin keberkelanjutannya.
- Melakukan upaya-upaya penguatan hubungan kelembagaan BPKH.

Penilaian Atas Kinerja Badan Pelaksana

Salah satu tugas Dewan Pengawas sebagaimana disebutkan dalam Pedoman kerja adalah melakukan pengawasan dan penilaian terhadap pelaksanaan kegiatan pengelolaan keuangan haji yang dilakukan oleh Badan Pelaksana.

Dewan Pengawas menilai bahwa kinerja Badan Pelaksana dalam mengelola Keuangan Haji selama tahun 2021 dapat dikategorikan baik berdasarkan penelahaan rancangan rumusan kebijakan, rencana strategis, dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji. Beberapa target yang tercapai yang ditunjukan antara lain:

committees under the Supervisory Board to provide directions, recommendations, opinions, decisions as an effort to achieve performance targets. Throughout 2021, the Supervisory Board held 95 (ninety five) internal meetings and 9 (nine) joint meetings with the Executive Board to discuss its strategy and implementation, in order to improve the efficiency and effectiveness of the Agency's work in optimizing the Agency's own goals.

In coordination with the Executive Board, the Supervisory Board also provides advice and several recommendations, among others, so that BPKH is more:

- *Improve good institutional governance through better GRC implementation.*
- *Strive to increase the Hajj Fund and the Value of Benefits obtained.*
- *Accelerate digital transformation in accordance with the blueprint set by the Executive Board.*
- *Speed up follow-up on all recommendations on the results of external (The Audit Board of the Republic of Indonesia) and internal audits.*
- *To deepen the study of the sustainability of Hajj Finance and use it in the preparation of future BPKH management strategies to make the management of Hajj Finance fair and healthy and ensure its sustainability.*
- *Undertake efforts to strengthen BPKH institutional relations.*

Assessment of the Performance of the Executive Board

One of the duties of the Supervisory Board as stated in the work guidelines is to supervise and evaluate the implementation of Hajj financial management activities carried out by the Executive Board.

The Supervisory Board considers that the performance of the Executive Board in managing Hajj Finance during 2021 can be categorized either based on a review of the draft policy formulation, strategic plan, and annual work plan and budget for Hajj financial management. Some of the targets that have been achieved include:

- Perolehan Dana Haji per tanggal 31 Desember 2021 mencapai Rp158,79 triliun atau 101,83% dari target RKAT Perubahan ke-2 Tahun 2021 sebesar Rp155,92 triliun.
- Perolehan nilai manfaat dalam periode tahun 2021 sebesar Rp10,50 triliun atau 113,51% dari target RKAT Perubahan ke-2 Tahun 2021 sebesar Rp9,25 triliun. Dari sisi *return on investment* (ROI), pada tahun 2021 terdapat peningkatan sebesar 26,70%, dari 5,43% (ROI tahun 2020) menjadi 6,88%.
- Pemenuhan rasio likuiditas pada tahun 2021 mencapai 2,97 kali BPIH (Biaya Penyelenggaraan Ibadah Haji), yang berarti di atas persyaratan minimal yang ditetapkan di dalam peraturan perundang-undangan, yaitu sebesar 2 (dua) kali BPIH.
- Walaupun masyarakat masih menghadapi ketidakpastian ekonomi sebagai akibat dari pandemi COVID-19 dan dihentikannya pendaftaran Jemaah Haji baru sehubungan penetapan PPKM level 4 yang menyebabkan penutupan kantor Kementerian Agama di beberapa daerah, realisasi jumlah pendaftar baru jemaah haji mencapai 270.534 orang atau 79,13% dari target RKAT Perubahan ke-2 Tahun 2021 sebesar 341.896 orang calon jemaah haji.

- *Acquisition of Hajj Funds as of December 31, 2021 reached IDR158.79 trillion or 101.83% of the target of the 2nd Amendment RKAT in 2021 of IDR155.92 trillion.*
- *The gain in the value of benefits in the 2021 period is IDR10.50 trillion or 113.51% of the 2021 2nd Amendment RKAT target of IDR9.25 trillion. In terms of return on investment (ROI), in 2021 there will be an increase of 26.70%, from 5.43% (ROI in 2020) to 6.88%.*
- *Fulfillment of the liquidity ratio in 2021 to reach 2.97 times the BPIH (Hajj Organizing Fee), which means it is above the minimum requirement set out in the legislation, which is 2 (two) times the BPIH.*
- *Although the community is still facing economic uncertainty as a result of the COVID-19 pandemic and the discontinuation of registration of new Hajj pilgrims in connection with the determination of PPKM level 4 which caused the closure of the Ministry of Religion offices in several regions, the realization of the number of new registrants for Hajj pilgrims reached 270,534 people or 79.13% of the target of the 2nd Amendment RKAT in 2021 is 341,896 prospective pilgrims.*

Dalam rangka pengawasan terhadap kinerja Badan Pelaksana, Dewan Pengawas juga melakukan aktivitas diantaranya:

- Melakukan pengawasan dan pemantauan risiko penghimpunan penempatan dan investasi langsung dan lainnya di dalam negeri.
- Memantau dan menilai kinerja Bidang Hukum dan Kepatuhan (A7) Semesteran.
- Mengevaluasi kinerja Badan Pelaksana Bidang Keuangan.
- Mengawasi program penyusunan LP3KH dan Program Digitalisasi Keuangan.
- Memonitoring dan mengevaluasi hasil efektivitas komunikasi dan kehumasan BPKH.

In the context of supervising the performance of the Executive Board, the Supervisory Board also carries out activities including:

- *Supervise and monitor the risk of accumulation of placements and direct and other investments in the country.*
- *Monitor and assess the performance of the Legal and Compliance Division (A7) Semester.*
- *Evaluating the performance of the Implementing Agency for Finance.*
- *Supervise the preparation of the LP3KH program and the Financial Digitization Program.*
- *Monitoring and evaluating the results of the effectiveness of BPKH's communication and public relations.*

Berdasarkan hasil pengawasan yang telah dilakukan sepanjang tahun 2021, Dewan Pengawas menyatakan bahwa pelaksanaan pengelolaan keuangan haji telah sesuai dengan peraturan dan perundangan-undangan yang berlaku bagi BPKH. Dewan Pengawas memberikan dukungan dan apresiasi kepada Badan Pelaksana atas upaya penguatan prinsip dan praktik GCG sebagai fondasi menuju perusahaan yang lebih sehat dan berkelanjutan.

Based on the results of supervision that has been carried out throughout 2021, the Supervisory Board stated that the implementation of Hajj financial management was in accordance with the rules and regulations applicable to BPKH. The Supervisory Board provides support and appreciation to the Executive Board for its efforts to strengthen GCG principles and practices as the foundation towards a healthier and more sustainable company.

Penilaian Atas Prospek Usaha BPKH

Prospek usaha yang disusun oleh Badan Pelaksana untuk tahun mendatang telah memperhatikan kondisi ekonomi serta peraturan perundang-undangan yang berlaku. Dewan Pengawas menaruh keyakinan bahwa situasi perekonomian dapat perlahan membaik seiring waktu dan industri akan kembali bangkit dan beradaptasi dalam mengadopsi kebiasaan-kebiasaan baru masyarakat, baik dalam hal kesehatan, pelaksanaan kegiatan operasional serta penerapan protokol kesehatan.

Beberapa rekomendasi telah Dewan Pengawas sampaikan pada naskah Penilaian dan Pertimbangan LP3KH-LP3KH yang lalu. Di antaranya: perlunya usaha maksimal untuk melakukan efisiensi biaya penyelenggaraan ibadah haji (BPIH), peningkatan bertahap atas Bipih dan komunikasi publik yang baik, dan penguatan kelembagaan BPKH untuk dapat menghasilkan nilai manfaat yang lebih optimal. Selanjutnya BPKH akan mengintegrasikan hasil pendalaman kajian sustainabilitas keuangan haji tersebut dengan hasil kajian kelembagaan BPKH untuk Menyusun rekomendasi kepada Pemerintah dan DPR RI mengenai strategi pengelolaan keuangan haji dan kebijakan strategis terkait perhajian untuk menjaga sustainabilitas keuangan haji ke depan.

Assessment of BPKH's Business Prospects

The business prospects prepared by the Executive Board for the coming year have taken into account the economic conditions and the prevailing laws and regulations. The Supervisory Board believes that the economic situation can slowly improve over time and the industry will bounce back and adapt in adopting new habits of society, both in terms of health, implementation of operational activities and implementation of health protocols.

Several recommendations have been conveyed by the Supervisory Board in the previous LP3KH-LP3KH Assessment and Consideration manuscripts. These include: the need for maximum effort to make the cost efficiency of performing the pilgrimage (BPIH), gradual improvement of Bipih and good public communication, and strengthening of BPKH institutions to be able to produce more optimal value benefits. Furthermore, BPKH will integrate the results of the deepened study of the financial sustainability of the Hajj with the results of the institutional study of the BPKH to prepare recommendations to the Government and the Indonesian House of Representatives regarding strategies for managing Hajj finances and strategic policies related to Hajj to maintain the sustainability of Hajj finances in the future.

Pandangan Atas Penerapan Tata Kelola yang Baik

BPKH terus berkomitmen untuk menerapkan *Good Governance* yang mampu memberikan dampak positif dalam pencapaian kinerja dan keberlanjutan Badan dan merupakan tugas Dewan Pengawas untuk memastikan bahwa BPKH menjalankan kegiatan usaha yang transparan, profesional serta berintegritas sebagai salah satu bentuk penerapan praktik tata kelola perusahaan yang baik. Penerapan *Good Governance* di BPKH didukung penuh oleh komitmen seluruh jajaran organisasi, baik Badan Pelaksana maupun Dewan Pengawas, disertai partisipasi aktif karyawan dan pemangku kepentingan, dengan menanamkan prinsip-prinsip tata kelola tidak hanya sebagai dasar dan pedoman dalam setiap pengambilan keputusan, tetapi juga sebagai budaya yang tertanam dalam perilaku kerja sehari-hari. Seluruh jajaran BPKH meyakini bahwa penerapan *Good Governance* akan mendorong organisasi menuju perusahaan yang lebih sehat secara fundamental dan memperkuat daya saing bisnis secara berkelanjutan.

Dewan Pengawas menilai bahwa selama tahun 2021 upaya penerapan tata kelola yang baik di BPKH sudah memadai. Upaya tersebut diantaranya:

- Inisiasi penilaian penerapan tata kelola perusahaan yang baik untuk pertama kali di lingkungan BPKH, dilakukan dengan merujuk pada praktik-praktik terbaik seperti ASEAN *Corporate Governance Scorecard* ataupun peraturan yang berlaku baik di bidang industri keuangan maupun Badan Usaha Milik Negara (BUMN). Dengan kegiatan tersebut dapat diketahui bahwa penerapan tata kelola di lingkungan BPKH telah berjalan dengan baik.
- Pembentukan Divisi *Monitoring* dan Evaluasi Kemashalatan melalui PKBP Nomor 4 Tahun 2021 tentang Perubahan Kedua atas PKBP Nomor 26 Tahun 2020 tentang Struktur Organisasi dan Tata Kerja (SOTK). Dengan adanya Divisi *Monitoring* dan Evaluasi Kemashalatan yang berdiri sendiri, diharapkan program dan kegiatan kemashalatan secara *end to end process* dapat dilaksanakan sesuai ketentuan yang berlaku.

Views on the Implementation of Good Governance

BPKH continues to be committed to implementing Good Governance that is able to have a positive impact on achieving the performance and sustainability of the Agency and it is the duty of the Supervisory Board to ensure that BPKH carries out business activities that are transparent, professional and with integrity as a form of implementing good corporate governance practices. The implementation of Good Governance at BPKH is fully supported by the commitment of all levels of the organization, both the Executive Board and the Supervisory Board, accompanied by the active participation of employees and stakeholders, by instilling the principles of governance not only as a basis and guide in every decision making, but also as a culture embedded in daily work behavior.All levels of BPKH believe that the implementation of Good Governance will push the organization towards a fundamentally healthier company and strengthen business competitiveness in a sustainable manner.

The Supervisory Board considers that during 2021 efforts to implement good governance at BPKH are adequate. These efforts include:

- *Initiation of the assessment of the implementation of good corporate governance for the first time within the BPKH, carried out by referring to best practices such as the ASEAN Corporate Governance Scorecard or applicable regulations both in the financial industry and State-Owned Enterprises (BUMN). With these activities, it can be seen that the implementation of governance within the BPKH has been going well.*
- *Establishment of the Benefit Monitoring and Evaluation Division through PKBP Number 4 of 2021 concerning the Second Amendment to PKBP Number 26 of 2020 concerning Organizational Structure and Work Procedures (SOTK). With the existence of an independent Benefit Monitoring and Evaluation Division, it is hoped that end-to-end benefit programs and activities can be carried out in accordance with applicable regulations.*

- Penerapan transformasi digital di lingkungan BPKH dalam rangka meningkatkan kecepatan akses informasi dan data, keandalan dan efisiensi operasional BPKH. Langkah-langkah tersebut diantaranya pengembangan aplikasi SISKEHAT (Sistem Keuangan Haji Terpadu) Gen 2.0 yang diharapkan akan mengintegrasikan pencatatan transaksi keuangan antara BPKH dan seluruh Bank Penerima Setoran–Biaya Perjalanan Ibadah Haji (BPS-BPIH) yang saat ini baru 2 dari 32 BPS-BPIH.

Dewan Pengawas berpendapat bahwa secara proses, penerapan GCG di BPKH telah berjalan dengan baik, namun untuk meningkatkan kualitas tata kelola di BPKH, Dewan Pengawas memberikan sedikit nasihat dan rekomendasi antara lain:

- Mempertimbangkan fungsi kepatuhan agar tidak ditempatkan di bawah Kepala Badan Pelaksana untuk menjaga independensi fungsi kepatuhan. (Ref.: POJK No.46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum pasal 7 ayat (2)).

- Mengangkat dan menetapkan Pejabat Pengelola Informasi dan Data (PPID) agar sejalan dengan Prinsip Keterbukaan Informasi sebagaimana diatur dalam Undang-Undang No. 14 tahun 2008 tentang Keterbukaan Informasi Publik (KIP).
- Menyusun Pedoman Pengendalian Informasi yang diantaranya mengatur klasifikasi informasi mulai dari informasi yang bersifat umum hingga sangat rahasia.

- Menyusun peraturan dan/atau kebijakan mengenai:
  - Kewajiban penerapan aplikasi SISKEHAT Gen 2.0 kepada seluruh BPS-BPIH.
  - Penyusunan dan penyampaian laporan keuangan dan laporan kinerja secara digital.
  - Pedoman operasional baku (Standard Operating Procedure/SOP) yang standar dan terintegrasi, baik itu *SOP by product* ataupun *SOP by process.*
  - Penilaian atas pelaksanaan tata kelola perusahaan yang baik di lingkungan BPKH.
  - Penerapan pengendalian dokumen sebagaimana diatur dalam ISO Standard (Sistem Manajemen Mutu (SMM) dan Sistem Manajemen Anti Penyuapan (SMAP).

- *The implementation of digital transformation in the BPKH environment in order to increase the speed of access to information and data, reliability and operational efficiency of BPKH. These steps include the development of the SISKEHAT (Integrated Hajj Financial System) Gen 2.0 application which is expected to integrate the recording of financial transactions between BPKH and all Banks Receiving Deposits-Hajj Travel Costs (BPS-BPIH) which is currently only 2 of 32 BPS-BPIH.*

The Supervisory Board is of the opinion that in the process, the implementation of GCG at BPKH has gone well, however, to improve the quality of governance at BPKH, the Supervisory Board provides some advice and recommendations, including:

- *Considering the compliance function not to be placed under the Head of the Executive Board to maintain the independence of the compliance function. (Ref.: POJK No.46/POJK.03/2017 concerning Implementation of Commercial Bank Compliance Function Article 7 paragraph (2)).*
- *Appoint and determine the Information and Data Management Officer (PPID) to be in line with the Information Disclosure Principle as regulated in Law No. 14 of 2008 concerning Openness of Public Information (KIP).*
- *Prepare Information Control Guidelines, which include regulating the classification of information ranging from general information to very confidential information.*
- *Formulate regulations and/or policies regarding:*
  - *Obligation to implement the SISKEHAT Gen 2.0 application for all BPS-BPIH.*
  - *Preparation and submission of financial reports and performance reports digitally.*
  - *Standard and integrated standard operating procedures (SOPs), be it SOP by product or SOP by process.*
  - *Assessment of the implementation of good corporate governance within the BPKH.*
  - *Implementation of document control as stipulated in ISO Standard (Quality Management System (QMS) and Anti-Bribery Management System (SMAP).*

- Memperbaharui IT *Master Plan, Roadmap*, dan *Blueprint*, serta melakukan evaluasi kecukupan struktur organisasi teknologi informasi dan transformasi digital secara berkal.
- Melakukan evaluasi berkala dan harmonisasi atas Peraturan, Pedoman Kerja, dan/atau SOP yang berlaku.

Penerapan *Whistleblowing System*

Sistem Pelaporan Pelanggaran atau *Whistleblowing System* (WBS BPKH) merupakan sebuah mekanisme yang memfasilitasi semua pihak baik pimpinan, karyawan, maupun pihak luar yang terkait dengan untuk melakukan pelaporan pelanggaran yang terjadi di lingkungan BPKH dengan mengutamakan kerahasiaan identitas pelapor.

Pelaksanaan Sistem Pelaporan Pelanggan 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.

Peranan Dewan Pengawas dalam pengelolaan WBS BPKH di antaranya memastikan bahwa setiap laporan yang diterima telah ditindak lanjuti dengan baik. Dewan Pengawas juga memastikan bahwa setiap pengaduan yang terbukti sebagai pelanggaran telah dikenakan sanksi sesuai dengan peraturan yang berlaku.

Dewan Pengawas menilai penerapan WBS di BPKH cukup efektif. WBS BPKH dikelola secara mandiri oleh BPKH yang terdiri dari Unit Penanganan Pengaduan dan Unit Penyelesaian Pengaduan serta Tim Pemeriksa.

- *Updating the IT Master Plan, Roadmap, and Blueprint, as well as evaluating the adequacy of the organizational structure of information technology and digital transformation on a regular basis.*
- *Conduct periodic evaluations and harmonization of applicable Regulations, Work Guidelines, and/or SOPs.*

Application of Whistleblowing System

The Whistleblowing System (WBS BPKH) is a mechanism that facilitates all parties, both leaders, employees, and external parties related to reporting violations that occur within the BPKH environment by prioritizing the confidentiality of the identity of the reporter.

The implementation of the Customer Reporting System at BPKH refers to the Regulation of the Head of the Implementing Agency for the Hajj Financial Management Agency Number 12 of 2020 concerning Procedures for Management and Follow-Up of Reporting Violations (Whistleblowing) within the Hajj Financial Management Agency.

The role of the Supervisory Board in the management of the BPKH WBS includes ensuring that every report received has been properly followed up. The Supervisory Board also ensures that every complaint that is proven to be a violation has been subject to sanctions in accordance with applicable regulations.

The Supervisory Board considers the implementation of WBS at BPKH to be quite effective. The BPKH WBS is managed independently by the BPKH, which consists of the Complaint Handling Unit and the Complaints Resolution Unit and the Examining Team.

Penilaian Kinerja Komite di Bawah Dewan Pengawas

Dalam menjalankan fungsi pengawasannya, Dewan Pengawas dibantu oleh Sekretaris Dewan Pengawas, Komite Audit, Komite Manajemen Risiko dan Syariah, serta Komite Investasi dan Penempatan dalam rangka mendukung penguatan tata kelola di lingkup BPKH.

Sekretaris Dewan Pengawas membantu Dewan Pengawas dalam pengelolaan keadministrasian, dan menjadi *liason officer* bagi hubungan Dewan Pengawas dengan pihak lain, termasuk dengan Direksi.

Komite Audit dibentuk dalam rangka membantu kelancaran tugas Dewan Pengawas dalam melakukan pengawasan dan pemberian nasihat kepada Direksi. Bersama dengan Satuan Pengawasan Intern (SPI), Komite Audit bertugas untuk memantau serta mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit guna mendapatkan kecukupan pengendalian internal, termasuk kecukupan proses pelaporan keuangan.

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.

Komite Manajemen Risiko dan Syariah dibentuk Dewan Pengawas untuk dapat membantu pelaksanaan tugas dan tanggung jawab pengawasan terkait penerapan manajemen risiko dan prinsip syariah yang difatwakan oleh Dewan Syariah Nasional (DSN), sehingga kegiatan BPKH sesuai dengan ketentuan dan prinsip syariah.

Performance Appraisal of Committees Under the Supervisory Board

In carrying out its supervisory function, the Supervisory Board is assisted by the Secretary of the Supervisory Board, the Audit Committee, the Risk Management and Sharia Committee, and the Investment and Placement Committee in order to support strengthening governance within the BPKH.

The Secretary of the Supervisory Board assists the Supervisory Board in administrative management, and acts as a liaison officer for the relationship between the Supervisory Board and other parties, including the Board of Directors.

The Audit Committee was formed in order to assist the smooth running of the Supervisory Board's duties in supervising and providing advice to the Board of Directors. Together with the Internal Audit Unit (SPI), the Audit Committee is tasked with monitoring and evaluating the planning and implementation of the audit as well as monitoring the follow-up to audit results in order to obtain the adequacy of internal control, including the adequacy of the financial reporting process.

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 fulfill the principles and principles of Hajj financial management in investment which include: sharia principles, prudential principles and security, liquidity and benefits.

The Risk Management and Sharia Committee was formed by the Supervisory Board to assist in the implementation of supervisory duties and responsibilities related to the implementation of risk management and sharia principles issued by the National Sharia Council (DSN), so that BPKH activities are in accordance with sharia provisions and principles.

Penilaian Dewan Pengawas terhadap kinerja Komite di bawah Dewan Pengawas selama tahun 2021 adalah sangat baik. Hal ini sebagaimana terlihat dari pencapaian output kinerja masing-masing komite selama tahun 2021 telah sesuai dengan Rencana Kerja dan Anggaran Tahunan tahun 2021, dan melaksanakan tugas dan fungsinya secara tepat waktu. Dewan Pengawas memberikan apresiasi dan terima kasih karena telah membantu pelaksanaan tugas dan tanggung jawab dengan memberikan rekomendasi dari hasil rapat-rapat yang dilangsungkan sepanjang tahun.

The Supervisory Board's assessment of the performance of the Committees under the Supervisory Board during 2021 is very good. This can be seen from the achievement of the performance outputs of each committee during 2021 in accordance with the 2021 Annual Work Plan and Budget, and carrying out their duties and functions in a timely manner. The Supervisory Board appreciates and thanks them for assisting the implementation of their duties and responsibilities by providing recommendations from the results of the meetings held throughout the year.

Penerapan Manajemen Risiko

Dewan Pengawas menekankan pentingnya pengelolaan risiko di lingkup BPKH. Dewan Pengawas berpandangan, manajemen risiko BPKH telah berjalan cukup efektif. Pengawasan pada aspek manajemen risiko bertujuan untuk mendapatkan informasi yang memadai untuk menilai kelayakan pengelolaan risiko secara menyeluruh di lingkungan BPKH.

Dewan Pengawas juga menilai selama tahun 2021 Badan Pelaksana telah melakukan upaya peningkatan pengelolaan risiko, antara lain sebagai berikut:

- Selama pandemi COVID-19 tahun 2021, Badan Pelaksana BPKH telah melakukan langkah-langkah strategis, diantaranya membentuk Tim Manajemen Krisis (*Crisis Management Team*/CMT) (Ref. Surat Keputusan Badan Pelaksana BPKH No. 162/BPKH.00/05/2021).
- Penerapan *Risk Register* dan *Risk Control System* untuk seluruh Bidang, termasuk penetapan 10 (sepuluh) profil risiko atas setiap kegiatan investasi, penempatan dan pengelolaan keuangan haji.
- Penyusunan dan penerapan pedoman Batas Maksimum Penempatan dan Investasi (BMPI), termasuk pedoman tata kelola portofolio investasi langsung dan investasi lainnya berbasis pembiayaan.
- Pengaturan kriteria penerimaan risiko (*Risk Acceptance Criteria*/RAC) untuk BPS-BPIH.
- Pengaturan atas prosedur pencairan anggaran non-operasional dalam rangka penerapan tata kelola atas proses pencairan terutama pada anggaran non-operasional.

Application of Risk Management

The Supervisory Board emphasizes the importance of risk management within BPKH. The Supervisory Board is of the view that BPKH's risk management has been running quite effectively. Supervision on the risk management aspect aims to obtain adequate information to assess the feasibility of overall risk management within the BPKH.

The Supervisory Board also considers that during 2021 the Executive Board has made efforts to improve risk management, including the following:

- *During the 2021 COVID-19 pandemic, the BPKH Implementing Agency has taken strategic steps, including forming a Crisis Management Team (CMT) (Ref. BPKH Executive Board Decree No. 162/BPKH.00/05/2021).*
- *Implementation of the Risk Register and Risk Control System for all fields, including the determination of 10 (ten) risk profiles for each investment activity, placement and financial management of Hajj.*
- *Formulation and implementation of the Maximum Limit for Placement and Investment (BMPI) guidelines, including guidelines for managing direct investment portfolios and other financing-based investments.*
- *Setting risk acceptance criteria (RAC) for BPS-BPIH.*
- *Arrangements for disbursement procedures for non-operational budgets in the context of implementing governance over the disbursement process, especially for non-operational budgets.*

- Pengaturan BPS-BPIH Berbentuk Bank Digital di BPKH.
- Penetapan *Risk Appetite* BPKH ditingkat *low* dengan *risk tolerance* adalah *low to moderate.*
- Pengukuran efektifivitas penerapan manajemen risiko di BPKH secara mandiri melalui pengukuran *risk maturity.*
- Penerapan Sistem Manajemen Mutu ISO 9001:2015 untuk memitigasi risiko dan memanfaatkan peluang dalam meningkatkan layanan Keuangan Haji.
- Penerapan Sistem Manajemen Anti Penyuapan ISO 37001:2015 untuk memitigasi risiko penyuapan dalam rangka penerapan Tata Kelola perusahaan yang baik.

- *Regulation of BPS-BPIH in the form of a digital bank at BPKH.*
- *Determination of Risk Appetite BPKH at low level with risk tolerance is low to moderate.*
- *Measuring the effectiveness of risk management implementation at BPKH independently through risk maturity measurement.*
- *Implementation of the ISO 9001:2015 Quality Management System to mitigate risks and take advantage of opportunities to improve Hajj Financial services.*
- *Implementation of the ISO 37001:2015 Anti-Bribery Management System to mitigate the risk of bribery in the context of implementing good corporate governance.*

Perubahan Komposisi Dewan Pengawas

Komposisi Dewan Pengawas BPKH pada tahun 2021 masih sesuai dengan Keputusan Presiden RI Nomor 74/P Tahun 2017 dan tidak mengalami perubahan sebagai berikut:

Dr. Yuslam Fauzi, S.E, MBA.:
Ketua Dewan Pengawas
Khasan Faozi, SE., Ak., M.Si.:
Anggota Dewan Pengawas
Mohammad Hatta, AK., M.B.A.:
Anggota Dewan Pengawas
Dr. KH. Marsudi Syuhud:
Anggota Dewan Pengawas
Ir. Suhaji Lestiadi, M.E:
Anggota Dewan Pengawas
Dr. Muhammad Akhyar Adnan, MBA., CA., Ak.:
Anggota Dewan Pengawas
Dr. Abd. Hamid Paddu, M.A:
Anggota Dewan Pengawas

Changes in the Composition of the Supervisory Board

The composition of the BPKH Supervisory Board in 2021 is still in accordance with the Decree of the President of the Republic of Indonesia Number 74/P of 2017 and has not changed as follows:

Dr. Yuslam Fauzi, S.E, MBA.:
Chairman of the Supervisory Board
Khasan Faozi, SE., Ak., M.Si.:
Member of the Supervisory Board
Mohammad Hatta, AK., M.B.A.:
Member of the Supervisory Board
Dr. KH. Marsudi Syuhud:
Member of the Supervisory Board
Ir. Suhaji Lestiadi, M.E:
Member of the Supervisory Board
Dr. Muhammad Akhyar Adnan, MBA., CA., Ak.:
Member of the Supervisory Board
Dr. Abd. Hamid Paddu, M.A:
Member of the Supervisory Board

Apresiasi

Tahun 2021 yang penuh tantangan telah berhasil dilalui BPKH dengan baik. Dewan Pengawas memberikan apresiasi setinggi-tingginya kepada Badan Pelaksana dan seluruh pegawai atas dedikasi dan kerja keras yang telah diberikan kepada BPKH sehingga mampu mewujudkan performa tersebut dengan baik.

Ucapan terima kasih yang sebesar-besarnya juga kami berikan kepada Dewan Perwakilan Rakyat, Kementerian Agama dan Kementerian Keuangan serta pemangku kepentingan lainnya atas kepercayaan dan dukungan yang diberikan sehingga Dewan Pengawas dapat menjalankan tugas dan tanggung jawabnya dengan baik.

Atas nama Dewan Pengawas, tidak lupa kami ucapkan terima kasih yang setinggi-tingginya kepada seluruh mitra kerja BPKH dengan harapan dapat meningkatkan dan menjalin kerjasama yang lebih baik di tahun-tahun berikutnya.

Semoga Allah Subhanahu Wa Ta'ala senantiasa memberikan kemudahan dan keberkahan bagi kita semua dalam mewujudkan harapan yang dicita-citakan. Amin.

Wassalamu'alaikum Warahmatullahi Wabarakatuh,

Appreciation

The year 2021 which was full of challenges has been successfully passed by BPKH. The Supervisory Board expresses its highest appreciation to the Executive Board and all employees for the dedication and hard work that has been given to BPKH so that it is able to realize this performance well.

We also extend our deepest gratitude to the House of Representatives, the Ministry of Religion and the Ministry of Finance as well as other stakeholders for the trust and support given so that the Supervisory Board can carry out its duties and responsibilities properly.

On behalf of the Supervisory Board, we do not forget to express our highest gratitude to all BPKH partners with the hope that they can improve and establish better cooperation in the following years.

May Allah Subhanahu Wa Ta'ala always provide convenience and blessings for all of us in realizing the hopes that we aspire to. Amen.

Wassalamu'alaikum Warahmatullahi Wabarakatuh,

Jakarta, 30 Juni 2022
Jakarta, June 30, 2022

Dr. Yuslam Fauzi, S.E, MBA
Ketua Dewan Pengawas BPKH
Chairman of the BPKH Supervisory Board

Laporan Badan Pelaksana
Executive Board Report

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

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Puji dan syukur kami panjatkan kepada Allah SWT atas izin dan karunia-Nya, tahun 2021 menjadi tahun yang sangat penting dalam perjalanan Badan Pengelola Keuangan Haji (BPKH) dalam mengemban amanah besar untuk mengelola dana haji dalam rangka untuk memberikan pelayanan yang lebih baik bagi calon jemaah haji.

Merupakan kehormatan bagi saya, mewakili seluruh anggota Badan Pelaksana untuk menyampaikan bahwa amanah tersebut dapat kami jalankan sepanjang tahun 2021 dengan pencapaian kinerja yang sangat baik di tengah tantangan pandemi COVID-19. BPKH telah meletakan pondasi yang kuat untuk membangun ekosistem haji, sehingga BPKH dapat menjalankan amanat Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

Kondisi Ekonomi dan Industri Keuangan Syariah Tahun 2021

Tahun 2021 merupakan tahun kedua kita hidup berdampingan dengan pandemi COVID-19. Seluruh dunia masih berjuang untuk dapat lepas dari pandemi yang sangat luas dan telah memakan waktu yang sangat lama ini. Karena itu, penanganan pandemi tidak hanya dilakukan secara parsial di masing-masing negara, tapi juga melibatkan kerja sama bilateral.

Di tengah kondisi pandemi yang masih berlangsung, proses pemulihan ekonomi juga telah berjalan dengan cukup baik. Berbagai stimulus fiskal dan moneter diberikan kepada pelaku usaha agar roda ekonomi dapat kembali berputar. Kebijakan tersebut juga didukung oleh kebijakan bank sentral yang tidak menaikkan tingkat suku bunga sebagai bentuk dukungan terhadap pemulihan ekonomi.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Dear Stakeholders,

We express our praise and gratitude to Allah SWT for His permission and grace, 2021 was a very important year in the journey of Hajj Financial Management Agency (BPKH) in carrying out the great mandate to manage hajj funds in order to provide better services for prospective hajj pilgrims.

It is an honor for me, representing all members of the Executive Board to convey that we can carry out this mandate throughout 2021 with excellent performance amid the challenges of the COVID-19 pandemic. BPKH has laid a strong foundation to build the hajj ecosystem, so that BPKH can carry out the mandate of Law Number 34 of 2014 concerning Hajj Financial Management.

Economic Condition and Islamic Finance Industry in 2021

2021 is our second year living along with the COVID-19 pandemic. The whole world is still struggling to escape this vast and time-consuming pandemic. Therefore, the handling of the pandemic is not only carried out partially in each country, but also involves bilateral cooperation.

Amid the ongoing pandemic condition, the economic recovery has also continued quite well. Various fiscal and monetary stimuli are provided to business actors to stimulate the economy. This policy is also supported by the central bank's policy of not raising interest rates to support the economic recovery.

Berdasarkan laporan *World Economic Outlook* yang diterbitkan Lembaga Dana Moneter Internasional (IMF) yang dirilis pada Januari 2022, pertumbuhan ekonomi global tahun 2021 diprediksi mencapai 5,9%. Pertumbuhan tersebut jauh lebih baik dibandingkan tahun sebelumnya dimana ekonomi global mengalami kontraksi 3,5%.

Based on the World Economic Outlook report published by International Monetary Fund (IMF) released in January 2022, global economic growth in 2021 is predicted to reach 5.9%. This growth is much better than the previous year when the global economy contracted by 3.5%

Ekonomi Indonesia juga tumbuh cukup baik di tahun 2021 dengan membukukan pertumbuhan sebesar 3,69%. Kendati masih di bawah ekspektasi, namun pertumbuhan tersebut patut diapresiasi mengingat di tahun 2020 lalu ekonomi Indonesia mengalami kontraksi 2,07%. Selain itu, pada awal semester kedua tahun 2021 perekonomian Indonesia juga terkendala oleh merebaknya varian Delta yang mengakibatkan terjadinya lonjakan kasus harian dan korban jiwa akibat pandemi COVID-19.

The Indonesian economy also grew quite well in 2021 by recording a growth of 3.69%. Regardless of being under expectation, this growth should be appreciated considering that in 2020 the Indonesian economy contracted 2.07%. In addition, at the beginning of the second semester of 2021, the Indonesian economy was also hampered by the spread of the Delta variant which resulted in a spike in daily cases and fatalities due to the COVID-19 pandemic.

Sepanjang tahun, Pemerintah telah mengambil sejumlah kebijakan untuk menanggulangi pandemi sekaligus memulihkan ekonomi nasional. Untuk melindungi kesehatan masyarakat, Pemerintah menjalankan program vaksinasi secara masif di seluruh wilayah Indonesia. Sedangkan untuk memulihkan ekonomi, Pemerintah melanjutkan pelaksanaan program Pemulihan Ekonomi Nasional (PEN) dengan anggaran mencapai Rp744,7 triliun.

Throughout the year, the Government has implemented several policies to tackle the pandemic meanwhile restoring the national economy. To protect public health, the Government has implemented a massive vaccination program throughout Indonesia. Meanwhile, to restore the economy, the Government continues the implementation of National Economic Recovery (PEN) program with a budget of IDR744.7 trillion.

Pemerintah tidak hanya memberikan dukungan dari sisi *supply*, tapi juga membuka keran permintaan termasuk mendukung pembiayaan bagi UMKM dengan memberikan stimulus subsidi bunga kredit agar sektor UMKM dapat kembali bergerak. Pemerintah juga berupaya meningkatkan konsumsi dalam bentuk bantuan sosial, ada juga stimulus pelonggaran PPnBM, dan stimulus PPN, untuk mendorong masyarakat berbelanja.

The Government not only provides support on the supply side, but also on the demand, including supporting financing for MSME by providing a credit interest subsidy stimulus to encourage the MSME sector. The Government also makes effort to increase and encourage consumption through social assistance, STLG (sales tax on luxury goods/PPnBM) and VAT relief.

Kebijakan pemerintah tersebut juga didukung oleh Bank Indonesia (BI) yang di tahun 2021 menurunkan tingkat suku bunga BI 7 *Days Repo Rate* sebesar 25 bps menjadi 3,50%, sedangkan Otoritas Jasa Keuangan (OJK) juga telah membuat kebijakan untuk memperpanjang masa relaksasi bagi debitur yang terdampak hingga Maret 2023.

Bank Indonesia (BI) supported this government policy by in 2021 decreased the BI 7 Days Repo Rate by 25 bps to 3.50%, while Financial Services Authority (OJK) has also made a policy to extend the relaxation period for any debtors affected until March 2023.

Pemerintah juga mampu menjaga tingkat inflasi pada level yang rendah. Berdasarkan data BPS, tingkat inflasi tahun 2021 mencapai 1,87%. Inflasi yang rendah ini bukan karena tidak adanya permintaan dari masyarakat, namun lebih kepada tidak adanya kesempatan untuk belanja.

In addition, the government is able to keep inflation at a low level. Based on BPS (Indonesia Statistics) data, the inflation rate in 2021 reached 1.87%. This low inflation is not due to the absence of demand from the public, but rather to the absence of opportunities for spending.

Kondisi Industri Keuangan Syariah Tahun 2021

Industri keuangan syariah menunjukkan tren yang positif di tahun 2021. Berdasarkan data yang dirilis Otoritas Jasa Keuangan (OJK), total aset (tidak termasuk Saham Syariah) sektor jasa keuangan syariah di Indonesia pada akhir tahun 2021 mencapai Rp2.050,44 triliun atau US$143,70 miliar (Kurs Tengah BI per 31 Desember 2021 = Rp14.269,01/ US$), tumbuh 13,82% dari tahun sebelumnya sebesar Rp1.801,40 triliun.

Dari jumlah tersebut, Pasar Modal Syariah memiliki porsi terbesar, yaitu mencapai 60,27%, diikuti Perbankan Syariah dengan pangsa pasar 33,83%, sementara Industri Keuangan Non-Bank (IKNB) Syariah yang memiliki porsi sebesar 5,90%. Dari sisi pertumbuhan, Pasar Modal Syariah juga mencatat pertumbuhan tertinggi, yaitu sebesar 14,83%, diikuti Perbankan Syariah dengan pertumbuhan sebesar 13,94% dan IKNB Syariah dengan pertumbuhan sebesar 3,90%.

Perkembangan pasar modal syariah dari sisi produk maupun nilai selama tahun 2021 menunjukan pertumbuhan cukup positif. Indeks Saham Syariah Indonesia (ISSI) ditutup pada 189,02 poin atau meningkat sebesar 6,50% dibandingkan tahun sebelumnya sebesar 177,48 poin. Peningkatan indeks tersebut sejalan dengan nilai kapitalisasi pasar ISSI yang tumbuh positif sebesar 19,10% dari sebelumnya sebesar Rp3.344,93 triliun menjadi Rp3.983,65 triliun.

Nilai sukuk negara juga mengalami peningkatan sebesar 19,10% dari Rp971,50 triliun di tahun 2020 menjadi Rp1.157,06 triliun di akhir tahun 2021. Sedangkan total Nilai Aktiva Bersih (NAB) reksa dana syariah mengalami penurunan sebesar 40,83%, dengan total NAB per 30 Desember 2021 sebesar Rp44,00 triliun.

Condition of Islamic Finance Industry in 2021

The Islamic finance industry showed a positive trend in 2021. Based on data released by Financial Services Authority (OJK), the total assets (excluding Sharia shares) of the Islamic financial services sector in Indonesia at the end of 2021 reached IDR2,050.44 trillion or US$143.70 billion (BI Middle Rate as of December 31, 2021 = IDR14,269.01/US$), grew 13.82% from the previous year of IDR1,801.40 trillion.

Of this amount, the Islamic Capital Market has the largest portion, reaching 60.27%, followed by Islamic Banking with a market share of 33.83%, while the Sharia Non-Bank Financial Industry (NBFI) has a share of 5.90%. In terms of growth, the Islamic Capital Market recorded the highest growth as well, amounting to 14.83%, followed by Islamic Banking with a growth of 13.94% and Sharia NBFI with a growth of 3.90%.

The development of the Islamic capital market in terms of product and value during 2021 showed quite positive growth. The Indonesian Sharia Stock Index (ISSI) closed at 189.02 points, an increase of 6.50% compared to the previous year's 177.48 points. The increase in the index was in line with ISSI's market capitalization value which grew positively by 19.10% from the previous IDR3,344.93 trillion to IDR3,983.65 trillion.

The value of sovereign sharia securities (sukuk) also increased by 19.10% from IDR971.50 trillion in 2020 to IDR1,157.06 trillion at the end of 2021. Meanwhile, the total Net Asset Value (NAV) of sharia mutual funds decreased by 40.83%, with a total NAV as of December 30, 2021, amounting to IDR44.00 trillion.

Tahun 2021, industri perbankan syariah tumbuh lebih baik dibanding industri perbankan secara umum. Bank syariah juga dapat menjalankan fungsi intermediasi dengan lebih baik yang tercermin dari pembiayaan yang disalurkan (PYD) dan dana pihak ketiga (DPK) masing-masing tumbuh positif sebesar 6,90% dan 15,30%, sehingga pertumbuhan aset perbankan syariah selama periode tersebut sebesar 13,94%. Total aset, PYD, dan DPK perbankan syariah masing-masing mencapai Rp693,80 triliun, Rp421,86 triliun, dan Rp548,58 triliun pada akhir tahun 2021.

In 2021, the Islamic banking industry grew better than the banking industry in general. Islamic banks were also able to carry out the intermediation function better as reflected in the disbursed financing (PYD) and third-party funds (DPK) which grew positively by 6.90% and 15.30%, respectively, thus the growth of Islamic banking assets during the period was 13.94%. The total assets, PYD, and DPK of Islamic banking reached IDR693.80 trillion, IDR421.86 trillion, and IDR548.58 trillion, respectively, at the end of 2021.

Demikian juga halnya dengan IKNB Syariah yang secara keseluruhan masih mencatat pertumbuhan, baik dari sisi jumlah aset maupun entitas pelaku usaha. Dari sisi aset, aset IKNB Syariah mencapai Rp120,81 triliun dengan laju pertumbuhan aset sebesar 3,90%. Selain itu, IKNB Syariah juga mengalami peningkatan jumlah entitas pelaku usaha secara keseluruhan. Di akhir tahun 2021, tercatat jumlah entitas IKNB Syariah sebanyak 207 pelaku usaha, yang terdiri dari 113 perusahaan yang beroperasi dengan prinsip syariah secara penuh (*full-fledged*) dan 94 unit usaha syariah. Peningkatan jumlah entitas pelaku usaha terbanyak pada sektor Perusahaan Asuransi Syariah, Dana Pensiun Syariah, Perusahaan Penjaminan Syariah, dan Lembaga Keuangan Mikro Syariah.

Likewise, Sharia NBFI was still recording growth overall, both in terms of total assets and business entities. In terms of assets, Sharia NBFI assets reached IDR120.81 trillion with an asset growth rate of 3.90%. In addition, Sharia NBFI experienced an increase in the number of business entities overall. At the end of 2021, there were 207 Sharia NBFI enterprises, consisting of 113 companies operating with full-fledged sharia principles and 94 sharia business units. The largest increase in the number of business entities is in the sector of Sharia Insurance Company, Sharia Pension Fund, Sharia Security Company, and Sharia Microfinance Institution.

Kendala yang Dihadapi dan Langkah Penyelesaian

Obstacles Faced and Solution Measures

Pandemi COVID-19 yang masih terus berlangsung menjadi tantangan utama yang dihadapi BPKH di tahun 2021. Pandemi COVID-19 memberikan dampak yang cukup signifikan terhadap perekonomian Indonesia, khususnya untuk masyarakat Indonesia. Hal ini akan membuat masyarakat Indonesia akan lebih melakukan prioritas atas pengeluaran rumah tangganya, sehingga khusus sebagian umat muslim untuk tidak akan memberikan prioritas tertinggi dalam melakukan pendaftaran haji dalam waktu dekat. Ditambah lagi, penundaan pelaksanaan ibadah haji oleh negara Arab Saudi pada tahun 2020 dan tahun 2021, serta ketidakpastian atas pelaksanaan ibadah haji di tahun-tahun berikutnya memberikan dampak atas semakin panjangnya antrian keberangkatan haji untuk calon jemaah haji baru.

The ongoing COVID-19 pandemic is the main challenge faced by BPKH in 2021. The COVID-19 pandemic has had a significant impact on the Indonesian economy, in particular the Indonesian people. This will make the Indonesian people prioritize their household expenses, thus some Muslims will not give the highest priority to registering for Hajj in the near future. In addition, the postponement of Hajj pilgrimage implementation by the state of Saudi Arabia in 2020 and 2021, as well as the uncertainty over the Hajj pilgrimage implementation in the following years have an impact on the increasingly long queues for Hajj departures for new prospective pilgrims.

Menghadapi hal tersebut, BPKH menjalankan strategi program Haji Muda, pengembangan sistem pendaftaran dan pembayaran setoran biaya penyelenggaraan ibadah haji dan kerja sama dengan entitas keuangan, termasuk anak perusahaan.

To address this issue, BPKH has carried out the Young Hajj (Haji Muda) program strategy, system development for registration and payment for the hajj pilgrimage costs and cooperation with financial entities, including subsidiaries.

Secara psikologis, kebijakan penundaan pemberangkatan jemaah haji tersebut akan mempengaruhi jumlah pendaftar haji baru, sehingga diperlukan strategi dan program penghimpunan dana yang lebih terencana dan sistematis. Beberapa program yang dilakukan antara lain kampanye Haji Muda, pengembangan sistem pendaftaran dan pembayaran setoran biaya penyelenggaraan ibadah haji, dan kerja sama dengan entitas keuangan, termasuk anak perusahaan.

Psychologically, the policy of the pilgrims departure delay will affect the number of new hajj registrants, thus a thoroughly planned and systematic fundraising strategy and program is needed. Some of the programs carried out include the Young Hajj campaign, system development for registration and payment of deposit for the hajj pilgrimage costs and cooperation with financial entities, including subsidiaries.

Tahun 2021, dalam rangka meningkatkan nilai ekonomi dana haji, BPKH telah melakukan investasi langsung dan investasi lainnya. Proses investasi langsung ini diawali dengan melaksanakan penjajakan kerja sama investasi untuk mendapatkan objek investasi langsung dan lainnya sesuai dengan target yang ditetapkan dalam Rencana Investasi Tahunan. BPKH sejak 2020 telah melakukan penjajakan kerja sama investasi langsung dan investasi lainnya dengan beberapa calon mitra investasi. Untuk memenuhi aspek keamanan dan kehati-hatian, BPKH melaksanakan kegiatan *advisory* dan perencanaan investasi dalam berbagai bentuk seperti FGD, konsultasi, maupun kajian, yang dilanjutkan dalam proposal investasi langsung, yang ditindaklanjuti dengan kerja sama dan realisasi investasi langsung dan investasi lainnya dalam negeri.

In 2021, in order to increase the economic value of hajj funds, BPKH has made direct investments and other investments. The direct investment process begins with exploring investment cooperation to obtain direct investment objects and others in accordance with the targets set out in the Annual Investment Plan. Since 2020, BPKH has explored cooperation in direct investment and other investments with several potential investment partners. To meet the security and prudential aspects, BPKH carries out advisory and investment planning activities in various forms such as FGD, consultation, and study, followed by direct investment proposal, then cooperation and realization of direct investment and other domestic investments.

Untuk tahun 2021, BPKH telah melakukan investasi strategis di Bank Muamalat Indonesia sebagai salah satu upaya untuk meningkatkan imbal hasil atas investasi BPKH, melalui investasi langsung dalam bentuk saham melalui *right issue* senilai Rp1 triliun.

In 2021, BPKH has made strategic investment in Bank Muamalat Indonesia as an effort to increase the return on BPKH's investment, through direct investment in the form of shares through a rights issue of IDR 1 trillion.

Dalam upaya mengoptimalkan nilai manfaat pengelolaan keuangan haji, pada tahun 2020 BPKH telah berhasil mengupayakan pengecualian pajak atas pengelolaan investasi BPKH melalui negosiasi, serta koordinasi dengan berbagai pihak yang berlangsung selama lebih dari 1 (satu) tahun. Atas dukungan dan kerja sama dari berbagai pihak, BPKH mendapatkan pengecualian pajak

In making effort to optimize the value of the benefit of Hajj financial management, in 2020 BPKH has succeeded in seeking tax exemption for BPKH investment management through negotiation, as well as coordination with various parties for more than 1 (one) year. With the support and cooperation of various parties, BPKH receives tax exemption after the enactment of Job Creation Law and

setelah disahkannya UU Cipta Kerja dan pemberlakuan PMK No. 18 Tahun 2021 di dalam Pasal 45 yang mengatur tentang pengecualian pajak pengembangan dana haji dan berlaku saat diundangkannya Undang-Undang 11 Tahun 2020 yaitu sejak November 2020. Hasil ini dapat terlihat langsung atas peningkatan nilai manfaat yang dihasilkan oleh BPKH menjadi Rp10,5 T pada tahun 2021 dibandingkan Rp7,4 T pada tahun 2020.

the enactment of Ministerial Regulation of Finance No. 18 of 2021 in Article 45 which regulates the tax exemption on the hajj funds development and applies at the time of the promulgation of Law 11 of 2020, namely since November 2020. This result can be seen directly from the increase in the value of benefit generated by BPKH to IDR10.5 T in in 2021 compared to IDR7.4 T in 2020.

Divisi TI BPKH juga telah melakukan pengembangan dari sisi infrastruktur berupa *Data Center* dan pembangunan *Disaster Recovery Center* guna meningkatkan dukungan terhadap operasional organisasi BPKH. Pada semua proses pembangunan infrastruktur teknologi informasi ini selalu berkoordinasi dengan divisi lain yang terkait seperti Divisi Pengadaan, Divisi Manajemen Risiko, Divisi Hukum, Divisi Kepatuhan, serta audit internal untuk menjaga *Governance, Risk, and Compliance* (GRC). Kegiatan lain yang rutin dilakukan adalah monitoring dan pemeliharaan jaringan, internet, & server *Data Center* agar semua operasional TI dapat selalu berjalan lancar serta melakukan *IT Helpdesk* untuk membantu menyelesaikan permasalahan teknis.

In addition, IT Division of BPKH has developed infrastructure i.e. Data Center and Disaster Recovery Center construction to increase support for BPKH's organizational operation. All processes of information technology infrastructure development always coordinates with other related divisions such as Procurement Division, Risk Management Division, Legal Division, Compliance Division, as well as internal audit to maintain Governance, Risk, and Compliance (GRC). Other activities routinely carried out are monitoring and maintaining Data Center network, internet, & server for all IT operations able to always run smoothly and conducting IT Helpdesk to help resolve any technical problems.

Hal lain terkait kendala Badan dalam menjalankan kegiatan adalah beredarnya informasi palsu/hoaks atau pemberitaan negatif mengenai pengelolaan dana haji di masyarakat yang muncul diakibatkan penundaan keberangkatan haji. Hal ini dapat mengganggu reputasi Badan jika tidak ditangani dengan baik. BPKH tetap teguh dan konsisten dalam membangun reputasi Badan dan menjalankan beberapa strategi dalam berkomunikasi dengan publik yang dilaksanakan secara masif, terstruktur, dan sistematis menginformasikan segala kegiatan operasional sebagai bentuk penerapan salah satu prinsip tata kelola yaitu keterbukaan.

The Agency, in addition, faces another issue in carrying out the activities that is the circulation of false information/hoax or negative news regarding the hajj fund management in the community that arise due to delay in hajj departures. This can damage the Agency's reputation if it is not handled properly. BPKH steadfastly and consistently continue to build the Agency's reputation and implement several strategies to communicate with and inform all operational activities to the public massively, structured, and systematically as implementation of one of governance principles, namely transparency.

Kinerja BPKH Tahun 2021

Secara keseluruhan, pencapaian atas kinerja BPKH tahun 2021 sangat baik, dan telah melebihi target yang dicanangkan. Kinerja tersebut antara lain dapat tercermin dari posisi dana haji yang dikelola BPKH per 31 Desember 2021 adalah sebesar Rp158,79 triliun, dana haji tersebut meningkat 9,58% atau meningkat sebesar Rp13,88 triliun jika dibandingkan periode yang sama pada tahun sebelumnya. Apabila dibandingkan dengan target Renstra dan target RKAT pada tahun 2021, pencapaian realisasi target dana haji tahun 2021 berturut-turut adalah sebesar 112,78% dan 101,84%.

Rasio likuiditas tetap terjaga di atas 2 kali likuiditas wajib, yaitu pada tahun 2021 mencapai 2,97 kali. Alokasi dana haji sebesar 28,7% pada portofolio penempatan dana di BPS-BPIH atau sebesar Rp45,64 triliun dan sebesar 71,3% pada portofolio investasi atau sebesar Rp113,15 triliun di tahun 2021.

Tingkat rentabilitas keuangan haji dapat diukur dengan melihat kinerja tingkat pengembalian (% imbal hasil) atau nilai manfaat (dalam rupiah) dari portofolio seluruh dana kelolaan keuangan haji. Pada akhir tahun 2021, BPKH berhasil memperoleh nilai manfaat sebesar Rp10 triliun atau imbal hasil sebesar 6,89% dari total keseluruhan dana kelolaan haji sebesar Rp158,79 triliun pada posisi akhir Desember 2021. Imbal hasil sebesar Rp10 triliun tersebut terdiri dari Rp8,14 triliun nilai manfaat dari investasi dan Rp1,86 triliun nilai manfaat dari penempatan. Perolehan nilai manfaat pada tahun 2021 apabila dibandingkan dengan target sebesar Rp9,25 triliun, tercapai sebesar 115,74% berdasarkan target Renstra atau sebesar 108,11% jika dibandingkan dengan target RKAT. Total nilai manfaat di tahun 2021 sebesar Rp10 triliun jika dibandingkan tahun 2020 terjadi peningkatan sebesar Rp2,57 triliun atau meningkat sebesar 34,59% dibandingkan periode yang sama tahun sebelumnya.

BPKH Performance in 2021

Overall, the achievement of BPKH's performance in 2021 is especially good, and has exceeded the target set. This performance, among others, can be reflected in the position of the hajj funds managed by BPKH as of December 31, 2021, which was IDR158.79 trillion, the hajj funds increased by 9.58% or an increase of IDR13.88 trillion compared to the same period in the previous year. When compared with the Strategic Plan target and RKAT (Annual Work Plan and Budget) target in 2021, the achievement of the realization of hajj fund target for 2021 is 112.78% and 101.84%, respectively.

The liquidity ratio is maintained above 2 times the mandatory liquidity, namely in 2021 reaching 2.97 times. Allocation of hajj funds is by 28.7% in the portfolio of fund placement at BPS-BPIH (Deposit Receiving Bank for Hajj Organizing Cost) or IDR45.64 trillion and by 71.3% to the investment portfolio or IDR113.15 trillion in 2021.

The level of financial profitability of hajj can be measured by the performance of the rate of return (% yield) or the benefit value (in rupiah) from the portfolio of all hajj financial managed funds. At the end of 2021, BPKH succeeded in obtaining a benefit value of IDR10 trillion or a yield of 6.89% of the total hajj managed funds of IDR158.79 trillion at the end of December 2021. The yield of IDR10 trillion consisted of IDR8.14 trillion the benefit value from investment and IDR1.86 trillion the benefit value from placement. The gain in the benefit value in 2021 when compared to the target of IDR9.25 trillion, was achieved by 115.74% based on the Strategic Plan target or by 108.11% when compared to RKAT target. The total benefit value in 2021 was IDR10 trillion, compared to 2020 an increase of IDR2.57 trillion or an increase of 34.59% compared to the same period the previous year.

Perbandingan Hasil Kinerja dengan Target

Evaluasi terhadap pencapaian target kinerja operasional merupakan salah satu bentuk upaya Badan untuk menentukan strategi di masa yang akan datang terkait dengan pengelolaan nilai manfaat dan investasi, sehingga pencapaian target yang akan datang dapat lebih maksimal.

Comparison of Performance Result with Target

Evaluation on the achievement of operational performance target is one of the Agency's efforts to determine future strategy related to the management of the value of benefit and investment, to maximize the achievement of future target.

Uraian	RKAT 2021 *RKAT 2021*	Realisasi 2021 *Realization 2021*	Realisasi 2020 *Realization 2020*	Pencapaian *Achievement* (%)	*Description*
Total Dana Haji yang Dikelola (Rp triliun)	155,92	158,79	144,91	101,84	*Total Managed Hajj Fund (IDR trillion)*
Penempatan di BPS-BPIH (Rp triliun)	46,74	45,64	45,33	97,65	*Placement at BPS-BPIH (IDR trillion)*
Investasi (Rp triliun)	109,18	113,15	99,58	103,64	*Investment (IDR trillion)*
Nilai Manfaat (Rp triliun)	9,25	10,5	7,43	113,51	*Value of Benefit (IDR trillion)*
Penempatan Dana (Rp triliun)	1,58	1,87	2,08	118,22	*Fund Placement (IDR trillion)*
Investasi (Rp triliun)	7,67	7,54	5,35	98,19	*Investment (IDR trillion)*
Virtual Account (Rp miliar)	2,50	2,50	2,00	100,00	*Virtual Account (IDR billion)*
Kemaslahatan (Rp juta)	194,00	180,39	156,64	92,98	*Benefit to people (IDR million)*
Operasional BPKH (Rp miliar)	357,60	210,56	164,24	58,89	*BPKH Operations (IDR billion)*
Rasio Likuiditas (x)	2	2,97	3,82	148,50	*Liquidity Ratio (x)*
Indeks Kepuasan Pelayanan Keuangan Jemaah Haji (%)	80%	84%	N/A	105,20	*Hajj Pilgrim Financial Service Satisfaction Index (%)*

Pada akhir tahun 2021, realisasi nilai investasi BPKH tercatat sebesar Rp113,15 triliun, meningkat 12,63% dibandingkan dengan tahun 2020 sebesar Rp99,58 triliun. Peningkatan nilai investasi tersebut sebagai dampak peningkatan aset dari aktivitas penerimaan dan pengeluaran haji yang dioptimalkan dalam bentuk investasi. Total belanja investasi baru mencapai Rp23,71 triliun dan USD6,51 juta.

At the end of 2021, the realization of BPKH's investment value was recorded at IDR113.15 trillion, an increase of 12.63% compared to 2020 of IDR99.58 trillion. The increase in the investment value results from the increase in assets from the optimized hajj receipts and expenditures in the form of investment. The total new investment spending reached IDR23.71 trillion and USD6.51 million.

Investasi yang dilakukan BPKH dapat berupa investasi jangka pendek maupun jangka panjang. Hingga akhir tahun 2021, komposisi investasi yang dilakukan BPKH sebagian besar berupa investasi jangka panjang, yaitu mencapai Rp104,58 T.

BPKH may make short-term or long-term investment. By the end of 2021, the composition of investments made by BPKH is mostly long-term investment, reaching IDR104.58 T.

Prospek BPKH

BPKH akan menghadapi tantangan yang luar biasa dalam optimalisasi keuangan haji. Antara lain terbatasnya jumlah instrumen investasi, *political will* terkait kebijakan setoran awal, serta isu sustainabilitas. Namun demikian, BPKH terus berkomitmen untuk memberikan usaha terbaiknya dalam pengelolaan keuangan haji.

Dalam Rencana Kerja dan Anggaran Tahunan (RKAT) tahun 2022, BPKH berupaya untuk mengoptimalkan perolehan nilai manfaat dengan melakukan penempatan dan investasi pada instrumen dan industri yang mendukung perhajian dan perumrohan, serta dapat memberi hasil optimal dengan tingkat risiko yang sesuai. BPKH juga melakukan kerja sama dengan para mitra kerja dengan tetap menerapkan prinsip kehati-hatian untuk mengoptimalkan pengelolaan keuangan haji melalui pemantauan kondisi pasar secara aktif dan reguler dengan menggandeng para ekonom dan analis market yang kredibel sehingga pelayanan haji dan pelayanan keuangan haji dapat berlangsung dengan baik dan lancar.

BPKH Prospect

BPKH will face extraordinary challenges in optimizing hajj finances, among others the limited number of investment instruments, political will related to initial deposit policy, and sustainability issue. However, BPKH continues to be committed to giving its best efforts in managing hajj finances.

In the 2022 Annual Work Plan and Budget (RKAT), BPKH seeks to optimize the benefit value by placing and investing in instruments and industries that support pilgrimage and umrah, and can provide optimal result with the appropriate level of risk. BPKH also cooperates with business partners by constantly applying the prudential principle to optimize hajj financial management through active and regular monitoring of market condition by cooperating with credible economists and market analysts in order for hajj services and hajj financial services being able to run well and smoothly.

Untuk menunjang hal tersebut, BPKH mulai melakukan transformasi digital dengan menyediakan infrastruktur dan sumber daya yang memadai dalam bidang IT agar dapat menunjang proses operasional di internal BPKH dan juga pelayanan kepada calon jemaah haji.

To support the same, BPKH has begun to carry out digital transformation by providing adequate infrastructure and resources in the IT sector in order to support BPKH's internal operational process as well as services to prospective pilgrims.

Peranan BPKH dalam pemerataan kesejahteraan di kalangan umat Islam merupakan salah satu program Badan. BPKH melakukan kerja sama dengan organisasi kemasyarakatan dalam rangka pemberdayaan umat melalui berbagai program kemaslahatan untuk meningkatkan pendidikan, kesehatan, serta *micro-financing*/ekonomi umat.

The role of BPKH in the distribution of welfare among Muslims is one of the Agency's programs. BPKH collaborates with community organizations in empowering the ummah by various benefit programs to improve education, health, as well as micro-financing/ economy of the ummah.

Penerapan Tata Kelola

BPKH berkomitmen untuk menerapkan prinsip-prinsip tata kelola badan yang baik guna mendukung dalam mencapai tujuan serta visi, misi, dan target yang telah ditetapkan. Penerapan *Good Governance* di BPKH didukung penuh oleh komitmen seluruh jajaran organisasi, baik Badan Pelaksana maupun Dewan Pengawas, disertai partisipasi aktif karyawan dan pemangku kepentingan, dengan menanamkan prinsip-prinsip tata kelola tidak hanya sebagai dasar dan pedoman dalam setiap pengambilan keputusan, tetapi juga sebagai budaya yang tertanam dalam perilaku kerja sehari-hari, antara lain pemberlakuan kebijakan *Good Corporate Governance*; Kode Etik dan Pakta Integritas; tata hubungan lembaga baik antar-Badan Pelaksana dan Dewan Pengawas maupun dengan pihak eksternal; pemberlakuan IQRA sebagai nilai-nilai yang berlaku BPKH; perencanaan, pelaksanaan, dan pengawasan proses bisnis BPKH sesuai dengan pedoman yang berlaku.

Implementation of Governance

BPKH is committed to implement the good corporate governance principles to support the achievement of the goal and vision, mission, and target set. The implementation of Good Governance at BPKH is fully supported by the commitment of all levels of the organization, both Executive Board and Supervisory Board, along with the active participation of employees and stakeholders, by instilling the governance principles not only as a basis and guideline in every decision making, but also as culture embedded in daily work conduct, among others the implementation of Good Corporate Governance policy; Code of Ethic and Integrity Pact; institutional relation between the Executive Board and Supervisory Board as well as with external parties; implementation of IQRA as BPKH values; planning, implementation, and supervision of BPKH business processes in accordance with applicable guidelines.

Seluruh jajaran BPKH meyakini bahwa penerapan *Good Governance* akan mendorong organisasi menuju perusahaan yang lebih sehat secara fundamental dan memperkuat daya saing bisnis secara berkelanjutan.

All levels of BPKH believe that the Good Governance implementation will encourage the organization to become a fundamentally healthier company and strengthen business competitiveness in a sustainable manner.

Pendekatan GRC (*Governance, Risk, Compliance*) terintegrasi merupakan salah satu upaya untuk meningkatan kualitas penerapan GCG. Pendekatan ini bertujuan untuk mengintegrasikan proses-proses pengelolaan bisnis dan risiko dalam rangka mencapai tujuan.

The integrated GRC (Governance, Risk, Compliance) approach is one of the efforts to improve the quality of GCG implementation. This approach aims to integrate business processes and risk management to achieve the objectives.

BPKH telah menerapkan unsur GRC dengan diberlakukannya 3 (tiga) peraturan yang digunakan sebagai acuan yakni: 1) PBPKH 3-2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH; 2) PKBP 3-2019 tentang Pedoman Operasi Baku Program Kepatuhan; 3) PKBP 5-2019 tentang Pedoman Manajemen Risiko Korporasi.

BPKH has implemented the GRC element with the enactment of 3 (three) regulations used as references, namely: 1) BPKH Regulation 3-2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethic, and Integrity Pact of BPKH; 2) Executive Board Head Regulation (PKBP) 3-2019 concerning Standard Operational Guidelines for Compliance Program; 3) PKBP 5-2019 concerning Corporate Risk Management Guidelines.

Selain peraturan-peraturan di atas, penerapan ISO 37001:2016 Sistem Manajemen Anti-Penyuapan (SMAP) di BPKH dan ISO 9001 2015 Sistem Manajemen Mutu, atau bisa disebut juga sebagai Sertifikasi Sistem Manajemen Kualitas juga secara aktif dilakukan.

In addition to the regulations above, the implementation of ISO 37001:2016 Anti-Bribery Management System (SMAP) at BPKH and ISO 9001 2015 Quality Management System, or also known as Quality Management System Certification is actively carried out as well.

Transformasi Digital BPKH

BPKH Digital Transformation

Digitalisasi menjadi salah program kerja prioritas bagi BPKH. Di tengah era disrupsi teknologi seperti saat ini, maka peran teknologi informasi (TI) menjadi semakin penting, khususnya untuk menunjang proses operasional di internal BPKH dan juga pelayanan kepada calon jemaah haji. Karena itu, BPKH terus berupaya untuk meningkatkan kualitas dan kapasitas sistem TI yang dimilikinya untuk menunjang pencapaian kinerja dan menciptakan efisiensi dalam proses operasional BPKH.

Digitization is one of the priority work program for BPKH. Amid the current technological disruption era, the role of information technology (IT) becomes increasingly important, in particular to support internal operational process at BPKH and services to prospective pilgrims. Therefore, BPKH continues to strive to improve the quality and capacity of its IT system to support performance achievement and create efficiency in BPKH operational process.

Program strategis transformasi digital secara intensif dilakukan guna mendukung pencapaian tema Strategis BPKH 2021-2025 yakni "Membangun Sustainabilitas Keuangan Haji Berbasis Digital dengan Jangkauan Luas Jemaah Baru dan Peningkatan Kinerja Investasi Langsung".

An intensive digital transformation strategic program is carried out to support the achievement of the 2021-2025 BPKH Strategic theme, namely "Building Digital-Based Hajj Financial Sustainability with Wide Reach of New Congregation and Improved Direct Investment Performance".

Pada tahun 2021, Divisi TI telah melakukan pengembangan dari sisi infrastruktur berupa *Data Center* dan Pembangunan *Disaster Recovery Center* guna meningkatkan dukungan terhadap operasional organisasi BPKH. Pada semua proses pembangunan infrastruktur teknologi informasi ini selalu berkoordinasi dengan divisi lain yang terkait seperti Divisi Pengadaan, Divisi Manajemen Risiko, Divisi Hukum, Divisi Kepatuhan, serta audit internal untuk menjaga *Governance, Risk, and Compliance* (GRC). Kegiatan lain yang rutin dilakukan adalah monitoring dan pemeliharaan jaringan, internet, & server *Data Center* agar semua operasional TI dapat selalu berjalan lancar serta melakukan *IT Helpdesk* untuk membantu menyelesaikan permasalahan teknis.

In 2021, IT Division has developed infrastructure i.e. Data Center and Disaster Recovery Center Construction to increase support for BPKH's organizational operation. All processes of information technology infrastructure development always coordinates with other related divisions such as Procurement Division, Risk Management Division, Legal Division, Compliance Division, as well as internal audit to maintain Governance, Risk, and Compliance (GRC). Other activities routinely carried out are monitoring and maintaining Data Center network, internet, & server for all IT operations able to always run smoothly and conducting IT Helpdesk to help resolve any technical problems.

Beberapa sistem informasi yang telah dibangun dan dikembangkan sebagai bagian dari membangun sustainabilitas keuangan haji berbasis digital, antara lain mengembangkan teknologi informasi dan memperbaiki proses bisnis berbasis digital melalui e-investasi, e-lelang penempatan, e-tresuri, e-kemaslahatan, *e-reporting*, dan *e-office* BPKH, serta pengembangan kompetensi SDM dan budaya digital di BPKH.

Several information systems have been built and developed as part of building digital-based hajj financial sustainability, among others developing information technology and improving digital-based business process through e-investment, placement e-auction, e-treasury, e-benefit, e-reporting, and e-office of BPKH, as well as HR competency development and digital culture at BPKH.

Kegiatan lain yang terus dilakukan pada tahun 2021 adalah menyiapkan dan menyajikan data-data yang sudah diolah dari aplikasi yang sudah dibangun dari Divisi TI, dan melakukan tes keamanan dan penerapan sertifikasi elektronik pada aplikasi-aplikasi yang sudah dibangun dan dikembangkan di BPKH.

Other activities that continue to be carried out in 2021 were preparing and presenting processed data from application built by the IT Division, and conducting security test and implementing electronic certification on applications built and developed at BPKH.

Program Kemaslahatan

Benefit Program

Di masa pandemi COVID-19 yang masih mencengkeram Indonesia pada tahun 2021, BPKH senantiasa hadir memberikan manfaat bagi kemaslahatan masyarakat khususnya umat Islam. Sebagaimana diatur dalam Peraturan Badan Pengelola Keuangan Haji (PBPKH) No. 7 Tahun 2018, peraturan perubahannya PBPKH No. 2 Tahun 2019, dan PBPKH No. 4 Tahun 2020 serta Peraturan Kepala BPKH; ruang lingkup program kemaslahatan pada tahun 2021 didistribusikan pada pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sarana dan prasarana ibadah, pemberdayaan ekonomi umat, dan sosial keagamaan.

During the COVID-19 pandemic that remained gripping Indonesia in 2021, BPKH is always present to provide benefit for the community benefit, in particular Muslims. As stipulated in Regulation of Hajj Financial Management Agency (PBPKH) No. 7 of 2018, its amendments PBPKH No. 2 of 2019, and PBPKH No. 4 of 2020 and BPKH Head Regulation; the scope of the benefit program in 2021 is distributed to services for the pilgrimage, education and da'wah, health, worship facilities and infrastructure, ummah economic empowerment, and social religion.

Dalam pelaksanaan Program Kemaslahatan Tahun 2021, BPKH telah mengalokasikan anggaran kegiatan kemaslahatan sebesar Rp194 miliar dengan realisasi sebesar Rp188,9 miliar. Dari jumlah tersebut, penyerapan terbesar adalah pada bidang Sosial Keagamaan, yaitu Rp62,9 miliar atau 33,6% dan bidang Pendidikan dan Dakwah yaitu mencapai Rp61,7 miliar atau sebesar 32,5%.

In implementing the 2021 Benefit Program, BPKH has allocated a budget for benefit activities of IDR194 billion with a realization of IDR188.9 billion. Of this amount, the largest absorption were on the Socio-Religious sector of IDR62.9 billion or 33.6%, and the Education and Da'wah sector of IDR61.7 billion or 32.5%.

Program kemaslahatan tidak terlepas dari dukungan dan kolaborasi dengan Mitra Kemaslahatan yang memiliki andil dan kontribusi signifikan dalam membantu terlaksananya program kemaslahatan. Sinergi dan kolaborasi tersebut turut memberikan dampak terhadap syiar eksistensi BPKH yang hadir di tengah-tengah masyarakat. Pelaksanaan serah terima Program Kemaslahatan dikoordinasi oleh Mitra Kemaslahatan dengan berkoordinasi dengan penerima manfaat dan BPKH. Menyikapi keterbatasan pergerakan selama masa pandemi COVID-19 sebagian besar serah terima dilakukan secara daring melalui aplikasi Zoom.

Benefit program cannot be separated from the support and collaboration with Benefit Partners who have contributed significantly in assisting the benefit program implementation. This synergy and collaboration also has an impact on the symbol of BPKH existence amid the community. The Benefit Program handover implementation is coordinated by the Benefit Partners in coordination with the beneficiaries and BPKH. In response to movement restrictions during the COVID-19 pandemic, most of the handovers were carried out online via Zoom application.

Perubahan Komposisi Badan Pelaksana

Changes in the Composition of Executive Board

Komposisi Badan Pelaksana BPKH pada tahun 2021 masih sesuai dengan Keputusan Presiden RI Nomor 74/P Tahun 2017 dan tidak mengalami perubahan, sebagai berikut:

The composition of BPKH Executive Board in 2021 remains in accordance with Presidential Decree of the Republic of Indonesia Number 74/P of 2017 and has not changed, as follows:

Dr. Anggito Abimanyu, M.Sc.:
Ketua Badan Pelaksana
Dr. Ir. Acep Riana Jayaprawira, M.Si. :
Anggota Badan Pelaksana
Dr. Beny Witjaksono, S.E., M.M.:
Anggota Badan Pelaksana
A. Iskandar Zulkarnain, S.E., M.M.:
Anggota Badan Pelaksana
Ir. Ajar Susanto Broto, M.M.:
Anggota Badan Pelaksana
Dr. Rahmat Hidayat, S.E., M.T.:
Anggota Badan Pelaksana
Dr. Hurriyah El Islamy, LLB (Hons), M.CL., Ph.D.:
Anggota Badan Pelaksana

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

Penutup

BPKH telah berhasil melalui tahun 2021 dengan kinerja yang baik. Atas nama Badan Pelaksana, kami mengucapkan terima kasih kepada Dewan Pengawas atas nasihat dan rekomendasi yang telah diberikan agar BPKH senantiasa berkembang menjadi lebih baik dalam menjalankan amanah. Ucapan terima kasih juga kami ucapkan kepada Dewan Perwakilan Rakyat Republik Indonesia, Kementerian Agama Republik Indonesia, serta Kementerian Keuangan Republik Indonesia sebagai mitra strategis dalam pengelolaan keuangan haji.

Kami mengucapkan terima kasih dan penghargaan yang setinggi-tingginya kepada seluruh insan BPKH yang telah bekerja dengan semangat dan dedikasi yang tinggi dalam mewujudkan visi BPKH untuk menjadi lembaga pengelola keuangan tepercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Closing

BPKH has made it through 2021 with good performance. On behalf of the Executive Board, we would like to thank the Supervisory Board for the advice and recommendation provided for BPKH to constantly develop to be better in carrying out its mandate. We also thank the House of Representatives of the Republic of Indonesia, the Ministry of Religion of the Republic of Indonesia, and the Ministry of Finance of the Republic of Indonesia as strategic partners in the hajj financial management.

We express our gratitude and highest appreciation to all BPKH personnel who have worked with high enthusiasm and dedication in realizing BPKH's vision to become a trusted financial management institution that provides optimal value for the pilgrims and the ummah benefit.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Jakarta, 30 Juni 2022
Jakarta, June 30, 2022
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

03

Profil BPKH

BPKH Profile

Agar dapat terus memberikan pelayanan terbaik kepada masyarakat dan seluruh pemangku kepentingan, BPKH terus berinovasi dan melakukan upaya peningkatan kualitas layanan yang berkesinambungan. Termasuk melakukan transformasi dan integrasi digital dalam organisasi.

In order to continue to provide the best service to the community and all stakeholders, BPKH continues to innovate and make continuous efforts to improve service quality. This includes digital transformation and integration within the organization.

BPKH
Badan Pengelola Keuangan Haji

Identitas Lembaga
Institution Identity

Nama Lembaga *Name of Institution*	Badan Pengelola Keuangan Haji
Nama Singkat *Initial*	BPKH
Tanggal Pendirian *Date of Establishment*	11 Desember 2017 *December 11, 2017*
Dasar Hukum Pembentukan Lembaga *Legal Basis of Institutional Establishment*	• 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. • *The Laws of the Republic of Indonesia Number 34 of 2014 regarding Hajj Financial Management.* • *Presidential Regulation of the Republic of Indonesia Number 110 of 2017 regarding Hajj Financial Agency.* • *Government Regulation Number 5 of 2018 regarding Implementation of Law Number 34 of 2014 regarding Hajj Financial Management.*
Maksud dan Tujuan *Purposes and Objectives*	Melakukan Pengelolaan Keuangan Haji *Performing Hajj Financial Management*
Jumlah Pegawai *Number of Employees*	187 Orang *187 People*
Alamat *Address*	Menara Bidakara 1, lantai 5/*Floor 5th* Jalan Gatot Subroto, Kav. 71-73 Menteng Dalam, Jakarta Selatan/*South Jakarta* 12870, Indonesia. Telp/*Phone*: 021-83793001 (Hunting), 021-83793002 Fax/*Fac*: 021-83793019 *E-mail*: info@bpkh.go.id *Website*: www.bpkh.go.id

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 UU 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 UU 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.

Hajj fund management in Indonesia has developed and finally it was managed by BPKH. Initially hajj fund generated was directly managed by Ministry of Religion based on Law Number 17 of 1999. However, it caused challenges in the form of excessive responsilities and ability to manage that was not yet on sophisticated level. With such challenges Ummah Endowed Fund or (Dana Abadi Umat (DAU)) was changed from the Ministry of Religion to become BP DAU. In the latest development, hajj fund management was based on Law Number 34 of 20214 which provided more extensive authority in investment by BPKH through banking products, gold, direct investment and other forms investment.

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 ter-*cover* dengan dana cadangan tersebut sehingga penyelenggaraan dana haji akan tetap terlaksana apabila dalam kondisi kritis dana yang diinvestasikan mengalami kerugian.

BPKH organizational structure consists of Board of Supervisors and Executive Board. These both positions cooperate in hajj fund management as Commissioners and the Board of Directors in a company. However unlike any regular Commissioner, BPKH Board of Supervisors has the authority to provide its approval related to BPKH placement and investment. Hajj fund management is obligated to provide reserve fund which is equivalent to twice the cost of hajj worship organizing, which means the fund invested in the running year will be re-covered with such reserve fund therefore this hajj fund organizing will continue to be implemented if in critical conditions the invested fund suffers loss.

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

BPKH is an institution that manages Hajj Finance. Hajj Finance is all the rights and obligations of the government which can be valued by money related to hajj pilgrimage organizing and all assets in the form of money or goods as the consequence of such right and oblgation excercise both deriving from hajj pilgrimage and any other valid sources and not binding. Hajj Financial Management

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. 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 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

is based on sharia principles, cautiousness principles, benefit, non profit, transparency and accountability. Hajj Financial Management has the purpose of increasing the quality of hajj workship organizing, Hajj Worship Organizing Cost or Biaya Penyelenggaraan Ibadah Haji (BPIH), rationality and efficiency of Hajj Worship Organizing Cost use and benefit for Moslem Ummah prosperity. .

According to Law Number 34 of 2014 on Hajj Financial Management, Hajj Financial Management is an independent public legal entity and accountable to the President through Miniser. BPKH has duties and functions in Hajj Financial management starting from planning, implementation, control and supervision, as well as reporting and responsibility for the implementation of receipt, development, and expenditure of Hajj Finance. BPKH was established with the follwing purposes: Increasing quality of hajj worship organizing:

1. *Increasing rationality and use of hajj worship organizing (BPIH) cost*
2. *Increasing benefit for Moslem ummah prosperity in the framework of achieving its objectives*
3. *Increase benefits for the benefit of Muslims in order to achieve their goals*

BPKH formulates grand strategy and strategic steps in 4 (four) stages as follows:

1. *Institutional foundation preparing stage*
2. *Building confidence and credibility of BPKH institution stage*
3. *Developing BPKH strategic role and responsibilites for ummah prosperity stage*
4. *Integrated hajj management and service development stage*

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

Kewenangan 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.

As regulated under Law of the Republic of Indonesia Number 34 of 2014 regarding Hajj Financial Management, Duties, Functions, Authority, Rights, and Obligations of BPKH are as follows:

BPKH Duties

BPKH has the duties of Hajj Financial management which includes receipt, development, expense, and responsibilty for Hajj Finance.

BPKH Functions

1. *Hajj Financial planning, development, and expenses*
2. *Hajj Financial receipt, development, as well as expenses implementation*
3. *Hajj Financial receipt, development, and expense control and supervision*
4. *Hajj Financial receipt, development, and expense reporting and responsibility*

BPKH Authority

1. *Place and invest Hajj Finance in accordance with sharia, cautiousness, security, and benefit value principles*
2. *Cooperate with other institutions in the framework of Hajj Financial management*

BPKH Rights

BPKH has the right to obtain operational fund to organize Hajj Financial management derived from Hajj Financial benefit value.

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 pengelolan 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

BPKH Obligation

1. *Manage Hajj Finance transparently and accountably for the largest extent of hajj pilgrimage interest in Moslem ummah prosperity*
2. *Provide information through the media on its performance, financial condition, as well as asset, and its development results periodically every 6 (six) months*
3. *Provide information to hajj pilgrims on BPIH or Special BPIH benefit value through each hajj pilrgrim's virtual account*
4. *Perform bookkeeping in accordance with the prevailing accounting standard*
5. *Report Hajj Finance management implementation, periodically every 6 (six) months to Minister and House of Representatives*
6. *Pay BPIH/or BPIH Special depositing benefit value periodically to each hajj pilgrim*
7. *Return BPIH/or BPIH special depositing balance discrepancy from BPIH/or from stipulation of the running year to 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 regulated under Government Regulation Number 5 of 2018 on Implementation of Law Number 34 of 2014 regarding Hajj Financial Management, Hajj Financial Management includes planning, implementation, responsibilities, reporting, and supervision on Hajj Finance.

Perencanaan ***Planning***	
a. Perumusan kebijakan	*a. Policy formulation*
b. Penyiapan rencana strategis	*b. Strategic plan preparation*
c. Penyiapan rencana kerja dan anggaran tahunan	*c. Working plan and annual budget preparation*
Pelaksanaan ***Implementation***	
a. Penerimaan	*a. Receipt*
b. Pengeluaran	*b. Expenditure*
c. Kekayaan	*c. Asset*
Pengawasan ***Supervision***	
a. Pemantauan dan evaluasi pelaksanaan pengelolaan Keuangan Haji	*a. Hajj Financial management implementation monitoring and evaluation*
b. Pemberian persetujuan rumusan kebijakan, rancangan rencana strategis, rancangan rencana kerja, dan anggaran tahunan pengelolaan Keuangan Haji	*b. Approval for Hajj Finance annual management policy formulation, strategic plan draft, and working plan draft and budget*
c. Pemberian penilaian dan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji dan pengelolaan BPKH yang disusun oleh badan pelaksana	*c. Assesment and consideration on Hajj Financial management implementation responsibility report and BPKH management prepared by Executive Board*
Pertanggungjawaban dan Pelaporan ***Responsibility and Reporting***	
a. Menyusun laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan	*a. Prepare performance report an financial statement monthly, quarterly, every semester and annually; and*
b. Menyusun laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji	*b. Prepare Hajj Financial managing implementation responsibility report*
Sasaran Strategis ***Strategic Targets***	
a. Peningkatan kualitas penyelenggaraan haji	*a. Hajj organizing quality increase*
b. Efisiensi dan rasionalisasi pelayanan haji	*b. Hajj service efficiency and rationality*
c. Peningkatan hubungan dengan *stakeholders*	*c. Increase of relation 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. Letters
BPKH letters are designed with thick font base symbolizing a firm, strong and dynamic institution.

2. Color
- *Blue color symbolizes BPKH as trustworthy professional institution in accordance with BPKH basics which put forward sharia, cautiousness, transparency, accountability, and security principles.*
- *Gold color has the meaning of high value, which is always associated to valuable matters in accordance with BPKH objectives which provide optimum benefit value and provide well-being to increase ummah prosperity.*

Warna Utama
Prime Color
Pantone: 2965C
CMYK: 100/85/40/35
RGB: 0/48/86

Warna Pendukung
Supporting Color
Pantone: P 20-15C
CMYK: 0/0/0/82
RGB: 219/139/45

Warna Pendukung
Supporting Color
Pantone: 179-13C
CMYK: 0/0/0/82
RGB: 255/198/62

Warna Pendukung
Supporting Color
Pantone: P 179-13C
CMYK: 0/0/0/90
RGB: 67/67/69

Warna Pendukung
Supporting Color
Pantone: 179-9C
CMYK: 0/0/0/60
RGB: 128/130/133

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 tergambarkan 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 a form derived from hand shake symbolizing trust. Trust in handling hajj worship fund in Indonesia. Tight hand shake symbolizes confidence and cooperation in establishing a trusted and caring institution.

4. Growth

Growth element lays accross the logo. Ths symbolizes business growth in this institution to continue to develop and become a Hajj Finance that continues to grow in value and continues to provide well-being to provide ummah prosperity.

5. The Kaaba

Line shilloutte icon depicted on the Kaaba logo represents a Hajj Financial institution. This shape is taken since it puts forward minimalist concept in logo to depict one purpose which is heading to the holy land.

6. Tawaf

Such circular shape represents tawaf, as one of the series of hajj worship, performed by humans and also a series of events in the universe (the moon evolves around the earth), hence it is able to represent one of logo shapes for BPKH which will continuously become a serving institution.

Bidang Usaha dan Layanan
Business and Service Field

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

In accordance with Government Regulation of the Republic of Indonesia Number 5 of 2018, the fields of business and service provided by BPKH to achieve its strategic targets are as follows:

Investment

Pursuant to Article 26 of Government Regulation of the Republic of Indonesia Number 5 of 2018 Hajj Financial Investment may be performed in the forms of the following:

1. *Securities*
2. *Gold*
3. *Direct Investment and other investments*

Semua jenis investasi dilakukan sesuai prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas. Selain memenuhi aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas, investasi Keuangan Haji wajib dilakukan dengan mengoptimalkan pengelolaan risiko.

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

All types of investment are performed in accordance with sharia principles by considering: security, cautiousness, benefit value and liquidity principles. In addition to satisfying security, cautiousness benefit value, and liquidity aspects, Hajj Finance investment is obligated to be performed by optimizing risk management.

1. *Hajj Financial Investment in the form of securities as intended in Article 26 includes: State Sharia Securities issued by Central Government*
2. *Sharia Securities issued by Bank Indonesia*
3. *Sharia securities regulated and supervised by Finjancial Services Authority*

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.

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 di antaranya, 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.

Sharia Securities regulated and supervised by Financial Services Authority include:

1. *Sharia Share listed in stock exchange*
2. *Sukuk (Sharia compliance bond)*
3. *Sharia Mutual funds*
4. *Sharia Asset-backed Security*
5. *Sharia Real Estate Investment Fund*
6. *Other sharia securities*

Hajj Financial Investment in the form of gold as intended in Article 26 can only be performed in the form of certified bar gold produced and/or sold domestically and/or in the form of gold account managed by sharia financial institution as regulated and supervised by Financial Service Authority. Direct investment as intended in Article 26 is performed by way of the following:

1. *Own a business*
2. *Capital participation*
3. *Investing cooperation*
4. *Other direct investment*

Direct investment can be done in the form of cooperation between BPKH and business entity and/or domestic and/or foreign institution in accordance with the provision of the laws.

Other Investment Stipulated by BPKH

To achieve a portfolio of 50% from total of hajj fund and also optimize benefit value the focus should be on Hajj Fund that cannot be sold and purchased. BPKH also gradually places investment on several instruments among others investment on the State Sukuk instrument of Project Based Sukuk (PBS) series, investment on SBSN USD State Sukuk, Reverse Repo Syariah transaction with Bank Muamalat Indonesia, investment on corporate Sukuk, and investment on Sharia Money Market Mutual Bond.

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.

Placement

Expenditure for Hajj Finance placement can be done in the form of sharia banking products.

Philanthropic Programs

Activity expenditure for Moslem ummah prosperity is derived from DAU benefit value. BPKH prosperity activities are performed in accordance with the provisions of the laws and regulations. The amount of benefit value is set out based on DAU proportion towards Hajj Finance. DAU benefit value that can be used for Moslem ummah prosperity at most equivalent to total of DAU benefit value of the previous year.

Daftar Masa Tunggu Haji Reguler Indonesia 2021

Aceh *Aceh*	67	tahun *year*	Sulawesi Utara *North Sulawesi*	34	tahun *year*	Kab. Lebong *Lebong Regency*	37	tahun *year*	Kab. Tasikmalaya *Tasikmalaya Regency*	37	tahun *year*	Kab. Sintang *Sintang Regency*	39	tahun *year*
Sumatera Utara *North Sumatra*	42	tahun *year*	Sulawesi Tengah *Central Sulawesi*	46	tahun *year*	Kab. Bengkulu Tengah *Central Bengkulu Regency*	42	tahun *year*	Kab. Ciamis *Ciamis Regency*	40	tahun *year*	Kab. Mempawah *Mempawah Regency*	38	tahun *year*
Sumatera Barat *West Sumatra*	49	tahun *year*	Sulawesi Tenggara *Southeast Sulawesi*	54	tahun *year*	Kota Bandung *Bandung City*	48	tahun *year*	Kab. Cirebon *Cirebon Regency*	48	tahun *year*	Kab. Kapuas Hulu *Kapuas Hulu Regency*	49	tahun *year*
Riau *Riau*	52	tahun *year*	Papua *Papua*	50	tahun *year*	Kota Bogor *Bogor City*	45	tahun *year*	Kab. Kuningan *Kuningan Regency*	39	tahun *year*	Kab. Ketapang *Ketapang Regency*	44	tahun *year*
Jambi *Jambi*	64	tahun *year*	Banka Belitung *Bangka Belitung*	55	tahun *year*	Kota Sukabumi *Sukabumi City*	38	tahun *year*	Kab. Indramayu *Indramayu Regency*	45	tahun *year*	Kab. Landak *Landak Regency*	26	tahun *year*
Sumatera Selatan *South Sumatra*	47	tahun *year*	Banten *Banten*	55	tahun *year*	Kota Cirebon *Cirebon City*	47	tahun *year*	Kab. Majalengka *Majalengka Regency*	42	tahun *year*	Kab. Bengkayang *Bengkayang Regency*	35	tahun *year*
Lampung *Lampung*	47	tahun *year*	Gorontalo *Gorontalo*	35	tahun *year*	Kab. Bogor *Bogor Regency*	49	tahun *year*	Kota Bekasi *Bekasi City*	50	tahun *year*	Kota Singkawang *Singkawang Regency*	52	tahun *year*
Dki Jakarta *Dki Jakarta*	56	tahun *year*	Kepulauan Riau *Riau Island*	46	tahun *year*	Kab. Sukabumi *Sukabumi Regency*	35	tahun *year*	Kota Depok *Depok City*	55	tahun *year*	Kab. Melawi *Melawi Regency*	34	tahun *year*
Jawa Tengah *Central Java*	64	tahun *year*	Kota Bengkulu *Bengkulu City*	68	tahun *year*	Kab. Cianjur *Cianjur Regency*	36	tahun *year*	Kota Tasikmalaya *Tasikmalaya City*	49	tahun *year*	Kab. Sekadau *Sekadau Regency*	31	tahun *year*
D.I. Yogyakarta *D.I. Yogyakarta*	66	tahun *year*	Kab. Bengkulu Utara *North Bengkulu Regency*	42	tahun *year*	Kab. Bekasi *Bekasi Regency*	60	tahun *year*	Kota Cimahi *Cimahi City*	49	tahun *year*	Kab. Kayong Utara *North Kayong Regency*	32	tahun *year*
Jawa Timur *East Java*	70	tahun *year*	Kab. Bengkulu Selatan *South Bengkulu Regency*	47	tahun *year*	Kab. Karawang *Karawang Regency*	44	tahun *year*	Kota Banjar *Banjar City*	34	tahun *year*	Kab. Kubu Raya *Kubu Raya Regency*	45	tahun *year*
Bali *Bali*	56	tahun *year*	Kab. Rejang Lebong *Rejang Lebong Regency*	46	tahun *year*	Kab. Subang *Subang Regency*	38	tahun *year*	Kab. Bandung Barat *West Bandung Regency*	41	tahun *year*	Kota Balikpapan *Balikpapan City*	70	tahun *year*
Nusa Tenggara Barat *West Nusa Tenggara*	75	tahun *year*	Kab. Mukomuko *Mukomuko Regency*	45	tahun *year*	Kab. Purwakarta *Purwakarta Regency*	45	tahun *year*	Kab. Pangandaran *Pangandaran Regency*	40	tahun *year*	Kota Samarinda *Samarinda City*	72	tahun *year*
Nusa Tenggara Timur *East Nusa Tenggara*	48	tahun *year*	Kab. Seluma *Seluma Regency*	36	tahun *year*	Kab. Bandung *Bandung Regency*	44	tahun *year*	Kota Pontianak *Pontianak City*	48	tahun *year*	Kab. Kutai Kartanegara *Kutai Kertanegara Regency*	60	tahun *year*
Kalimantan Tengah *Central Kalimantan*	55	tahun *year*	Kab. Kaur *Kaur Regency*	31	tahun *year*	Kab. Sumedang *Sumedang Regency*	36	tahun *year*	Kab. Sambas *Sambas Regency*	44	tahun *year*	Kab. Tanah Pasir *Tanah Pasir Regency*	63	tahun *year*
Kalimantan Selatan *South Kalimantan*	77	tahun *year*	Kab. Kepahiang *Kepahiang Regency*	47	tahun *year*	Kab. Garut *Garut Regency*	38	tahun *year*	Kab. Sanggau *Sanggau Regency*	41	tahun *year*	Kab. Berau *Berau Regency*	68	tahun *year*

Hajj Pilgrim Queue Waiting List 2021

Kab. Kutai Barat *West Kutai Regency*	44 tahun *year*	**Kab. Bulukumba** *Bulukumba Regency*	72 tahun *year*	**Kab. Maluku Tenggara** *Southeast Maluku Regency*	29 tahun *year*	**Kota Tidore Kepulauan** *Tidore Island City*	46 tahun *year*	**Kab. Kaimana** *Kaimana Regency*	40 tahun *year*
Kab. Kutai Timur *East Kutai Regency*	70 tahun *year*	**Kab. Bantaeng** *Bantaeng Regency*	97 tahun *year*	**Kab. Seram Bagian Barat** *Westside Seram Regency*	27 tahun *year*	**Kab. Halmahera Timur** *East Halmahera Regency*	36 tahun *year*	**Kab. Sorong** *Sorong Regency*	35 tahun *year*
Kota Bontang *Bontang City*	82 tahun *year*	**Kab. Jeneponto** *Jeneponto Regency*	83 tahun *year*	**Kab. Seram Bagian Timur** *Eastside Seram Regency*	28 tahun *year*	**Kab. Kepulauan Sula** *Sula Island Regency*	29 tahun *year*	**Kab. Sorong Selatan** *South Sorong Regency*	44 tahun *year*
Kab. Penajam Paser Utara *North Penajam Paser Regency*	61 tahun *year*	**Kab. Selayar** *Selayar Regency*	54 tahun *year*	**Kab. Kepulauan Aru** *Kepulauan Aru Regency*	34 tahun *year*	**Kab. Mamuju** *Mamuju Regency*	61 tahun *year*	**Kab. Raja Ampat** *Raja Ampat Regency*	41 tahun *year*
Kab. Mahakam Ulu *Mahakam Ulu Regency*	17 tahun *year*	**Kab. Takalar** *Takalar Regency*	72 tahun *year*	**Kab. Maluku Tenggara Barat** *West Southeast Maluku Regency*	21 tahun *year*	**Kab. Halmahera Selatan** *South Halmahera Regency*	33 tahun *year*	**Kota Sorong** *Sorong City*	39 tahun *year*
Kota Makassar *Makassar City*	84 tahun *year*	**Kab. Barru** *Barru Regency*	59 tahun *year*	**Kab. Buru** *Buru Regency*	31 tahun *year*	**Kab. Pulau Marotai** *Marotai Island Regency*	43 tahun *year*	**Kab. Tambrauw** *Tambrauw Regency*	27 tahun *year*
Kota Pare-Pare *Pare-Pare City*	85 tahun *year*	**Kab. Sidrap** *Sidrap Regency*	94 tahun *year*	**Kota Tual** *Tual Regency*	32 tahun *year*	**Kab. Pulau Taliabu** *Taliabu Island Regency*	37 tahun *year*	**Kab. Maybrat** *Maybrat Regency*	10 tahun *year*
Kab. Pinrang *Pinrang Regency*	91 tahun *year*	**Kab. Pangkep** *Pangkep Regency*	70 tahun *year*	**Kab. Buru Selatan** *South Buru Regency*	25 tahun *year*	**Kab. Pasangkayu** *Pasangkayu Regency*	58 tahun *year*	**Kab. Bulungan** *Bulungan Regency*	54 tahun *year*
Kab. Gowa *Gowa Regency*	78 tahun *year*	**Kab. Sopeng** *Sopeng Regency*	78 tahun *year*	**Kab. Maluku Barat Daya** *Southwest Maluku Regency*	17 tahun *year*	**Kab. Polewali Mandar** *Polewali Mandar Regency*	53 tahun *year*	**Kota Tarakan** *Tarakan Regency*	71 tahun *year*
Kab. Wajo *Wajo Regency*	86 tahun *year*	**Kab. Enrekang** *Enrekang Regency*	47 tahun *year*	**Kab. Halmahera Barat** *West Halmahera Regency*	39 tahun *year*	**Kab. Majene** *Majene Regency*	38 tahun *year*	**Kab. Nunukan** *Nunukan Regency*	77 tahun *year*
Kab. Bone *Bone Regency*	79 tahun *year*	**Kab. Luwu Utara** *North Luwu Regency*	54 tahun *year*	**Kab. Halmahera Tengah** *Central Halmahera Regency*	36 tahun *year*	**Kab. Mamasa** *Mamasa Regency*	43 tahun *year*	**Kab. Malinau** *Malinau Regency*	31 tahun *year*
Kab. Tana Toraja *Tana Toraja Regency*	46 tahun *year*	**Kab. Palopo** *Palopo Regency*	51 tahun *year*	**Kota Ternate** *Ternate City*	53 tahun *year*	**Kab. Mamuju Tengah** *Central Mamuju Regency*	78 tahun *year*	**Tana Tidung** *Tana Tidung*	45 tahun *year*
Kab. Maros *Maros Regency*	79 tahun *year*	**Kab. Luwu Timur** *East Luwu Regency*	63 tahun *year*	**Kab. Halmahera Utara** *North Halmahera Regency*	44 tahun *year*	**Kab. Manokwari** *Manokwari Regency*	33 tahun *year*		
Kab. Luwu *Luwu Regency*	47 tahun *year*	**Kab. Tana Toraja Utara** *North Tana Toraja Regency*	50 tahun *year*			**Kab. Wondama** *Wondama Regency*	28 tahun *year*		
Kab. Sinjai *Sinjai Regency*	54 tahun *year*	**Kota Ambon** *Ambon City*	30 tahun *year*			**Kab. Teluk Bintuni** *Teluk Bintuni Regency*	39 tahun *year*		
		Kab. Maluku Tengah *Central Maluku Regency*	35 tahun *year*			**Kab. Fak-Fak** *Fak-Fak Regency*	35 tahun *year*		

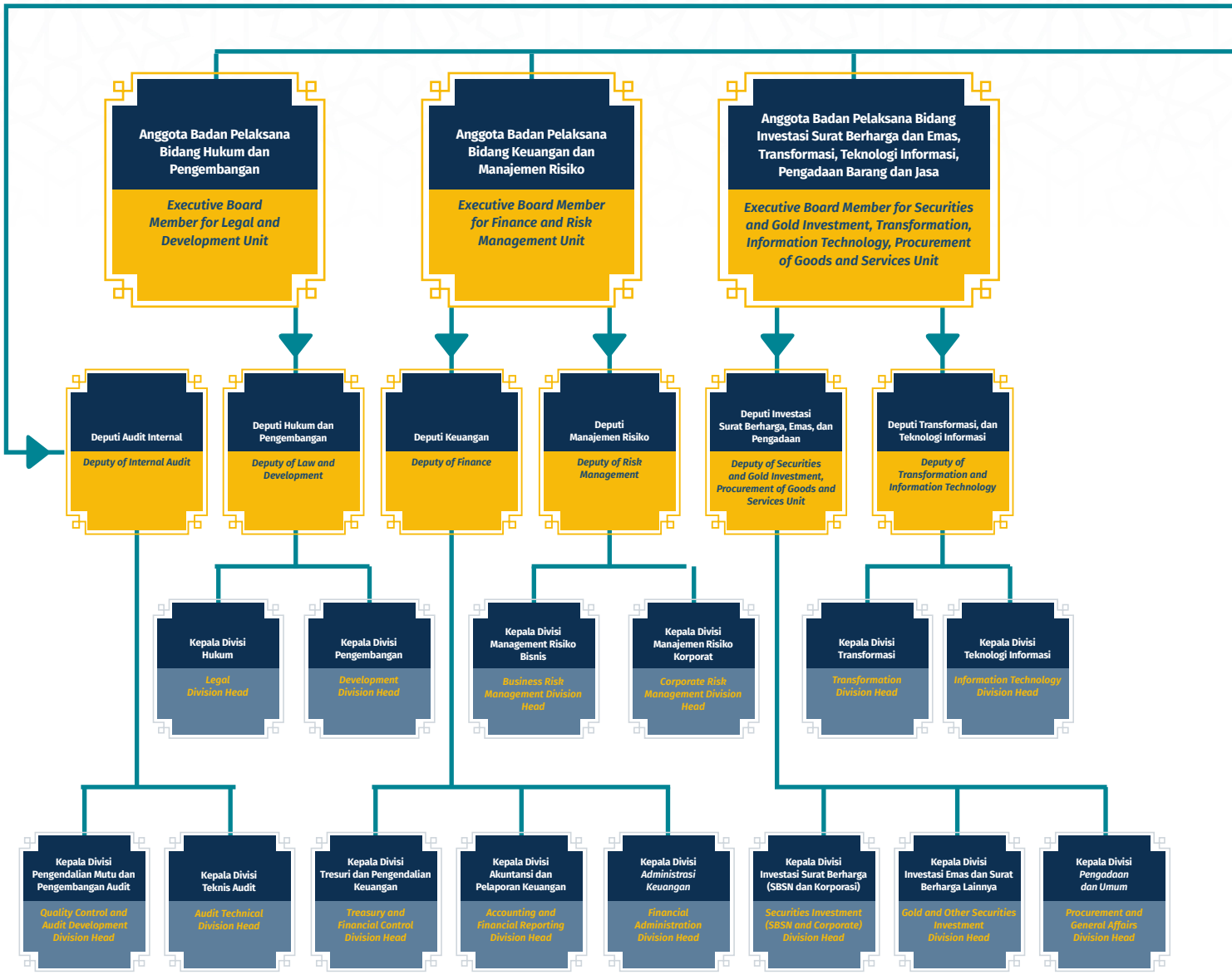
*)Data Kementerian Agama Republik Indonesia Tahun 2021

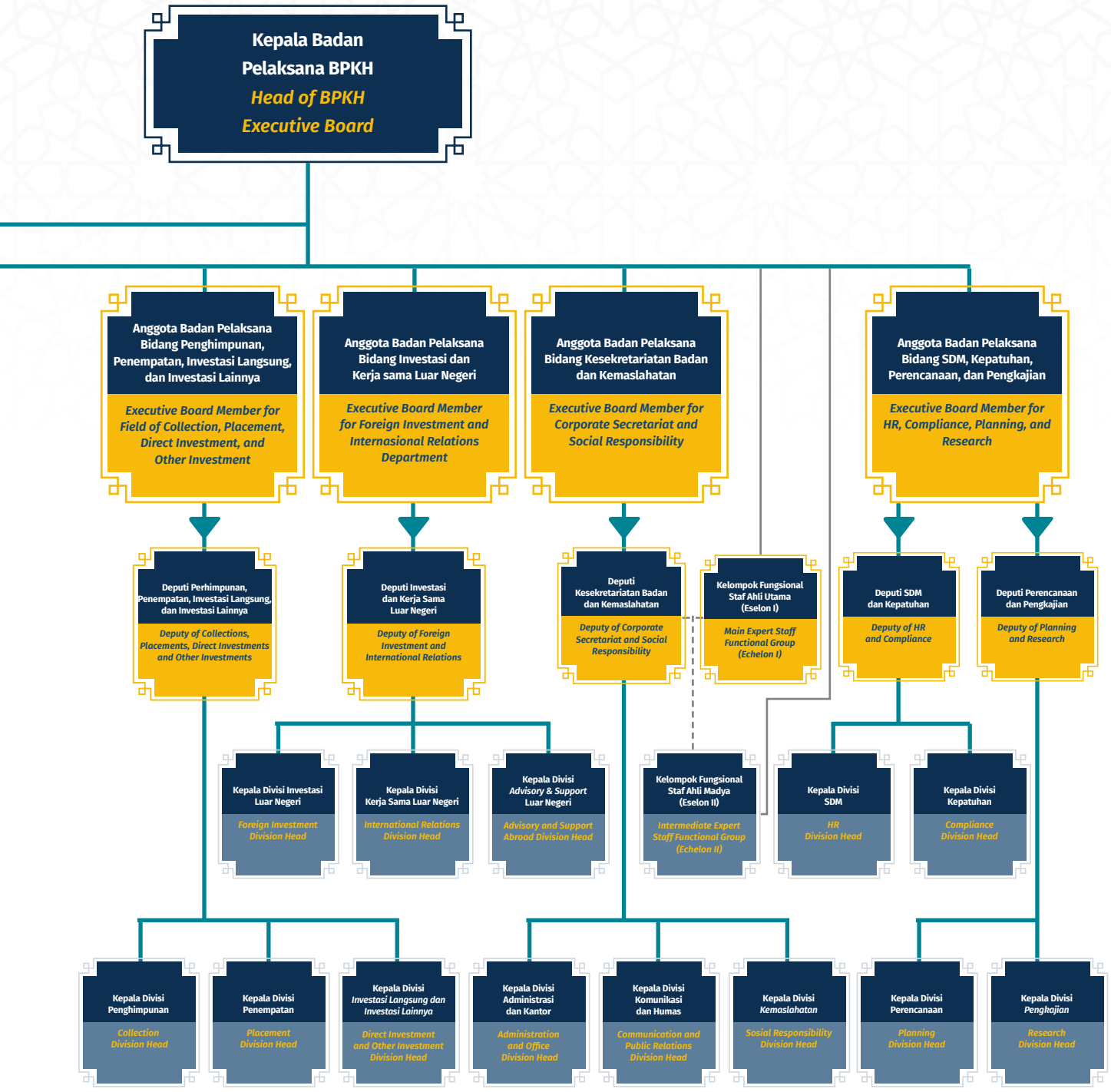
**) Data from the Ministry of Religion of the Republic of Indonesia in 2021*

Struktur Organisasi
Organizational Structure

Struktur organisasi dan tata kerja BPKH berdasarkan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 10 Tahun 2021 tentang Perubahan atas Peraturan Kepala Badan Pelaksana BPKH Nomor 26 Tahun 2020, tentang Struktur Organisasi dan Tata kerja BPKH.

BPKH organizational structure and working procedure are based on Regulation of Head Hajj Financial Management Body Number 10 of 2021 regarding Amendment to BPKH Regulation of Head of Executive Board Number 26 of 2020 regarding BPKH Organizational Structure and Working Procedures.




Kepala Badan Pelaksana BPKH
Head of BPKH Executive Board
Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya
Executive Board Member for Field of Collection, Placement, Direct Investment, and Other Investment
Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri
Executive Board Member for Foreign Investment and Internasional Relations Department
Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan
Executive Board Member for Corporate Secretariat and Social Responsibility
Anggota Badan Pelaksana Bidang SDM, Kepatuhan, Perencanaan, dan Pengkajian
Executive Board Member for HR, Compliance, Planning, and Research
Deputi Perhimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya
Deputy of Collections, Placements, Direct Investments and Other Investments
Deputi Investasi dan Kerja Sama Luar Negeri
Deputy of Foreign Investment and International Relations
Deputi Kesekretariatan Badan dan Kemaslahatan
Deputy of Corporate Secretariat and Social Responsibility
Kelompok Fungsional Staf Ahli Utama (Eselon I)
Main Expert Staff Functional Group (Echelon I)
Deputi SDM dan Kepatuhan
Deputy of HR and Compliance
Deputi Perencanaan dan Pengkajian
Deputy of Planning and Research
Kepala Divisi Investasi Luar Negeri
Foreign Investment Division Head
Kepala Divisi Kerja Sama Luar Negeri
International Relations Division Head
Kepala Divisi Advisory & Support Luar Negeri
Advisory and Support Abroad Division Head
Kelompok Fungsional Staf Ahli Madya (Eselon II)
Intermediate Expert Staff Functional Group (Echelon II)
Kepala Divisi SDM
HR Division Head
Kepala Divisi Kepatuhan
Compliance Division Head
Kepala Divisi Penghimpunan
Collection Division Head
Kepala Divisi Penempatan
Placement Division Head
Kepala Divisi Investasi Langsung dan Investasi Lainnya
Direct Investment and Other Investment Division Head
Kepala Divisi Administrasi dan Kantor
Administration and Office Division Head
Kepala Divisi Komunikasi dan Humas
Communication and Public Relations Division Head
Kepala Divisi Kemaslahatan
Sosial Responsibility Division Head
Kepala Divisi Perencanaan
Planning Division Head
Kepala Divisi Pengkajian
Research Division Head

Profil Dewan Pengawas
Profile of Supervisory Board

Dr. Yuslam Fauzi, S.E., M.B.A.

Ketua Dewan Pengawas
Chairman of Supervisory Board

Usia *Age*	62 Tahun *62 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi, Universitas Indonesia (1986) • S2 Finance & Invesment Banking, Arizona State University USA (1992) • S3 Strategic Management, Universitas Indonesia (2017) • *Bachelor's degree in Economics, University of Indonesia (1986)* • *Master's degree in Finance & Invesment Banking, Arizona State University USA (1992)* • *Ph.D degree in Strategic Management, University of Indonesia (2017)*
Riwayat Pekerjaan *Work Experience*	• Konsultan Direksi LPPI (2016-2017) • Dekan untuk Syariah Finance Academy, Mandiri University (2014-2015) • CEO (Direktur Utama) PT Bank Syariah Mandiri (2005-2014) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Masyarakat *Society*

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

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	62 Tahun *62 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi Akuntansi, Universitas Diponegoro Semarang (1996) • S2 Ekonomi Akuntansi, Universitas Diponegoro Semarang (2003) • *Bachelor's degree in Economic Accounting, Diponegoro University, Semarang (1996)* • *Master's degree in Economic Accounting, Diponegoro University, Semarang (2003)*
Riwayat Pekerjaan *Work Experience*	• 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Pemerintah *Government*

Moh. Hatta, Ak., M.B.A.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	63 Tahun *63 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Tangerang *Tangerang*
Riwayat Pendidikan *Educational Background*	• Diploma III Keuangan Spesialisasi Akuntansi, Sekolah Tinggi Akuntansi Negara (1980) • Diploma IV Akuntansi, Sekolah Tinggi Akuntansi Negara (Ak.) (1987) • Master of Finance, Accounting, and Business Administration (MBA) University of New Brunswick Frederiction, Canada (1993) • *Diploma III Finance Accounting Specialization, State College of Accountancy (1980)* • *Diploma IV Accounting, State College of Accountancy (Ak.) (1987)* • *Master of Finance, Accounting, and Business Administration (MBA) University of New Brunswick Frederiction, Canada (1993)*
Riwayat Pekerjaan *Work Experience*	• Kepala Biro Perencanaan dan Keuangan, Sekretariat Jenderal Kementerian Keuangan (2015-2017) • Kepala Pusat Layanan Pengadaan Secara Elektronik, Sekretariat Jenderal Kementerian Keuangan (2011-2015) • Tenaga Pengkaji Bidang Pengelola Kekayaan Negara (2009-2011) • Kepala Bagian Pengadaan Biro Perlengkapan Sekretariat Jendral Kementrian Keuangan (2008-2009) • *Head of Planning and Finance Bureau, Secretariat General of the Ministry of Finance (2015-2017)* • *Head of Electronic Procurement Service Center, Secretariat General of the Ministry of Finance (2011-2015)* • *State Asset Management Reviewer (2009-2011)* • *Head of the Procurement Section of the Bureau of Equipment Secretariat General of the Ministry of Finance (2008-2009)*
Dasar Hukum Pengangkatan *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Pemerintah *Government*

Dr. K.H. Marsudi Syuhud

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	57 Tahun *57 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 English Departement Indraprasta PGRI University, Jakarta (1995) • S2 Marketing Management Tarumanagara University (UNTAR), Jakarta (2006) • S3 Islamic Economics & Finance Trisakti University, Jakarta (2014) • *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 *Work Experience*	• Wakil Ketua Umum Majelis Ulama Indonesia (2020 – 2025) • Ketua Pengurus Besar Nahdlatul Ulama (2015 – 2020) • Sekretaris Jenderal Pengurus Nahdlatul Ulama (PBNU) (2011-2015) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Masyarakat *Society*

Ir. Suhaji Lestiadi, M.E.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	56 Tahun *56 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Pertanian, Fakultas Pertanian, Institut Pertanian Bogor (IPB), Bogor (1990) • S2 Manajemen Ekonomi, Universitas Trisakti, Jakarta (2010) • Kandidat Doktor S3 - Ilmu Ekonomi Akuntansi Syariah, Universitas Trisakti, Jakarta (2017-sekarang) • *Bachelor's degree, Faculty of Agriculture, Bogor Agricultural University (IPB), Bogor (1990)* • *Master's degree in Economics, Trisakti University, Jakarta (2010)* • *Doctoral Candidate - Islamic Accounting Economics, Trisakti University, Jakarta (2017-present)*
Riwayat Pekerjaan *Work Experience*	• Direktur Utama PT Tatar Sunda Sejahtera (2010-2017) • Direktur PT Bank Bumiputera Indonesia Tbk (2006-2007) • Direktur Utama PT Bank Persyarikatan Indonesia (2004-2015) • Direktur PT Bank Muamalat Indonesia (1999-2004) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Masyarakat *Society*

Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	63 Tahun *63 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Fakultas Ekonomi, Universitas Gadjah Mada (1985) • S2 The Department of Management, The University of Wollonggong, New South Wales, Australia (1991) • S3 The Department of Accounting and Finance, The University of Wollonggong, New South Wales, Australia (1996) • *Bachelor's degree (Drs) Faculty of Economics, Gadjah Mada University (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 *Work Experience*	• Kepala Pusat Studi Pembangunan 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) • *Head of Centre for Islamic Economics Development and Philantrophy, 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 Bogor Agricultural University (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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Masyarakat *Society*

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

Anggota Dewan Pengawas
Member of Supervisory Board

Usia *Age*	62 Tahun *62 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Fakultas Ekonomi Universitas Hasanuddin (1983) • S2 School Of Economic University Of Philippines (1992) • S3 Pascasarjana Universitas Hasanuddin (2010) • *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 *Work Experience*	• 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*
Unsur Keanggotaan *Membership Element*	Masyarakat *Society*

Profil Badan Pelaksana
Profile of Executive Board

Dr. Anggito Abimayu, M.Sc.

Kepala Badan Pelaksana
Chairman of Executive Board

Usia *Age*	58 Tahun *58 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• Sarjana Ekonomi Fakultas Ekonomi Universitas Gadjah Mada (1985) • Master of Science, University of Pennsylvania Philadelphia, Amerika Serikat (1990) • Ph.D, University of University of Pennsylvania Philadelphia, Amerika Serikat (1993) • *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 *Work Experience*	• 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) • *Lecturer of the Faculty of Economics and Business/Department of Economics and Business, Gadjah Mada University (1987-present)* • *Commissioner of BRI Syariah (2015 – 2017)* • *Chief Economist BRI (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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

Dr. Ir. Acep Riana Jayaprawira, M.Si.

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	58 Tahun *58 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Teknik Industri Institut Teknologi Bandung (1986) • S2 Administrasi Kebijakan Bisnis Universitas Indonesia (2002) • S3 Teknologi Industri Pertanian Bogor (2010) • *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 *Work Experience*	• Direktur Risiko dan Kepatuhan, PT Bank BNI Syariah (2012-2016) • Komisaris Independen PT Bank BNI Syariah (2010-2012) • Komisaris Independen PT Persada Ventura Syariah (2008-2010) • Presiden Direktur, 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) • *Risk and Compliance Director, PT Bank BNI Syariah (2012-2016)* • *Independent Commissioner of PT Bank BNI Syariah (2010-2012)* • *Independent Commissioner of PT Persada Ventura Syariah (2008-2010)* • *President Director, PT Score Consulting Indonesia (2007)* • *Director of Planning and Development, Information Technology and Risk, PT Jamsostek Persero (2005-2007)* • *Finance Director, 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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

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

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	57 Tahun *57 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Sarjana Pertanian, Fakultas Pertanian - Universitas Jember (1987) • S2 Magister Management, IPWI Jakarta, konsentrasi di Marketing (1995) • S3 Islamic Economic Finance - Universitas Trisakti, Jakarta (2016) • *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 *Work Experience*	• 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

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

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	58 Tahun *58 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi, Universitas Sebelas Maret • S2 Magister Manajemen, Universitas Sebelas Maret • *Bachelor's degree in Economics, Sebelas Maret University* • *Master's degree in Management, Sebelas Maret University*
Riwayat Pekerjaan *Work Experience*	• 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	45 Tahun *45 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• 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) • *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 *Work Experience*	• 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

Dr. Rahmat Hidayat, S.E., M.T.

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	57 Tahun *57 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi, Universitas Jember (1990) • S2 Institut Teknologi Bandung (ITB), (2002) • S3 Ekonomi Islam, Universitas Kebangsaan Malaysia (2010) • *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 *Work Experience*	• Bekerja di Kementerian Pekerjaan Umum dan Perumahan Rakyat (2006-2017) • Bekerja di Bappenas (1994-2006) • *Working at Ministry of Public Works and Public Housing (2006-2017)* • *Worked at Bappenas (1994-2006)*
Dasar Hukum Pengangkatan *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

Ir. Ajar Susanto Broto, M.M.

Anggota Badan Pelaksana
Member of Executive Board

Usia *Age*	49 Tahun *49 years*
Kewarganegaraan *Citizenship*	Indonesia *Indonesia*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Teknik Sipil, Fakultas Teknik Universitas Diponegoro, Semarang (1996) • S2 Magister Management, IPWI Jakarta, konsentrasi di Marketing (2009) • *Bachelor's degree in Civil Engineering, Faculty of Engineering, Diponegoro University, Semarang (1996)* • *Master's degree in Management (MM), IPWI Jakarta majoring Marketing (2009)*
Riwayat Pekerjaan *Work Experience*	• Corporate Planning & Strategy Group Head Bank BRI Syariah (2012-2017) • Risk Management & Compiance 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) • *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 *Legal Basis of Appointment*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *President RI Decree Number 74/P of 2017*

Pejabat Senior
Senior Officers

Emir Rio Krishna, S.T., M.B.A., M.Sc.

Deputi Kesekretariatan Badan dan Kemaslahatan

Deputy for Corporate Secretariat and Welfare

Usia *Age*	46 Tahun *46 years*
Riwayat Pendidikan *Educational Background*	• 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 *Work Experience*	• 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, Ak, M.Ak, CMA, SAS, CSRS, CertDA, CIBA, GRCP, CERM

Deputi Keuangan

Deputy of Finance

Usia *Age*	43 Tahun *43 years*
Riwayat Pendidikan *Educational Background*	• Program Doktoral Ilmu Ekonomi, Konsentrasi Akuntansi, Fakultas Ekonomi & Bisnis Universitas Trisakti • Magister Akuntansi, Fakultas Ekonomi & Bisnis Universitas Trisakti (2021) • Magister Science, Kajian Ketahanan Nasional, Program Pasca Sarjana Universitas Indonesia (2009) • Sarjana Teknik Informatika, STMIK PERBANAS (2004) • *Doctoral Program in Economics, Concentration in Accounting, Faculty of Economics & Business, Trisakti University* • *Master's Degree of Accounting, Faculty of Economics & Business, Trisakti University* • *Master's Degree of Science, National Resilience Studies, Postgraduate Program, University of Indonesia* • *Bachelor of Informatics Engineering, STMIK PERBANAS*
Riwayat Pekerjaan *Work Experience*	• Kepala Grup Keuangan & Pelaporan, PT Bank Panin Syariah (2013-2017) • Anggota Dewan Standar Akuntansi Syariah, Ikatan Akuntan Indonesia (2015-2021) • *Head of Finance & Reporting Group, PT Bank Panin Syariah (2013-2017)* • *Member of Sharia Accounting Standard Board, Indonesia Accountant Association (2015-2021)*

Dr. Indra Gunawan SE, SIP, MSc, CIArb, CSA

Deputi Investasi

Deputy of Investment

Usia *Age*	44 Tahun *44 years*
Riwayat Pendidikan *Educational Background*	• 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, Padjadjaran University (2001)* • *Master's degree in Law & Economics, Utrecht University (2003)* • *Ph.D Majoring Business Management (DMB), IPB University*
Riwayat Pekerjaan *Work Experience*	• 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, S.T., M.Kom.

Deputi Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya

Deputy for Collections, Placements, Direct Investments and Other Investments

Usia *Age*	56 Tahun *56 years*
Riwayat Pendidikan *Educational Background*	• S1 Teknik Elektro, Institut Teknologi Bandung (1990) • S2 Teknologi Informasi, Universitas Indonesia (1999) • *S1 Electrical Engineering, Bandung Institute of Technology (1990)* • *Master of Information Technology, University of Indonesia (1999)*
Riwayat Pekerjaan *Work Experience*	• 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 Etek Indonesia (2015-2018)* • *Director, PT Kustodian Sentral Efek Indonesia (2000-2015)*

Karno, S.E., M.M.

Deputi Manajemen Risiko

Deputy of Risk Management

Usia *Age*	49 Tahun *49 years*
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi Manajemen, Universitas Indonesia (2000) • S2 Manajemen, Institut Pertanian Bogor (2012) • *S1 Management Economics, University of Indonesia (2000)* • *Master of Management, Bogor Agricultural University (2012)*
Riwayat Pekerjaan *Work Experience*	• Head of Risk Management, PT Bank Panin Dubai Syariah Tbk (2016-2018) • Kepala Departemen Manajemen Risiko, PT Bank BCA Syariah (2013-2016) • *Head of Risk Management, PT Bank Panin Dubai Syariah Tbk (2016-2018)* • *Head of Risk Management Department, PT Bank BCA Syariah (2013-2016)*

Miftahudin

Deputi Transformasi dan Teknologi Informasi

Deputy of Transformation and Information Technology

Usia *Age*	47 Tahun *47 years*
Riwayat Pendidikan *Educational Background*	• S1 Institut Pertanian Bogor (1997) • *S1 Bogor Agricultural University (1997)*
Riwayat Pekerjaan *Work Experience*	• 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 Operations Department Head, Toyota, (2018-2019)* • *HR Division/Government Relations & Suppliers Support (2014-2017)* • *HR Division/Employee Relations Department Head (2013)*

Dr Hadiyati Munawaroh, S.E., M.Ak, Ak., CA.

Deputi Audit Internal
Deputy Internal Audit

Usia *Age*	46 Tahun *46 years*
Riwayat Pendidikan *Educational Background*	• D3 Akuntansi, STAN (1996) • S1 Akuntansi, Universitas Padjadjaran (1999) • S2 Akuntansi, Universitas Indonesia (2004) • S3 Administrasi Publik, Universitas Diponegoro (2014) • *D3 Accounting, STAN (1996)* • *S1 Accounting, Padjadjaran University (1999)* • *Master of Accounting, University of Indonesia (2004)* • *Doctor of Public Administration, Diponegoro University (2014)*
Riwayat Pekerjaan *Work Experience*	• Auditor, Badan Pemeriksa Keuangan (1996-2018) • *Auditor, State Audit Board (1996-2018)*

Ahmad Zaky, M.B.A.

Deputi SDM, Pengadaan dan Umum
Deputy of HR, Procurement and General Affairs

Usia *Age*	45 Tahun *45 years*
Riwayat Pendidikan *Educational Background*	• S1 Syariah, UIN Sunan Kalijaga (2001) • S2 Business Administration in Human Resources Management and International Business, Rochester Institute of Technology (2007) • *S1 Sharia, UIN Sunan Kalijaga (2001)* • *Master of Business Administration in Human Resources Management and International Business, Rochester Institute of Technology (2007)*
Riwayat Pekerjaan *Work Experience*	• Pendiri/Direktur, PT Tosora Konsultindo (2012-2018) • Direktur, Alphabet Publishing House (2008-2012) • *Founder/Director, PT Tosora Konsultindo (2012-2018)* • *Director, Alphabet Publishing House (2008-2012)*

Harry Alexander, S.H., M.H., LL.M.

Deputi Hukum dan Kepatuhan
Deputy of Law and Compliance

Usia *Age*	42 Tahun *42 years*
Riwayat Pendidikan *Educational Background*	• S1 Sarjana Hukum, Fakuktas Hukum Universitas Indonesia (2001) • S2 Magister Hukum, Fakuktas Hukum Universitas Indonesia (2006) • S2 Master of Law, Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008) • *Bachelor of Law (SH), Faculty of Law, University of Indonesia (2001)* • *Master of Law (MH), Faculty of Law, University of Indonesia (2006)* • *Master of Law (LL.M), Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008)*
Riwayat Pekerjaan *Work Experience*	• 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) • Advisor on Regulatory dan Public Private Transactions, International Finance Corporation – World Bank Group (2010-2014) • *Risk Management Division Head, Secretariat of the Financial System Stability Committee (KSSK) at the Ministry of Finance – LPS Assignment (2019)* • *Regulation Division and Policy Development Division Head, Deposit Insurance Corporation (LPS) (2014-2019)* • *Advisor on Regulatory and Public Private Transactions, International Finance Corporation – World Bank Group (2010-2014)*

Hari Prasetya, S.E., M.B.A.

Deputi Perencanaan dan Pengkajian
Deputy for Planning and Assessment

Usia *Age*	50 Tahun *50 years*
Riwayat Pendidikan *Educational Background*	• 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 Experience*	• 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)*

Zulhendra,SE.,MM,.,SE.,MM,.

Deputi/Sekretaris Dewan Pengawas

Deputy/Secretary of the Supervisory Board

Usia *Age*	48 Tahun *48 years*
Riwayat Pendidikan *Educational Background*	• S1 Akuntansi Universitas Bung Hatta tahun 1999 • S2 Marketing Manajemen Universitas Mercubuana tahun 2017 • *S1 Accounting from Bung Hatta University in 1999* • *Master of Marketing Management from Mercubuana University in 2017*
Riwayat Pekerjaan *Work Experience*	• 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 PT Panin Dubai Syariah Bank Tbk (2012-2018)* • *Senior Auditor of PT Bank Bukopin Tbk (2004-2012)* • *Head of Internal Audit Section of PT Patal Putera Sejati Spinning Mills (2002-2003)*

Keanggotaan dalam Asosiasi
Membership of Association

Pada tahun 2021, BPKH tidak tergabung dalam asosiasi manapun, sehingga tidak terdapat informasi terkait keanggotaan asosiasi Perusahaan/Badan.

In 2021, BPKH is not incorporated in any association, so there is no information regarding the membership of the Company/Entity association.

Manajer Investasi Mitra BPKH

BPKH Investment Manager Partners

Berdasarkan Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji SK No. 267/BPKH.00/12/2020, pada tahun 2020, BPKH telah menetapkan sejumlah Manajer Investasi sebagai mitra BPKH, yaitu:

Based pn the Decision of the Head of BPKH Executive Board of Hajj Fund Management Agency SK No. 267/BPKH.00/12/2020, in 2020, BPKH determined a number of Investment Manager as BPKH Partners, which are:

PT BNI ASSET MANAGEMENT

Centennial Tower, Lantai 19/*19th Floor*
Jln. Gatot Subroto Kav 24 & 25 Jakarta 12930
Telp/*Phone*. +62-21 2996 9646 (Hotline)
Fax/*Fac*. +62-21 2996 9647
E-mail. customerservices@bni-am.co.id

PT BAHANA TCW INVESTMENT MANAGEMENT

Graha CIMB Niaga, Lantai 21/*21th Floor*,
Jl. Jend. Sudirman, Kav 58, Jakarta 12190 - Indonesia
Telp/*Phone*. (021) 2505277

PT BATAVIA PROSPERINDO ASET MANAJEMEN

Gedung Chase Plaza Lantai 12/*12th Floor*
Jl. Jend. Sudirman Kav. 21 Jakarta 12920
Telp/*Phone*. (62-21) 520 8390
Customer Service. (62-21) 520 8377
E-mail. customer@bpam.co.id

PT RHB ASSET MANAGEMENT INDONESIA

Revenue Tower 11th Floor District 8, SCBD Lot 13
Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190, Indonesia
Telp/*Phone*. +6221 5093 9889
Fax/*Fac*. +6221 5093 9898

PT Indo Premier Investment Management (IPIM)

Pacific Century Place Lantai 15/*15th Floor*, Suite 1509 SCBD Lot 10
Jl. Jend. Sudirman Kav 52-53 Jakarta Pusat 12190 - Indonesia
Telp/*Phone*. +62 21 5098 1168
E-mail. investindonesia@ipc.co.id

PT SCHRODER INVESTMENT MANAGEMENT INDONESIA

Gedung Bursa Efek Indonesia, Tower 1, Lantai 30/*30th Floor*
Jl. Jend. Sudirman Kav.52-53 Jakarta 1219
Telp/*Phone*. +6221 – 2965 5100
E-mail. privacy@schroders.comt

PT MANDIRI MANAJEMEN INVESTASI

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

PT MANULIFE ASET MANAJEMEN INDONESIA

Sampoerna Strategic Square South TowerLantai 31/*31th Floor*
Jl. Jend. Sudirman Kav.45-46, Jakarta 12930
Telp/*Phone*. (021) 2555 22 55
E-mail. hai@manulifeam.com

PT Trimegah Asset Management

Gedung Artha Graha Lantai 19/*19th Floor*
Jl. Jend Sudirman Kav. 52-53 Jakarta 12190
Telp/Phone.. +62-21 2924 8030
Fax/*Fac*. +62-21 2924 8040
E-mail. cs_tram@trimegah.com
www.trimegah-am.com

PT SAMUEL ASET MANAJEMEN

Menara Imperium Ground Floor
Jl. HR Rasuna Said Kav.1 Jakarta Indonesia 12980
Telp/*Phone*. +62-21 2854 8800 (Hotline)
+62-21 2854 8824
Fax/*Fac*. +62-21 8370 3278
E-mail. marketing@sam.co.id

PNM INVESTMENT MANAGEMENT	PT BNP PARIBAS ASSET MANAGEMENT
Menara TASPEN Lantai 8/*8th Floor* Jl. Jendral Sudirman Kav. 2 Jakarta 10220 - Indonesia Telp/*Phone*. (+62 21) 2511395 Fax/*Fac*. (+62 21) 2511385, (+62 21) 2511382 E-mail. reksadana@pnmim.com	Sequis Tower Lantai 29/*29th Floor* Jl. Jend. Sudirman Kav. 71 SCBD Lot 11B Jakarta 12190, Indonesia E-mail. sales.service@bnpparibas-am.co.id
PT DANAREKSA INVESTMENT MANAGEMENT	**PT PRINCIPAL ASSET MANAGEMENT (CIMB)**
Plaza BP Jamsostek Lantai 11/*11th Floor* JL. H.R. Rasuna Said Kav. 112 Blok B Jakarta Selatan, 12910 Telp/*Phone*. 1-500-688 (tekan 2 untuk DIM) Fax/*Fac*. (62-21) 25198 003 E-mail. ClientServiceDIM@danareksainvestment.co.id	Revenue Tower, District 8, Lantai 5/*5th Floor* Jl. Jend. Sudirman No.52-53 Jakarta 12190 - Indonesia Telp/*Phone*. +(62 21) 5088 9988 E-mail. customer.services@principal.co.id
PT SYAILENDRA CAPITAL	**PT EASTSPRING INVESTMENTS INDONESIA**
District 8 Treasury Tower, Lantai 39/*39th Floor* FI Unit 39A, SCBD Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta - Indonesia 12190 Telp/*Phone*. +6221 27939900 Fax/*Fac*. +6221 29721199 E-mail. marketing@syailendracapital.com	Prudential Tower Lantai 23/*23th Floor* Jl. Jend. Sudirman Kav. 79, Jakarta 12910 Telp/*Phone*. +62 21 2924 5555 Fax/*Fac*. +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 Reksadana Pasar Uang Syariah (RDPUS) secara mandiri (swakelola). Investasi BPKH bersama Manajer Investasi akan fokus mempertimbangkan 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 transfering 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.

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

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. 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.

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.

04

Analisis & Pembahasan Manajemen

Management Discussion & Analysis

BPKH menginvestasikan sebagian dana kelolaannya dalam berbagai instrumen investasi yang sesuai dengan ketentuan Pasal 26 Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018 berupa investasi jangka pendek maupun jangka panjang dengan tetap mengedepankan prinsip kehati-hatian.

BPKH invests some of its managed funds in various investment instruments in accordance with the provisions of Article 26 of Government Regulation of the Republic of Indonesia Number 5 of 2018 in the form of short-term and long-term investments while still prioritizing the principle of prudence.

BPKH
Badan Pengelola Keuangan Haji

Tinjauan Ekonomi dan Industri
Economic and Industrial Review

Analisis Perekonomian Global

Kondisi perekonomian global tahun 2021 telah menunjukan perbaikan yang sangat berarti dibandingkan tahun sebelumnya. Proses pemulihan ekonomi dari dampak pandemi COVID-19 berjalan dengan relatif lancar. Sebagian besar negara di dunia telah keluar dari jerat resesi ekonomi dan kembali membukukan pertumbuhan ekonomi yang positif.

Di tahun 2021, sebagian besar pemerintah negara di dunia mengambil kebijakan yang nyaris sama, yaitu fokus pada bidang kesehatan dan ekonomi. Anggaran yang besar digelontorkan untuk pengadaan vaksin dan peningkatan kualitas dan kapasitas fasilitas kesehatan. Sedangkan di bidang ekonomi dengan cara memberikan berbagai stimulus fiskal dan moneter kepada pelaku usaha serta program jaring pengaman sosial bagi masyarakat yang terdampak. Kebijakan tersebut juga didukung oleh kebijakan bank sentral yang pada umumnya tidak menaikkan tingkat suku bunga sepanjang tahun 2021 untuk menjaga momentum pertumbuhan ekonomi.

Selain itu, program vaksinasi yang secara gencar dilaksanakana di hampir seluruh negara di dunia menjadi *game changer*. Melalui program vaksinasi tersebut ditujukan agar terbentuknya *herd immunity*, sehingga masyarakat dapat kembali menjalankan aktivitasnya. Kegiatan ekonomi telah kembali berjalan dengan cukup baik.

Lembaga Dana Moneter Internasional (IMF) dalam laporan *World Economic Outlook* yang dirilis pada Januari 2022, memprediksi pertumbuhan ekonomi global tahun 2021 mencapai 5,9%. Pertumbuhan tersebut utamanya didorong oleh perbaikan ekonomi pada negara-negara *emerging market* dan negara berkembang yang diprediksi akan mengalami pertumbuhan ekonomi rata-rata hingga 6,5%, sedangkan negara-negara maju rata-rata mengalami pertumbuhan ekonomi sebesar 5,0%.

Global Economic Analysis

Global economic condition in 2021 showed a significant improvement compared to the previous year. Economic recovery process from COVID-19 pandemic went relatively well. Most countries in the world had come out from economic recession entanglement and once again booked a positive economic growth.

In 2021, most governments in the world took a similar policy, namely focusing on health and economic fields. Large amount of budget was allocated for vaccine procurement and quality increase and health facility capacity. While in economic field by providing various fiscal and monetary stimulus to business actors as well as social security net program for the affected communities. Such policy was also supported by central bank policies which generally do not increase interest rate throughout 2021 to maintain economic growth momentum.

In addition, vaccine program that was aggressively implemented in almost accross the world became a game changer. Through such vaccine progam herd immunity was expected to be formed in order for the community to be able to resume activities. Economic activities had run relatively well once again.

International Monetary Fund (IMF) in World Economic Outlook report released in January 2022, predicted that global economic growth of 2021 woud reach 5.9%. Such growth was mainly driven by economic improvement in emerging market countries and developing countries which were predicted to experience economic growth of an average of up to 6.5%, while developed countries in average experienced economic growth of 5.0%.

Namun, progres pemulihan ekonomi yang sangat baik tersebut memicu munculnya permasalahan baru. Dunia terancam mengalami krisis energi akibat kelangkaan minyak mentah dan batubara yang proses produksinya terganggu selama masa pandemi. Hal tersebut membuat harga minyak mentah dan batubara melonjak signifikan di tahun 2021, sehingga berdampak pada proses produksi barang dan memicu terjadinya inflasi.

However, such excellent economic growth triggered a new issue. The world was threatened to experience energy crisis due to the scarcity of crude oil and coal which production process was disrupted during the pandemic period. This had caused the price of crude oil and coal rocketted significantly in 2021, therefore it impacted on goods production process and triggered inflation.

Selain itu, proses pemulihan ekonomi yang berjalan cukup baik tersebut membuat bank sentral di beberapa negara mulai menarik sejumlah kebijakan pelonggar, namun belum merencana untuk menaikkan suku bunga. Bank Sentral Amerika Serikat, The Federal Reserve (The Fed) mulai mengurangi program pembelian obligasi atau *tapering off* pada November 2021. Langkah tersebut kemudian diikuti oleh Bank Sentral Eropa (ECB). Kebijakan The Fed dan ECB tersebut memberikan dampak terhadap ekonomi, nilai tukar dan pasar modal di banyak negara, termasuk Indonesia.

In addition, such excellent economic recovery process caused central bank in several countries to begin withdrawing a number of easing policies, however it had not planned to increase intrest rate. The United States Central Bank, The Federal Reserve (The Fed) started to reduce bond purchase or tapering off in November 2021. Such step was then followed by European Central Bank (ECB). Such policy of The Fed and ECB impacted the economy, exchange rate and capital market in many countries, including Indonesia.

Hal tersebut mengindikasikan bahwa perekonomian global masih sangat rentan terhadap setiap perkembangan yang terjadi. Karena itu pula, IMF memprediksi perumbuhan ekonomi global akan kembali melambat di tahun 2022, yaitu sebesar 4,9%. Pertumbuhan ekonomi global tahun 2022 akan sangat dipengaruhi oleh pemerataan akses terhadap vaksin dan mutasi virus yang diperkirakan masih akan terjadi.

This indicated that global economy was still vulnerable towards each occuring development. Consequently, IMF predicted global economic growth would once again slow down in 2022 namely 4.9%. Global economic growth in 2022 would highly be affected by distribution of access to vaccine and virus mutation which was predicted to continue occuring.

Analisis Perekonomian Indonesia

Indonesia Economic Analysis

Pandemi COVID-19 masih menjadi tantangan utama bagi perekonomian di Indonesia tahun 2021. Pemerintah dan semua pihak bekerja keras untuk menanggulangi pandemi, khususnya untuk menekan tingkat penyebaran COVID-19 di Indonesia. Sejalan dengan itu, pemerintah juga berupaya untuk dapat kembali menggerakkan roda ekonomi sehingga pembangunan ekonomi nasional dapat kembali ke *track* yang benar.

COVID-19 pandemic was still the main challenge for Indonesian economy in 2021. The government and all parties worked hard to mitigate pandemic, particularly to press COVID-19 spread level in Indonesia. Along with that the Government also sought to re-run the economic wheel in order to put the national economic development on the right track.

Namun, pada awal tahun 2021 proses pemulihan ekonomi dari dampak pandemi COVID-19 masih menghadapi tantangan yang sangat berat. Masih terbatasnya akses

However, in early 2021 economic recovery process from COVID-19 pandemic still faced hard challenges. The limited access to vaccine caused Indonesian economy in

terhadap vaksin membuat perekonomian Indonesia pada kuartal I/2021 belum dapat beranjak dari jurang resesi ekonomi dengan mencatat kontraksi ekonomi sebesar 0,74%.

I quarter of 2021 to be in the economic reccession gap by recording economic ontraction of 0.74%.

Pemerintah terus bekerja keras dalam menanggulangi pandemi, salah satunya adalah dengan menggelontorkan anggaran yang besar untuk mendatangkan vaksin dalam jumlah yang sangat besar dari beberapa produsen vaksin yang telah mendapat pengakuan dari Organisasi Kesehatan Dunia (WHO). Sejalan dengan itu, pemerintah juga terus meningkatkan kapasitas dan kualitas fasilitas kesehatan yang ada.

The Government had to work hard in mitigating the pandemic, one of which was by allocating a large amount of budget to import vaccine in a very large quantity from several vaccine producers that have gained recognition from World Health Organization (WHO). In addition, the Government also continued to increase the existing health facility capacity and quality.

Pemerintah secara gencar menjalankan program vaksinasi di seluruh wilayah Indonesia. Berdasarkan data Kementerian Kesehatan, hingga akhir tahun 2021, sudah lebih dari 165 juta warga yang telah menerima vaksin dosis pertama dan 114 juta warga yang telah menerima dosis lengkap.

The government aggressively run vaccine program acccros Indonesia. Based on Ministry of Health data, up to the end of 2021, there were more than 165 million citizens who had received the first dosage of vaccine and 114 million citizens who had received a complete set of vaccine dosage.

Pemerintah Indonesia juga mengambil sejumlah kebijakan untuk menekan laju penyebaran COVID-19, termasuk Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM). Kebijakan tersebut terbukti membuahkan hasil yang sangat baik, sehingga penyebaran COVID-19 dapat ditekan dengan sangat signifikan.

Indonesian government also made a number of policies to press the COVID-19 spreading rate, including Community Activity Restriction Enforcement (PPKM). Such policy was proven to gain an excellent result, therefore COVID-19 spread could be pressed significantly.

Sejalan dengan pemberlakukan PPKM, pemerintah juga telah mengeluarkan sejumlah paket stimulus fiskal skala besar melalui Program Pemulihan Ekonomi Nasional (PEN). Dalam aspek jumlah anggaran pemerintah yang diperuntukkan untuk mengurangi dampak negatif dari pandemi COVID-19. Tahun 2021, alokasi anggaran untuk program PEN meningkat menjadi Rp744,7 triliun dari Rp695,2 triliun di tahun 2020.

Along with the PPKM enforcement, the Government had also provided large scale fiscal stimulus through the National Economic Recovery (PEN). In the aspect of government budget amount designated to reduce negative impact of COVID-19 pandemic, in 2021 budget allocation for PEN program increased to become IDR744.7 trillion from IDR695.2 trillion in 2020.

Program PEN merupakan bentuk respon kebijakan yang ditempuh oleh pemerintah dalam upaya menjaga dan mencegah aktivitas usaha dari pemburukan lebih lanjut, mengurangi semakin banyaknya pemutusan hubungan kerja dengan memberikan subsidi bunga kredit bagi debitur usaha mikro, kecil, dan menengah yang terdampak, mempercepat pemulihan ekonomi nasional, serta untuk mendukung kebijakan keuangan negara.

PEN program is a policy response form used by the government in seeking and preventing business activity from deteriorating, reducing the work termination by providing credit interest subsidy for the affected micro, small and medium enterprises (UMKM), expediting the national economic recovery, as well as supporting state financial policy.

Pemerintah tidak hanya menggelontorkan dana dukungan dari sisi permintaan masyarakat tapi juga membuka keran permintaan termasuk mendukung pembiayaan bagi UMKM dengan memberikan stimulus subsidi bunga kredit agar sektor UMKM dapat kembali bergerak. Pemerintah juga berupaya meningkatkan konsumsi dalam bentuk bantuan sosial, ada juga stimulus pelonggaran PPnBM, dan stimulus PPN, untuk mendorong masyarakat berbelanja.

The government did not only allocate supporting fund from community request perspective, but also open the fawcet of request including support for financing for UMKM by providing credit interest subsidy stimulus in order for UMKM sector to run once again. The government also sought to increase consumption in the form of social aid, there was also PPnBM leniency, and Value Added Tax stimulus, to drive shopping community.

Melalui berbagai kebijakan tersebut, ekonomi Indonesia tumbuh lebih baik di tahun 2021. Menurut data Badan Pusat Statistik (BPS), ekonomi Indonesia tahun 2021 tumbuh 5,02% pada kuartal IV. Dengan demikian, ekonomi Indonesia pada tahun 2021 tumbuh sebesar 3,69%. Pertumbuhan tersebut jauh lebih baik dibandingkan tahun sebelumnya, yakni ekonomi Indonesia mengalami kontraksi 2,07%. Namun, jika dibandingkan dengan era sebelum pandemi, pertumbuhan ekonomi nasional masih belum kembali.

Through such various policies, Indonesian economy grew better in 2021. According to data of Statistic Central Agency (BPS), Indonesian economy in 2021 grew by 5.02% in IV quarter. Therefore, Indonesian economy in 2021 grew by 3.69%. Such growth was by far better than the previous year, in which Indonesian economy experienced contraction by 2.07%. However, compared to the era prior to the pandemic, the national economic growth had not fully recovered.

Pemerintah juga mampu menjaga tingkat inflasi pada level yang rendah. Berdasarkan data BPS, tingkat inflasi tahun 2021 mencapai 1,87%. Inflasi yang rendah ini bukan karena tidak adanya permintaan dari masyarakat, namun lebih kepada tidak adanya kesempatan untuk belanja.

The government was also able to maintain inflation on a low level. Based on BPS data, inflation rate in 2021 reached 1.87%. This low inflation was not due to the absence of inquiry from the community rather due to the opportunity to shop.

Neraca perdagangan Indonesia tahun 2021 juga tercatat mengalami surplus yang cukup baik, yaitu sebesar US$35,34 miliar, jauh lebih tinggi dibandingkan tahun sebelumnya sebesar US$21,74 miliar.

Indonesia balance of trade in 2021 was also recorded to experience a good surplus, in the amount of US$35.34 billion, by far higher than the previous year in the amount of US$21.74 billion.

Berkaca pada pertumbuhan yang positif di tahun 2021, Bank Indonesia (BI) optimis pertumbuhan ekonomi yang positif akan terus berlanjut di tahun 2022. BI memprediksi pertumbuhan ekonomi Indonesia tahun 2022 akan berada pada kisaran 4,7%-5,4%. Berbagai lembaga internasional juga memperkirakan pertumbuhan ekonomi Indonesia pada tahun 2022 akan tumbuh sebesar 5,2%.

Reflecting on the positive growth in 2021, Bank Indonesia (BI) was optimistic that the positive economic growth would continue to 2022. BI predicted that Indonesia economic growth in 2022 would be in the range of 4.7%-5.4%. Various International institutions also predicted that Indonesian economic growth would reach 5.4% in 2022.

Pertumbuhan yang kuat tersebut masih didorong oleh kinerja ekspor, ditambah dengan peningkatan kinerja konsumsi rumah tangga dan juga investasi. Salah satu hal yang menjadi kunci pemulihan ekonomi nasional adalah keberhasilan dalam pengendalian laju kasus COVID-19 di Indonesia.

Such strong growth was still driven by export performance, added by household consumption an investment performance. One key of the national economic recovery is the success and control of COVID-19 case in Indonesia.

Analisis Industri Keuangan Syariah

Sejalan dengan membaiknya pertumbuhan ekonomi global dan nasional, industri keuangan syariah juga kembali menunjukkan perkembangan yang cukup baik. Berdasarkan data yang dirilis Otoritas Jasa Keuangan (OJK), pada akhir tahun 2021 total aset (tidak termasuk saham syariah) sektor jasa keuangan syariah di Indonesia yang terdiri atas 3 subsektor yaitu, Perbankan Syariah, Industri Keuangan Non-Bank (IKNB) Syariah (terdiri atas Asuransi, Perusahaan Pembiayaan, Lembaga Non-Bank Syariah Lainnya), dan Pasar Modal Syariah (terdiri atas Sukuk Negara, Sukuk Korporasi, dan Reksa Dana Syariah) mencapai Rp2.050,44 triliun atau US$143,70 miliar (Kurs Tengah BI per 31 Desember 2021 = Rp14.269,01/ US$), tumbuh 13,82% dari tahun sebelumnya sebesar Rp1.801,40 triliun.

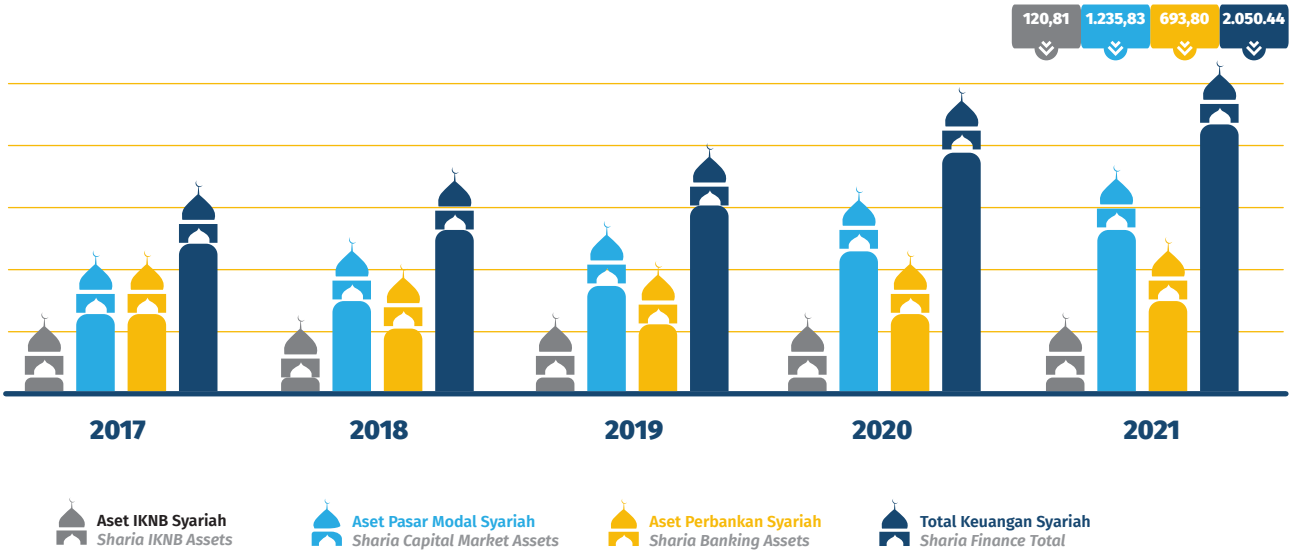
Pasar Modal Syariah yang memiliki porsi terbesar Aset Keuangan Syariah (60,27%) mengalami pertumbuhan tertinggi di antara sektor lainnya dengan laju 14,83%. Perbankan Syariah dengan pangsa pasar 33,83% dari keuangan syariah tumbuh sebesar 13,94%. Sementara itu, IKNB Syariah yang memiliki porsi sebesar 5,90% dari total aset keuangan syariah juga mengalami pertumbuhan sebesar 3,90%.

Sharia Finance Industrial Analysis

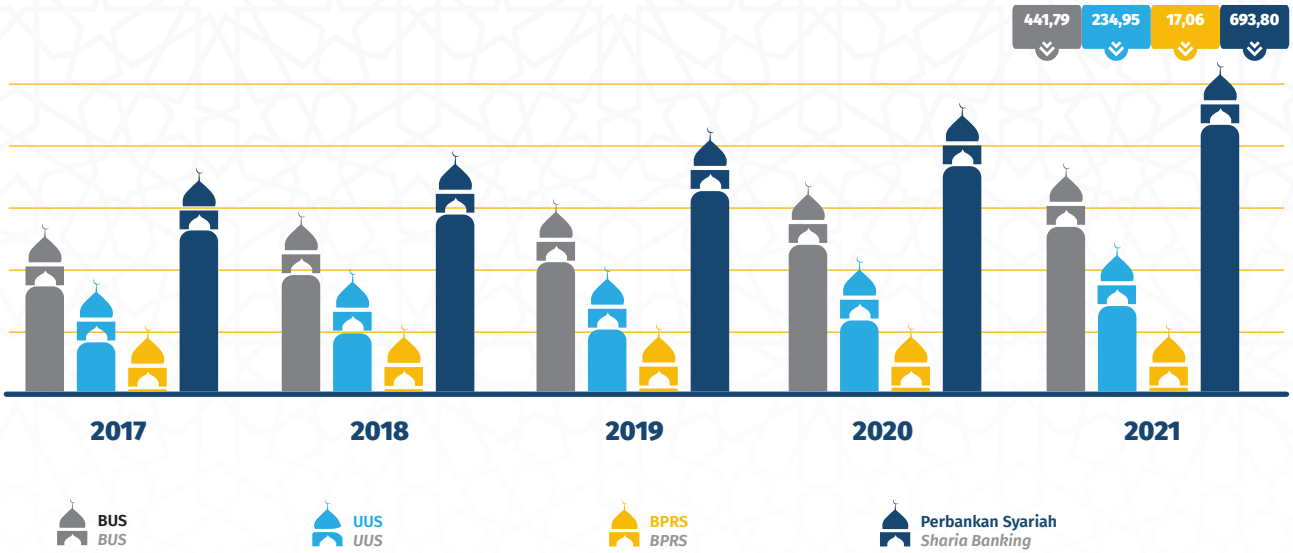
Along with the improvement of global and national growth, sharia financial industry also showed good development. Based on the data released by the Financial Service Authority, at the end of 2021 the total asset (excluding Sharia Share) of sharia financial service sector in Indonesia which includes 3 sub-sectors namely Sharia Banking, Sharia Non-Bank Financial Institution (consisting of Insurance, Financing Company, Other Sharia Non-Bank Institutions), and Sharia Capital Market (consisting of Sharia Bond, Corporation Bond, and Sharia Mutual Fund) reached IDR2,050.44 trillion or US$143.70 billion (BI Rate of exchange per December 31, 2021 = IDR14,269.01/US$), growing 13.82% from the previous year in the amount of IDR1,801.40 trillion.

Sharia Capital Market that has the largest portion of sharia financial asset (60.27%) experienced the highest growth among other sectors with a rate of 14.83%. Sharia Banking with market segment of 33.83% from sharia finance grew by 13.94% from the total asset of sharia finance which also grew by 3.90%.

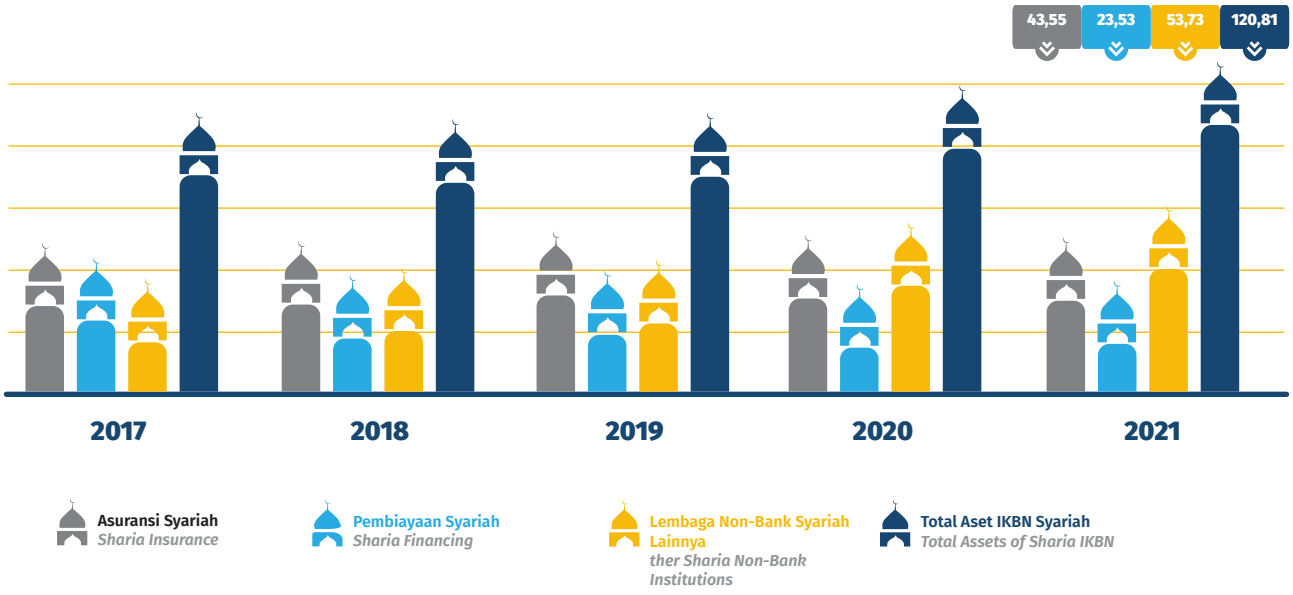
Aset Keuangan Syariah
Sharia Financial Assets



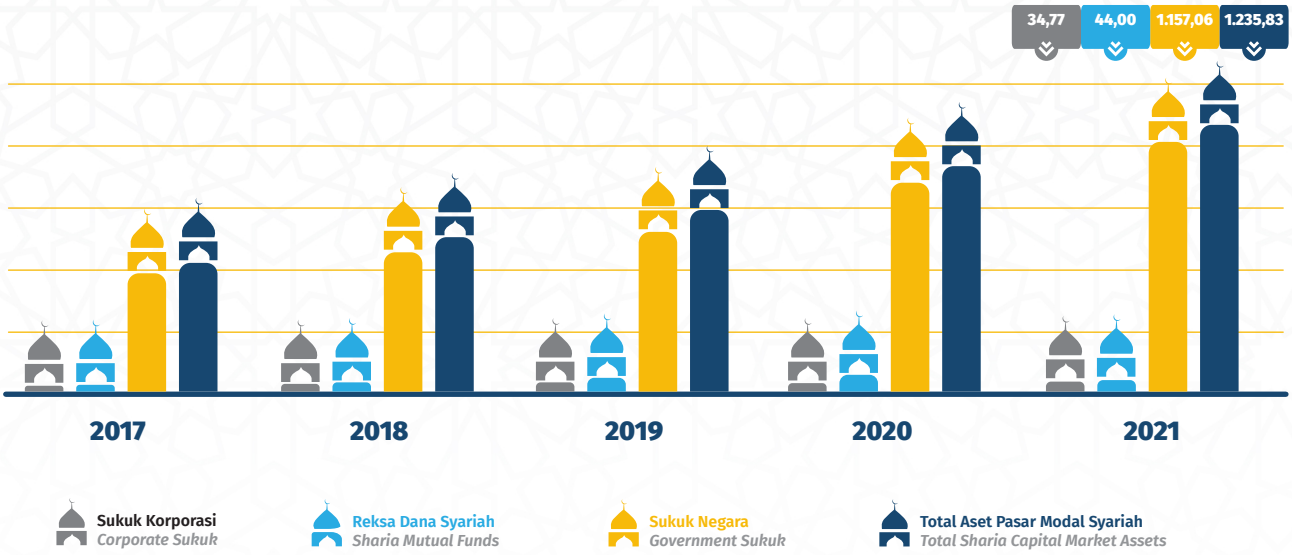
Aset Perbankan Syariah
Sharia Banking Assets



Aset IKNB Syariah
Sharia IKNB Assets



Aset Pasar Modal Syariah
Sharia Capital Market Assets



Aset Keuangan Syariah *Sharia Finance Asset*	*Market Share* terhadap Keuangan Nasional *Market Share on National Finance*	*Share* terhadap Aset Keuangan Syariah *Share on Sharia Finance Asset*	Aset (Rp Triliun) *Asset (IDR Trillion)*	Jumlah Institusi/Instrumen *Number of institutions/ Instruments*
Perbankan Syariah *Sharia Banking*	6,74%	33,83%	693,80	12 Bank Umum Syariah (BUS) *12 Sharia Public Bank (Bank Umum Syariah) (BUS)*
				21 Unit Usaha Syariah (UUS) *21 Sharia Business Unit (Unit Usaha Syariah) (UUS)*
				164 Bank Pembiayaan Rakyat Syariah (BPRS) *164 Sharia Rural Bank (Bank Pembiayaan Rakyat Syariah) (BPRS)*

Aset Keuangan Syariah *Sharia Finance Asset*	*Market Share* terhadap Keuangan Nasional *Market Share on National Finance*	*Share* terhadap Aset Keuangan Syariah *Share on Sharia Finance Asset*	Aset (Rp Triliun) *Asset (IDR Trillion)*	Jumlah Institusi/Instrumen *Number of institutions/ Instruments*
IKNB Syariah *Sharia IKNB*	4,25%	5,90%	120,81	59 Asuransi Syariah *59 Sharia Insurance*
				33 Perusahaan Pembiayaan Syariah *33 Sharia Financing Company*
				6 Modal Ventura *6 Venture Capital*
				10 Dana Pensiun Syariah *10 Sharia Pension Fund*
				105 IKNB Syariah Lainnya *105 Other Sharia IKNB*
Pasar Modal Syariah (tidak termasuk saham syariah) *Sharia Capital Market (excluding sharia share)*	17,37%	60,27%	1.235,83	1 Manajemen Investasi Syariah *1 Sharia Invesment management*
				60 Unit Pengelola Investasi Syariah *60 sharia investment unit*
				69 Sukuk Negara (*Outstanding*) *69 State Bond (Sukuk Negara) (Outstanding)*
				189 Sukuk Korporasi (*Outstanding*) *189 Corporation Bond (Outstanding)*
				289 Reksa Dana Syariah (*Outstanding*) *289 Sharia Mutual Fund (Reksa Dana Syariah) (Outstanding)*
Jumlah *Total*	10,16%	100%	2.050,44	

Sumber: Otoritas Jasa Keuangan, 2021 *Source: Otoritas Jasa Keuangan, 2021*

Perbankan Syariah

Perbankan syariah Indonesia yang terdiri atas Bank Umum Syariah (BUS), Unit Usaha Syariah (UUS), dan Bank Pembiayaan Rakyat Syariah (BPRS) terus menunjukkan pertumbuhan positif.

Tahun 2021, industri perbankan syariah tumbuh lebih baik dibanding industri perbankan secara umum. Hal ini tercermin dari rasio CAR Bank Umum Syariah (BUS) sebesar 25,71%. Sementara itu, fungsi intermediasi perbankan syariah berjalan dengan baik. Pembiayaan yang disalurkan (PYD) dan Dana Pihak Ketiga (DPK) masing-masing tumbuh positif sebesar 6,90% dan 15,30%, sehingga pertumbuhan aset perbankan syariah selama periode tersebut sebesar 13,94%. Total aset, PYD, dan DPK perbankan syariah masing-masing mencapai Rp693,80 triliun, Rp421,86 triliun, dan Rp548,58 triliun pada akhir tahun 2021.

Likuiditas perbankan syariah juga memadai, yang ditunjukkan oleh rasio FDR yang terjaga pada kisaran 80-90%. Rata-rata harian rasio AL/NCD selalu berada di atas *threshold* 50%, yaitu sebesar 149,28%. Rata-rata harian rasio AL/DPK juga berada di atas *threshold* 10%, yaitu sebesar 30,57%. Risiko kredit perbankan syariah menunjukkan penurunan NPF *gross* sebesar 51 bps (yoy) menjadi sebesar 2,57%.

Perbaikan perkembangan kasus baru dan kasus aktif COVID-19 di Indonesia yang mulai membaik memberikan dampak pada pemulihan aktivitas ekonomi secara bertahap. Dalam hal pengembangan perbankan syariah dan memanfaatkan momentum pemulihan ekonomi, OJK telah mengeluarkan berbagai kebijakan stimulus yang preventif, *extraordinary*, dan *forward looking* bagi perbankan syariah dalam mendukung pemulihan ekonomi nasional (PEN). Selain dari sisi kebijakan dalam rangka optimalisasi peran perbankan syariah, OJK juga telah menyusun berbagai produk pengembangan bagi perbankan syariah. Harapannya, perbankan syariah dapat meningkatkan *exposure* pembiayaan/pendanaan serta memperluas layanannya, sehingga dapat meningkatkan pangsa pasar bagi perbankan syariah dan memberikan kontribusi yang nyata bagi pertumbuhan ekonomi nasional.

Sharia Banking

Sharia banking which consists of Sharia Commercial Bank (Bank Umum Syariah (BUS)), Sharia Business Unit (Unit Usaha Syariah (UUS)), and sharia Rural Bank (Bank Pembiayaan Rakyat Syariah (BPRS)) contindes to demonstrate positive growth.

In 2021, sharia banking industry grew better than banking industry in general. This was reflected on Sharia Commercial Bank (BUS) CAR ration of 25.71%. While sharia banking intermediation function ran well. Funding distributed and third party fund each positively grew by 6.90% and 15.30%, therefore sharia banking asset growth in such period was 13.94%. Total sharia banking asset, funding distributed and third party fund reached IDR693.80 trillion, IDR421.86 trillion, and IDR548.58 trillion respectively at the end of 2021.

Sharia banking liquidity was also adequate, as shown by FDR ratio which was maintained at the range of 80-90%. AL/NCD ratio daily average was always above the 50% threshold, which was 149.28%. AL/DPK ratio daily average was also above 10% threshold which was 30.57%. Sharia credit banking risk showed NPF gross decrease by 51 bps (yoy) to become 2.57%.

The development of new case and active case of COVID-19 which began to decrease provided impact on economic activity recovery gradually. In the event sharia banking development and utilizing economic recovery momentum, Financial Service Authority had issued various preventive, extraordinay and forward looking stimulus policies for sharia banking in supporting the national economy recovery (PEN). In addition to the policy side in the framework of sharia banking role optimizing Financial Service Authority had also prepared various developing products for sharia banking, sharia banking is expected to increase financing/funding exposure and expand its services, therefore market share for sharia banking increases and provides real contributions for the national economic growth.

Pasar Modal Syariah

Perkembangan pasar modal syariah dari sisi produk maupun nilai selama tahun 2021 menunjukkan pertumbuhan cukup positif. Pada 30 Desember 2021, Indeks Saham Syariah Indonesia (ISSI) ditutup pada 189,02 poin atau meningkat sebesar 6,50% dibandingkan indeks ISSI pada 30 Desember 2020 sebesar 177,48 poin. Peningkatan indeks tersebut sejalan dengan nilai kapitalisasi pasar ISSI yang tumbuh positif sebesar 19,10% dari sebelumnya sebesar Rp3.344,93 triliun menjadi Rp3.983,65 triliun. Peningkatan ini sejalan dengan pertumbuhan IHSG di akhir tahun 2021. Selanjutnya, jumlah saham syariah yang masuk dalam Daftar Efek Syariah pada akhir tahun 2021 mencapai 495 saham. Selain saham syariah, nilai *outstanding* sukuk korporasi melalui penawaran umum meningkat 14,54% (yoy) menjadi sebesar Rp34,77 triliun dari sebelumnya Rp30,35 triliun di tahun 2020.

Nilai sukuk negara juga mengalami peningkatan sebesar 19,10% dari Rp971,50 triliun di tahun 2020 menjadi Rp1.157,06 triliun di akhir tahun 2021.

Di sisi lain, total Nilai Aktiva Bersih (NAB) reksa dana syariah mengalami penurunan sebesar 40,83% dibandingkan tahun lalu, dengan total NAB per 30 Desember 2021 sebesar Rp44,00 triliun. Penurunan ini terjadi sebagai dampak penerapan UU Cipta Kerja yang mengecualikan investasi BPKH dari objek pajak. Selanjutnya, ketentuan tersebut disebutkan dalam Pasal 45 Peraturan Menteri Keuangan (PMK) Nomor 18/PMK.03/2021 yang merupakan aturan pelaksana tentang cipta kerja di bidang pajak penghasilan, pajak pertambahan nilai dan pajak penjualan atas barang mewah, serta ketentuan umum dan tata cara perpajakan. Oleh karena itu, BPKH yang awalnya berinvestasi pada reksa dana syariah yang mempunyai *underlying* SBSN, berubah menjadi berinvestasi langsung pada SBSN.

Pada tahun 2021, terdapat indeks saham syariah baru, yaitu IDX-MES BUMN 17. Indeks ini diluncurkan oleh PT Bursa Efek Indonesia bekerja sama dengan Masyarakat Ekonomi Syariah (MES) pada tanggal 29 April 2021. Konstituen Indeks IDX-MES BUMN 17 dipilih dari saham-saham syariah yang masuk ke dalam ISSI dan merupakan saham Perusahaan Tercatat BUMN dan afiliasinya.

Sharia Capital Market

Sharia capital market from production and value side in 2021 showed a reltively positive growth. On December 30, 2021 Indonesia Sharia Index (ISSI) was closed at 189.02 point or increased by 6.50% compared to ISSI Index on December 30, 2020 which was 177.48 points. Such index increase was in line with ISSI market capitalization value which grew positively by 19.10% from previously 19.10% from previously in the amount of IDR3,344.93 trillion to become IDR3,983.65 trillion. this increase was in line with IHSG growth at the end of 2021. Further the number of sharia shares which were enlisted in Sharia Securities List at the end of 2021 reached 495. In addition to Sharia, corporation bond outstanding value through public offering increased from 14.54% (yoy) to become IDR34.77 trillion from previously IDR30.35 trillion in 2020.

State bond value also increased by 19.10% from IDR971.50 trillion in 2020 to become IDR1,157.06 trillion at the end of 2021.

On the other side, total Net Asset Value of sharia mutual fund decreased by 40.83% compared to last year, with a total NAB per NAB December 31, 2021 of IDR44.00 trillion. This decrease occured as the impact of the application of Job Creation Law which expempted BPKH investment from tax object. Further such provision was mentioned in Article 45 of Minister of Finance Regulation (PMK) Number 18/PMK.03/2021 which is the implementing regulation on job creation in the field of income tax, value added tax, and tax on luxury goods as well as tax general provision and procedures. Therefore BPKH which initially invested in sharia mutual fund which has the underlying SBSN, changed to direct investment in SBSN.

In 2021, there was a new sharia index, namely IDX-MES BUMN 17. This index was launched by PT Bursa Efek Indonesia in cooperation with Sharia Economic Community (Masyarakat Ekonomi Syariah) (MES) on April 29, 2021. IDX-MES BUMN 17 Index Constituent was selected from sharia shares included in ISSI and constitutes BUMN Recorded Corporation share and its affiliates.

Selama tahun 2021, perkembangan pasar modal syariah Indonesia cukup positif. Hal ini dapat dilihat dari jumlah produk syariah, yaitu saham syariah, sukuk korporasi, reksa dana syariah, dan sukuk negara yang mengalami kenaikan. Jumlah saham syariah di akhir tahun 2021 sebanyak 495 saham. Jumlah *outstanding* sukuk korporasi melalui penawaran umum mengalami peningkatan sebesar 16,67% dibandingkan tahun sebelumnya. Jumlah sukuk negara *outstanding* meningkat 1,47% (yoy). Sementara itu, jumlah reksa dana syariah aktif di tahun 2021 sejumlah 289, jumlah ini sama dengan tahun sebelumnya.

Throughout 2021, Indonesia sharia capital market development was pretty good. This can be seen from the number of sharia products, namely sharia share, corporation bond, sharia mutual fund and state bond which increased. Indonesia sharia capital market development was quite positive. This can be seen from the number sharia products, namely sharia share, corporation bond, sharia mutual fund and state bond which increased. The number of sharia shares at the end of 2021 was 495. The amount of corporation outstanding through public offering increased by 16.67% compared to the previous year. The amount of outstanding state bond increased by 1.47% (yoy). Meanwhile the number of active sharia mutual fund in 2021 was 289, which was the same as the previous year.

Produk *Products*	Jumlah *Total*	Nilai (Triliun Rp) *Value (Trillion IDR)*	*Market Share* Nilai Efek *Securities Value Market Share*
Saham Syariah *Sharia Share*	495	3.983,65	48.27%
Sukuk Korporasi melalui Penawaran Umum *Corporation Bond through Public Offering*	189	34,77	7.84%
Reksa Dana Syariah *Sharia Mutual Fund*	289	44,00	7.61%
Surat Berharga Syariah Negara* (Sukuk Negara) *State Sharia Securities * (state bond)*	69	1.157,06	18.99%

*Sukuk Negara, data per 31 Desember 2021.
Sumber: DJPPR Kementerian Keuangan RI.

**State Bond, data per December 31, 2021.*
Source: DJPPR of the Ministry of Finance of the Repubic of Indonesia.

IKNB Syariah

Industri Keuangan Non-Bank (IKNB) Syariah, yang terdiri atas Perasuransian Syariah (Perusahaan Asuransi Jiwa Syariah, Perusahaan Asuransi Umum Syariah, dan Perusahaan Reasuransi Syariah), Dana Pensiun Syariah (Dana Pensiun Pemberi Kerja-Program Pensiun Manfaat Pasti Syariah, Dana Pensiun Pemberi Kerja-Program Pensiun Iuran Pasti Syariah, dan Dana Pensiun Lembaga Keuangan Syariah), Lembaga Pembiayaan Syariah (Perusahaan Pembiayaan Syariah, Perusahaan Modal Ventura Syariah, dan Perusahaan Pembiayaan Infrastruktur Syariah), Lembaga Keuangan Syariah Khusus (Perusahaan Penjaminan Syariah, Perusahaan

Sharia IKNB

Sharia Non Bank Financial Industry (IKNB), consisting of Sharia Insurance (Sharia Life Insurance Company, Sharia General Insurance Company, and Sharia Reassurance Company), Sharia Pension Fund (Employer Pension Plan - Sharia Pension (Employer Pension Plan- Sharia Defined Benefit Plan Program, Employer Pension Fund -Sharia Fix Premium Plan, and Sharia Financial Institution Pension Fund), Sharia Financing Institution (Sharia Financing Company, Sharia Venture Capital Company and Sharia Infrastructure Financing Company), Special Islamic Financial Institution (Sharia Suretyship Company, Sharia Pawnbroker Company, Sharia Indonesian Export

Pegadaian Syariah, Lembaga Pembiayaan Ekspor Indonesia (LPEI) Syariah, Perusahaan Pembiayaan Sekunder Perumahan Syariah, dan Permodalan Nasional Madani (PNM) Syariah); dan Lembaga Keuangan Mikro-Syariah memiliki potensi untuk terus bertumbuh.

Financing Institution, Sharia Housing Secondary Financing Company and Sharia Permodalan Nasional Madani (PNM)); and Sharia Micro Financial Institution hasthe potential to continue growing.

Sampai dengan akhir tahun 2021, IKNB Syariah secara keseluruhan masih mencatat pertumbuhan, baik dari sisi jumlah aset maupun entitas pelaku usaha. Dari sisi aset, aset IKNB Syariah mencapai Rp120,81 triliun dengan laju pertumbuhan aset sebesar 3,90% (yoy). Selain itu, IKNB Syariah juga mengalami peningkatan jumlah entitas pelaku usaha secara keseluruhan. Di akhir tahun 2021, tercatat jumlah entitas IKNB Syariah sebanyak 207 pelaku usaha, yang terdiri dari 113 perusahaan yang beroperasi dengan prinsip syariah secara penuh (*full-fledged*) dan 94 Unit Usaha Syariah. Peningkatan jumlah entitas pelaku usaha terbanyak pada sektor Perusahaan Asuransi Syariah, Dana Pensiun Syariah, Perusahaan Penjaminan Syariah, dan Lembaga Keuangan Mikro Syariah.

Until the end of 2021, Sharia IKNB had entirely booked growth, both from number of assets and business actor entity. From asset perspective, Sharia IKBN asset reached IDR120.81 trillion with asset growth rate of 3.90% (yoy). In addition, Sharia IKNB also experienced increase in the number of full-fledged business actor entities entirely. At the end of 2021, the number of Sharia IKNB entities was recorded at 207 business entities, consisting of 113 companies operating with sharia principles full-fledged) and 94 sharia business units. The most increased number of business actors on Sharia Insurance Company, Sharia Pension Fund, Sharia Suretyship Company, and Sharia Micro Financial Institution.

Pandemi COVID-19 yang dimulai sejak awal tahun 2020 turut memberikan dampak yang cukup signifikan pada IKNB Syariah. Meskipun demikian, kinerja sektor IKNB Syariah secara umum mampu bertahan dan tetap tumbuh positif di tengah tekanan. Untuk menjaga momentum perbaikan kinerja dan juga menjaga stabilitas kinerja Lembaga Jasa Keuangan Non bank (LJKNB), serta untuk menghindari potensi gejolak pada saat berakhirnya masa berlaku kebijakan *countercyclical* dampak penyebaran COVID-19 bagi LJKNB, OJK telah menetapkan peraturan mengenai Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.05/2020 tentang Kebijakan *Countercyclical* Dampak Penyebaran Coronavirus Disease 2019 bagi Lembaga Jasa Keuangan Non bank, yaitu Peraturan Otoritas Jasa Keuangan Nomor 30/POJK.05/2021 yang ditetapkan pada tanggal 30 Desember 2021. Peraturan ini dilatarbelakangi oleh pandemi COVID-19 yang diproyeksikan masih terus berlangsung dan memberikan dampak negatif bagi debitur dan LJKNB yang berpotensi mengganggu kinerja LJKNB. Dengan ditetapkannya Peraturan Otoritas Jasa Keuangan Nomor 30/POJK.05/2021, maka kebijakan stimulus COVID-19 di sektor IKNB akan diperpanjang sampai dengan tanggal 17 April 2023 dari yang semula akan berakhir pada tanggal 17 April 2022.

COVID-19 pandemic which started in early 2020 also gave significant impact to SHaria IKNB. Nevertheless, in general Sharia IKNB sector performance was able to survive and continued to grow positively amindst pressure. To maintain performance improvement momentum and also maintain Non bank Financial Institution performance stability, as well as to avoid potential turbulence at the end of COVID-19 spread impact countercycle policy validity period for LJKNB, OJK had stipulated a regulation concerning Second Amendment on Regulation of Financial Service Authority Number 14/POJK.05/2020 on 2019 Coronavirus Desease Spread Impact Countercyclical Policy for Non bank Financial Service Institution, namely Financial Service Authority Regulation Number 30/POJK.05/2021 stipulated on December 30, 2021. This regulation is based on COVID-19 pandemic which was projected to continue negatively for debtors and LIKNB which potentially disrupt LJKNB performance. With the stipulation of Financial Service Authority Number 30/POJK.05/2021, COVID-19 stimulus policy in IKNB sector will be extended until April 17, 2023 from initially April 17, 2022.

Selain dari sisi kebijakan, dalam rangka mendorong pertumbuhan IKNB Syariah dan untuk meningkatkan literasi masyarakat terhadap IKNB Syariah, OJK terus melakukan sosialisasi, seminar, *focus group discussion, workshop*, dan penelitian. Dalam melakukan kegiatannya, OJK bersinergi dengan kementerian, DSN-MUI dan lembaga-lembaga terkait. Dengan adanya paket kebijakan yang dikeluarkan dan kegiatan-kegiatan pengembangan yang terus dilakukan diharapkan IKNB Syariah dapat terus bertumbuh dan menjadi salah satu pilar kekuatan dalam menumbuhkembangkan perekonomian syariah di Indonesia.

In addition to policy side, in the framework of driving Sharia IKNB growth and to increase community literacy on Sharia IKNB, OJK continued to conduct socialization, seminar, focus group disussion, workshop, and researches. In performing its activities, OJK synergized with ministries, DSN-MUI and related institutions. With policy package issued with development activities continuously performed Sharia IKNB was expected to continue growing and become one of the strength pillars in fostering sharia economy in Indonesia.

Jenis Industri *Industrial Type*	Konvensional *Conventional*	Syariah *Sharia*	Jumlah *Amount*	Market Share Syariah *Sharia Market Share*	Market Share Konvensional *Conventional Market Share*
PERASURANSIAN *INSURANCE*	1,590,716	43.55	1,634,266	2,66%	97.34%
a. Perusahaan Asuransi Jiwa *a. Life Insurance Company*	589,808	34.97	624,778	5,60%	94.40%
b. Perusahaan Asuransi Umum *b. General Insurance Company*	182,696	6.616	189,312	3,49%	96.51%
c. Perusahaan Reasuransi *c. Reassurance Company*	29,71	1.964	31,674	6,20%	93.80%
d. Asuransi ASN, TNI/POLRI, Kecelakaan Penumpang Umum dan Lalu Lintas Jalan *d. Government employees, Armed Forces/the Police, Public Transportation and Road Traffic Accident Insurance*	137,058		137,058	0,00%	100.00%
e. Asuransi Sosial (BPJS) *e. Social Security Insurance (BPJS)*	651,445	-	651,445	0.00%	100.00%
DANA PENSIUN *PENSION FUND*	327,395	9.018	329,546	2.74%	99.35%
LEMBAGA PEMBIAYAAN *FINANCING INSTITUTION*	559,984	23.527	583,511	4.03%	95.97%
a. Perusahaan Pembiayaan *a. Financing Company*	416,318	16.79	433,108	3.88%	96.12%
b. Perusahaan Modal Ventura *b. Venture Capital Company*	17,996	3.273	21,268	15.39%	84.61%

Jenis Industri *Industrial Type*	Konvensional *Conventional*	Syariah *Sharia*	Jumlah *Amount*	*Market Share* Syariah *Sharia Market Share*	*Market Share* Konvensional *Conventional Market Share*
c. Perusahaan Pembiayaan Infrastruktur *c. Infrastructure Financing Company*	125,67	3.464	129,135	2.68%	97.32%
LEMBAGA KEUANGAN KHUSUS *SPECIAL FINANCIAL INSTITUTION*	228,743	44.175	272,918	16.19%	83.81%
a. Perusahaan Penjaminan *a. Suretyship Company*	32,454	4.45	36,904	12.06%	87.94%
b. Perusahaan Pergadaian *b. Pawnshop Company*	58,184	8.684	66,868	12.99%	87.01%
c. LPEI *c. LPEI*	79,624	9.471	89,095	10.63%	89.37%
d. Perusahaan Pembiayaan Sekunder Perumahan *d. Housing Secondary Financing Company*	31,158	2.588	33,747	7.67%	92.33%
e. PT Permodalan Nasional Madani (Persero) *e. PT Permodalan Nasional Madani (Persero)*	24,541	18.981	43,522	43.61%	56.39%
f. PT Danareksa (Persero) *f. PT Danareksa (Persero)*	2,782	-	2,782	0.00%	100.00%
JASA PENUNJANG *SUPPORTING SERVICE*	14,239	-	14,239	0.00%	100.00%
a. Pialang Asuransi *a. Insurance Broker*	8,92	-	8,92	0.00%	100.00%
b. Pialang Reasuransi *b. Reassurance Broker*	5,319	-	5,319	0.00%	100.00%
LEMBAGA KEUANGAN MIKRO *MICRO FINANCIAL INSTITUTION*	737	539	1,276	42.22%	57.78%
Jumlah *Total*	2,721,815	120,809	2,842,624	4.25%	95.75%

Tinjauan Operasional
Operational Review

Kegiatan Usaha BPKH

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:

1. Penerimaan
2. Pengeluaran
3. 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

BPKH Business Activity

As regulated under Article 2 paragraph 1 of Government Regulation Number 5 of 2018, Hajj Financial Management includes plannning, implementation, accountability, reporting and supervision on Hajj Finance. Meanwhile in Article 7 paragraph (1) it is mentioned that hajj financial management includes:

1. *Acquisition*
2. *Expenditure*
3. *Asset*

Acquisition as intended in Article 7 Paragraph (1) letter a includes:

1. *BPIH and/or Special BPIH deposit*
2. *Hajj Financial benefit value*
3. *Hajj Pilgrim Organizing efficiency fund*
4. *DAU*
5. *Other valid and non binding sources*

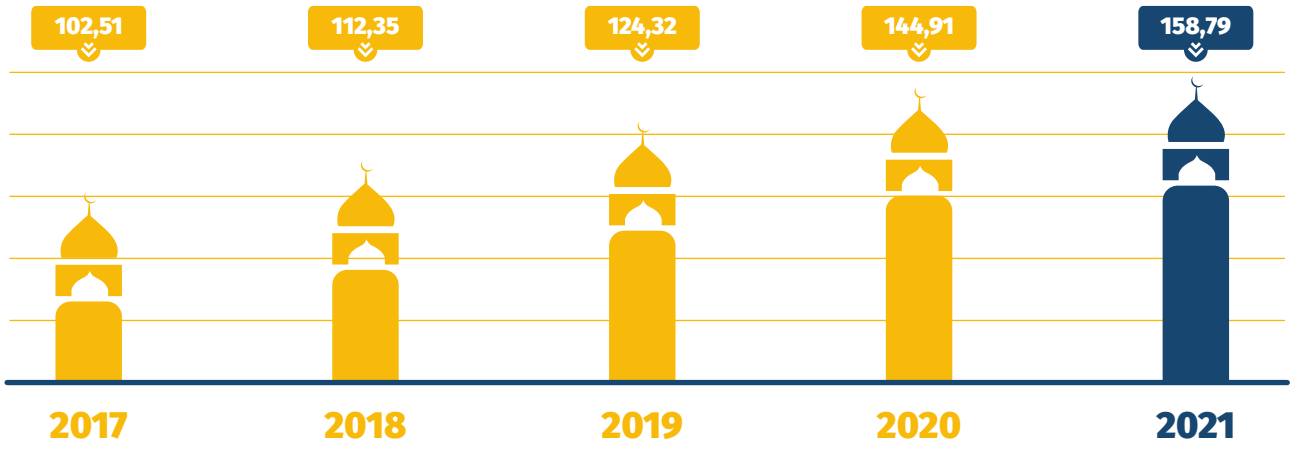
Dana Haji

Dalam 5 (lima) tahun terakhir, dana haji yang dikelola BPKH terus mengalami peningkatan:

Hajj Fund

In the last 5 (five) years, Hajj fund managed by BPKH has continued to increase.

Dana Haji yang Dikelola BPKH 2017-2021
(dalam triliun Rupiah)
Hajj Fund Managed by BPKH 2017-2021
(in trillion Rupiah)



Dana Haji yang dikelola BPKH sampai dengan akhir tahun 2021 adalah sebesar Rp158,79 triliun, meningkat 9,58% atau sebesar Rp13,88 triliun dibandingkan dengan tahun sebelumnya sebesar Rp144,91 triliun. Peningkatan Dana Haji tahun 2021 berasal dari dana setoran awal calon jemaah haji baru dan perolehan nilai manfaat.

Hajj fund managed by BPKH up to the end of 2021 was in the amount of IDR158.79 trillion, an increase by 9.58% or in the amount of IDR13.88 trillion compared to the previos year in the amount of IDR144.91 trillion. Hajj Fund Increase in 2021 was derived from hajj pilgrim prospective initial deposit and benefit value reaped.

Dana Setoran Awal Calon Jemaah Haji Baru

Penerimaan BPKH salah satunya berasal dari setoran BPIH dan/atau BPIH Khusus dari calon jemaah haji baru. Pandemi COVID-19 yang terjadi sejak tahun 2020 yang memberikan dampak yang sangat besar terhadap perekonomian global dan nasional, serta membuat pemberangkatan jamaah haji mengalami penundaan hingga 2 tahun berturut-turut, tidak membuat animo masyarakat untuk mendaftar haji menurun.

New Hajj Pilgrim Prospective Initial Deposit Fund

One of BPKH acquisitions is derived from BPIH and/or Special BPIH deposit from new hajj pilgrim prospectives. COVID-19 pandemic which started in 2020 gave huge impact on global and national economy, and caused hajj pilgrim departure to be postponed for 2 yers consecutively, and did not cause public interest in registering for hajj pilgrim to decrease.

Tahun 2021, jumlah calon jemaah haji baru yang mendaftar tercatat sebanyak 270.534 orang, jumlah tersebut mengalami peningkatan/penurunan dibandingkan tahun 2020 dimana terdapat 419.070 orang calon jemaah haji baru yang mendaftar. Jumlah pendaftar tersebut terbagi ke calon jemaah haji regular sebanyak 263.037 orang dan 7.497 orang untuk calon jemaah haji khusus.

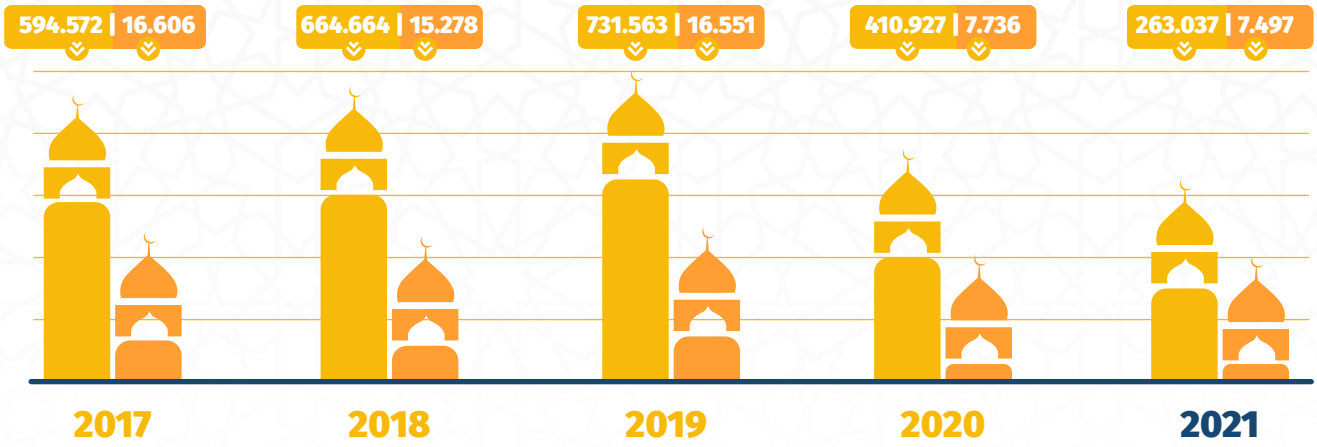
In 2021, the number of new hajj pilgrim prospectives was 270,534 people, such number was an increase/ decrease compared to 2020 in which there were 419,070 new hajj pilgrim prospectives who registered. Such number of registrars was divided into regular hajj pilgrim prospectives of 263,037 people and 7,497 people for special hajj pilgrim prospectives.

Jumlah dana haji yang diperoleh BPKH dari setoran awal calon jemaah haji baru tahun 2021 mencapai Rp7 triliun, yang terdiri dari Rp6,6 triliun dari calon jamaah haji reguler dan Rp0,4 triliun dari calon jamaah haji khusus. Dibandingkan tahun sebelumnya, jumlah tersebut mengalami penurunan, dimana tahun 2020, secara akumulatif dana haji yang diperoleh dari setoran awal calon jemaah haji baru mencapai Rp10,71 triliun.

The amount of hajj fund obtained by BPKH from new pilgrim prospective initial deposit in 2021 reached IDR7 trillion, consisting of IDR6.6 trillion from regular hajj pilgrim prospecitves and IDR0.4 trillion from special hajj pilgrim prospectives. Compared to the previous year, such number decreased in which in 2020 accumulatively hajj fund obtained from new hajj pilgrim prospectives only reached IDR10.71 trillion.

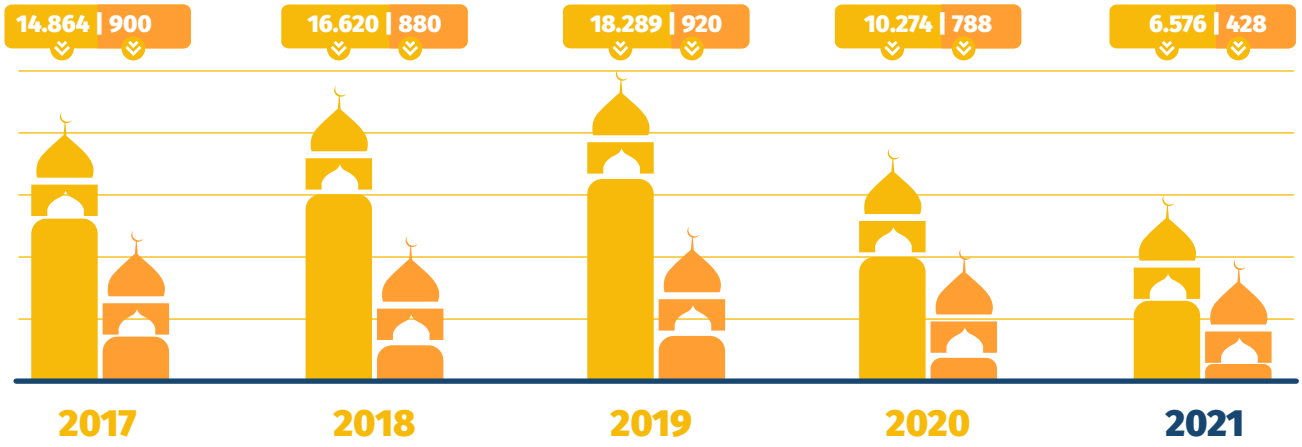
Jumlah Penambahan Calon Jemaah Haji 2017-2021 (orang)

Hajj Pilgrim Prospective Additional Participants 2017-2021 (people)



Jumlah Penambahan Dana Jemaah Haji 2017-2021 (dalam miliar Rupiah)

The Amount of Additional Hajj Fund 2017-2021 (in billion Rupiah)



Nilai Manfaat

Komposisi Dana Haji terbagi menjadi dua besaran, yaitu pada penempatan di bank/perbankan syariah dan pada investasi, baik di instrumen syariah maupun investasi lainnya.

Benefit Value

Hajj Fund Composition is divided into two units, on placement in sharia bank/banking and on investment, both in sharia instrument and other investments.

Uraian *Description*	2021		2020		Pertumbuhan/(Penurunan) *Growth/(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*	45.636.508	28,74%	45.331.357	31,28%	305.151	0,67%
Investasi jangka pendek *Short-Term Investment*	8.573.901	5,40%	8.861.980	6,12%	(288.079)	(3,25%)
Investasi jangka panjang *Long-Term Investment*	104.576.358	65,86%	90.713.182	62,60%	13.863.176	15,28%
Jumlah Dana Haji *Total Hajj Fund*	158.786.767	100,00%	144.906.519	100,00%	13.880.248	9,58%

Pada 31 Desember 2021, penempatan di perbankan syariah sebesar Rp45,64 triliun atau 28,74%, investasi jangka pendek sebesar Rp8,57 triliun atau 5,40%, dan investasi jangka panjang sebesar Rp104,58 triliun atau 65,86%.

On December 31, 2021, placement in sharia banking was in the amount of IDR45.64 trillion or 28.74%, short term investment was in the amount of IDR8.57 trillion or 5.40%, and long term investment was in the amount of IDR104.58 trillion or 65.86%.

Produk perbankan syariah yang digunakan oleh BPKH untuk penempatan dana adalah giro, tabungan, dan deposito. Sedangkan Investasi Jangka Pendek dan Investasi Jangka Panjang antara lain dalam bentuk: 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.

Sharia banking products used by BPKH for fund placement were giro, savings, and time deposit. Meanwhile short term investment and long term investment were among others in the form of: Indonesia HAjj Fund Bond (SDHI), State Sharia Securities (SBSN), Corporation Bond, Sharia Money Market Mutual Fund, Sharia Protected Mutual Fund, and Share and direct investment.

Dari investasi yang dilakukan tahun 2021, BPKH memperoleh nilai manfaat sebesar Rp10,00 triliun atau mengalami peningkatan 34,54% dibandingkan dengan tahun sebelumnya yang sebesar Rp7,43 triliun. Nilai manfaat tahun 2021 tersebut diperoleh dari hasil penempatan BPS-BPIH yaitu sebesar Rp8,14 triliun dan hasil investasi sebesar Rp1,86 triliun (termasuk DAU).

From the investments made in 2021, BPKH obtained a benefit value of IDR10.00 trillion or an increase of 34.54% compared to the previous year which was IDR7.43 trillion. The value of the 2021 benefits is obtained from the results of the placement of BPS-BPIH, which is IDR8.14 trillion and investment returns of IDR1.86 trillion (including DAU).

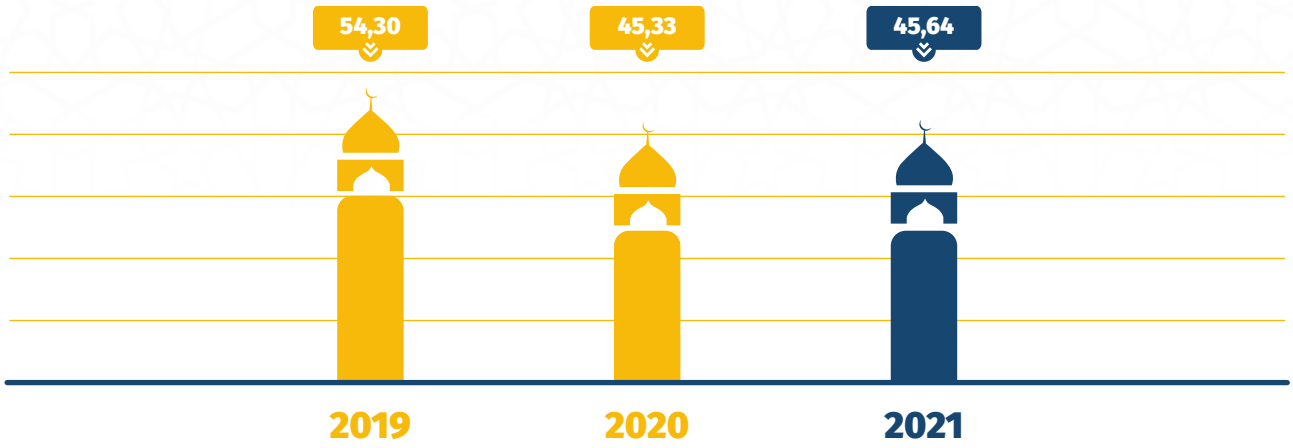
Penempatan Dana BPKH di BPS-BPIH

Pada akhir tahun 2021, jumlah penempatan dana BPKH di BPS-BPIH mencapai Rp45,64 triliun, meningkat 0,01% dibandingkan tahun sebelumnya sebesar Rp45,33 triliun. Peningkatan tersebut sebagai dampak peningkatan aset dari aktivitas penerimaan dan pengeluaran haji yang ditempatkan pada BPS-BPIH. Dari total kenaikan aset sebesar Rp14,82 triliun, sebanyak Rp305,15 triliun ditempatkan pada BPS-BPIH.

Placement of BPKH Funds at BPS-BPIH

At the end of 2021, the total placement of BPKH funds at BPS-BPIH reached IDR45.64 trillion, an increase of 0.01% compared to the previous year of IDR45.33 trillion. The increase was as a result of the increase in assets from hajj revenue and expenditure activities placed at BPS-BPIH. Of the total increase in assets of IDR14.82 trillion, as much as IDR305.15 trillion was placed with BPS-BPIH.

Penempatan Dana Haji BPKH di BPS-BPIH 2019-2021
(dalam triliun Rupiah)
Placement of BPKH Hajj Funds at BPS-BPIH 2019-2021
(in trillion Rupiah)



No	Nama Bank *Bank Name*	Jumlah *Total*
1	Bank Syariah Indonesia	12.758.961.388.169,00
2	Bank Muamalat Indonesia	9.710.992.852.604,00
3	Bank Tabungan Negara Syariah	1.256.723.662.706,00
4	Bank Permata Syariah	2.106.419.096.203,00
5	Bank Cimb Niaga Syariah	6.640.431.135.123,00
6	Bank Mega Syariah	3.040.966.332.850,00
7	Bank Panin Dubai Syariah	1.937.502.693.251,00
8	Bank Jatim Syariah	558.542.885.174,00
9	Bank Sumut Syariah	116.410.292.253,00
10	Bank Jateng Syariah	621.877.319.064,00
11	Bank Aceh Syariah	263.900.321.144,00
12	Bank Sumsel Babel Syariah	390.181.109.481,00

No	Nama Bank *Bank Name*	Jumlah *Total*
13	Bank Nagari Syariah	664.532.558.372,00
14	Bank Riau Kepri Syariah	1.105.200.628.840,00
15	Bank OCBC NISP	1.244.307.481,00
16	BTPN Syariah	281.444.944.443,00
17	Maybank Syariah	15.492.785.191,00
18	Bank DKI Syariah	768.681.407.672,00
19	Bank Danamon	96.610.965.037,00
20	Bank Kaltim	31.176.320.765,00
21	Bank BCA Syariah	18.221.796.837,00
22	Bank Bukopin	13.726.045.424,00
23	Bank Sinarmas	658.109.896.340,00
24	Bank Jambi Uus	243.376.810.077,00
25	Bank Kalsel Uus	256.834.270.313,00
26	Bank Kalbar Uus	250.027.100,00
27	Bank NTB Syariah	1.681.917.513.625,00
28	Bank Jabar Banten Syariah	269.123.222.920,00
29	Bank DIY	34.038.189.874,00
30	Bank Sulselbar	93.617.138.282,00
Jumlah *Total*		45.636.507.916.615,00

Penempatan dana dilakukan dalam bentuk giro, tabungan dan deposito pada BPS-BPIH dengan kinerja yang baik dan memenuhi ketentuan *Risk Acceptance Criteria* (RAC) serta menawarkan imbal hasil yang kompetitif. Penempatan dilakukan pada BPS-BPIH yang dijamin oleh LPS. Penempatan dana dilakukan dengan mekanisme *Over The Counter* (OTC) dan Lelang. Dalam rangka memaksimalkan nilai manfaat penempatan, BPKH melakukan lelang penempatan dana secara berkala yaitu sebanyak 2 (dua) kali di setiap bulannya. BPKH melakukan pemantauan secara ketat terhadap realisasi imbal hasil pada BPS-BPIH yang berada di bawah ekspektasi BPKH untuk kemudian dijadikan sebagai prioritas penyediaan dana Investasi, Operasional Haji serta Lelang Penempatan agar mendapatkan imbal hasil yang lebih kompetitif.

Placement of funds is carried out in the form of demand deposits, savings and time deposits at BPS-BPIH with good performance and meeting the Risk Acceptance Criteria (RAC) and offering competitive returns. Placements are made at BPS-BPIH guaranteed by LPS. Placement of funds is carried out by means of Over The Counter (OTC) and Auctions. In order to maximize the value of the placement benefits, BPKH conducts fund placement auctions on a regular basis, namely 2 (two) times per month. BPKH closely monitors the realization of returns at BPS-BPIH which are below BPKH's expectations to then serve as a priority for providing investment funds, Hajj Operations and Placement Auctions in order to obtain more competitive returns.

Penempatan Dana BPKH di Investasi

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

1. Surat berharga;
2. Emas; dan
3. Investasi langsung dan investasi lainnya.

Sesuai ketentuan tersebut, BPKH menginvestasikan sebagian dana kelolaannya dalam berbagai instrumen investasi yang diperbolehkan sesuai ketentuan tersebut.

Pada akhir tahun 2021, realisasi nilai investasi BPKH tercatat sebesar Rp113,15 triliun, meningkat 13,63% dibandingkan dengan tahun 2020 sebesar Rp99,58 triliun. Peningkatan nilai investasi tersebut sebagai dampak peningkatan aset dari aktivitas penerimaan dan pengeluaran haji yang dioptimalkan dalam bentuk investasi. Total belanja investasi baru mencapai Rp23,71 triliun dan USD6,51 juta.

Investasi yang dilakukan BPKH dapat berupa investasi jangka pendek maupun jangka panjang. Hingga akhir tahun 2021, komposisi investasi yang dilakukan BPKH sebagian besar berupa investasi jangka panjang, yaitu mencapai Rp105,58 triliun (Investasi Jangka Panjang ditambah dengan Uang Muka Investasi yang merupakan settlement atas Saham BMI).

BPKH Fund Placement in Investment

Pursuant to the provision of Article 26 of Government Regulation of the Republic of Indonesia Number 5 of 2018, hajj financial investment may be done in the form of:

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

Pursuant to such provision, BPKH invested some of its managed fund in various investment instruments allowed.

At the end of 2021, the realization of BPKH's investment value was recorded at IDR113.15 trillion, an increase of 13.63% compared to 2020 of IDR99.58 trillion. The increase in the investment value is the impact of the increase in assets from the activities of optimizing hajj receipts and expenditures in the form of investment. The total new investment spending reached IDR23.71 trillion and USD6.51 million

Investments made by BPKH can be in the form of short-term or long-term investments. Until the end of 2021, the composition of investments made by BPKH is mostly in the form of long-term investments, reaching IDR105.58 trillion (Long-Term Investment plus Investment Advance which is the settlement of BMI Shares).

Alokasi Investasi Berdasarkan Jangka Waktu dan Sumber Daya

Investment Allocation Based on Term and Resources

No	Alokasi *Allocation*		2021	2020	Pertumbuhan *Growth* (%)
1	Jangka Waktu *Period*	Jangka Panjang (> 1 tahun) *Long-Term (> 1 year)*	104.576.358	90.713.182	15,28%
		Jangka Pendek (< 1 tahun) *Short-Term (< 1 year)*	8.573.901	8.861.980	(3,255)
		Jumlah *Total*	113.150.259	99.575.162	13,63%

No	Alokasi *Allocation*		2021	2020	Pertumbuhan *Growth* (%)
2	Sumber Dana *Source of Fund*	Setoran Jemaah Haji *Deposits of the Ummah*	110.020.333	96.263.298	13,25%
		Dana Abadi Umat (DAU) *Ummatic Trust Fund (DAU)*	3.129.926	3.311.864	(5,49%)
		Jumlah *Total*	113.150.259	99.575.162	12,63%

Rincian Investasi Jangka Pendek per 31 Desember 2021 ***Short Term Details per December 31, 2021***

No	Jenis Investasi *Investment Type*	Tanggal Perolehan *Date of Acquisition*	Tanggal Jatuh Tempo *Due Date*	Nilai (Rp Juta) *Value (IDR Million)*
	Sukuk *Bond*			
1	SDHI2022A - DAU	21 Maret 2012 *March 21, 2012*	21 Maret 2021 *March 21, 2021*	447.000
2	SDHI 2022 A	21 Maret 2012 *March 21, 2012*	21 Maret 2021 *March 21, 2021*	2.895.000
3	SDHI 2022 B	11 Februari 2014 *February 11, 2014*	11 Februari 2022 *February 11, 2022*	2.000.000
4	USDPBS 002 (USD100.000.000) *USDPBS 002 (USD100,000,000)*	11 Januari 2019 *January 11, 2019*	11 Januari 2022 *January 11, 2022*	1.426.901
5	Sukuk Korporasi - SMSMII01BCN2 *Corporation Bond - SMSMII01BCN2*	22 Maret 2019 *March 22, 2019*	21 Maret 2022 *March 21, 2022*	300.000
6	Sukuk Korporasi - SMBNGA01BCN2 *Corporation Bond - SMBNGA01BCN2*	21 Agustus 2019 *August 21, 2019*	21 Agustus 2022 *August 21, 2022*	235.000
7	Sukuk Korporasi - SMSMII01BCN3 *Corporation Bond - SMSMII01BCN3*	28 Agustus 2019 *August 28, 2019*	28 Agustus 2022 *August 28, 2022*	70.000
	Jumlah Sukuk *Total Bond*			7.373.901
PYD Bank NTB PYD Bank NTB *PYD Bank NTB PYD Bank NTB*				200.000
Uang muka investasi *Investment down payment*				1.000.000
Total Investasi Jangka Pendek *Short Term Investment Total*				8.573.901

Rincian Investasi Jangka Panjang per 31 Desember 2021 dan 31 Desember 2020

Long Term Investment Details per December 31, 2021 and December 31, 2020

Uraian *Description*	31 Desember 2021 *December 31, 2021*	31 Desember 2020 *December 31, 2020*
Dana PIH: *PIH Fund:*		
Investasi pada surat berharga: *Investment of securities*		
Diukur pada biaya perolehan *Measured on acquisition cost*		
Sukuk *Bond*	98.884.120.000.000,00	50.416.855.000.000,00
Premium yang belum diamortisasi *Premium that has not been amortized*	2.526.490.472.165,00	1.100.253.711.547,00
Diskonto yang belum diamortisasi *Discount that has not been amortized*	(1.519.807.259.888,00)	(848.961.059.076,00)
Pinjaman Yang Diberikan *Loan Extended*	600.000.000.000,00	800.000.000.000,00
Sub Jumlah 'Diukur pada biaya perolehan' *Sub Total 'Measured on acquisition cost'*	100.490.803.212.277,00	51.468.147.652.471,00
Diukur pada nilai wajar *Measured on Fair Value*		
Reksa Dana syariah *Sharia Mutual Fund*	538.997.258.400,00	35.862.645.486.134,00
Investasi Langsung Lainnya - APIF *Other Direct Investment - APIF*	164.290.413.186,00	70.524.598.640,00
Penyertaan Saham PT BMI *PT BMI Share Participation*	252.341.452.259,00	0,00
Sub Jumlah 'Diukur pada nilai wajar' *Sub Total 'Measured on fair value'*	955.629.123.845,00	35.933.170.084.774,00
Jumlah Investasi Dana PIH *Total PIH Fund Invesment*	101.446.432.336.122,00	87.401.317.737.245,00
Dana Abadi Umat *Ummah Endowment Fund*		
Investasi pada surat berharga: *Investment on securities:*		
Diukur pada biaya perolehan *Measured on acquisiton cost*		
Sukuk *Bond*	3.033.890.000.000,00	3.230.890.000.000,00
Premium yang belum diamortisasi *Premium that has not been amortized*	71.727.237.410,00	56.665.459.851,00

Uraian *Description*	31 Desember 2021 *December 31, 2021*	31 Desember 2020 *December 31, 2020*
Diskonto yang belum diamortisasi *Discount that has not been amortized*	0,00	0,00
Sub Jumlah 'Diukur pada biaya perolehan' *Sub Total 'Measured on acquisition cost'*	3.105.617.237.410,00	3.287.555.459.851,00
Investasi pada saham: *Investment on shares:*		
Diukur pada biaya perolehan *Measured on acquisition cost*		
Penyertaan Saham PT BMI-BPDAU *PT BMI-BPDAU Share participation*	19.990.000.000,00	19.990.000.000,00
Penyertaan Saham dari Bonus PT BMI-BPDAU *PT BMI-BPDAU Share Participation from Bonus*	566.383.000,00	566.383.000,00
Penyertaan Saham PT BMI-Jemaah Haji Indonesia *PT BMI-Jemaah Haji Indonesia Share Participation*	3.752.320.000,00	3.752.320.000,00
Sub Jumlah Investasi pada saham *Sub Total Investment on share*	24.308.703.000,00	24.308.703.000,00
Jumlah Investasi Dana DAU *Total DAU Fund Investment*	3.129.925.940.410,00	3.311.864.162.851,00
Total Investasi Jangka Panjang *Total Long Term Investment*	104.576.358.276.532,00	90.713.181.900.096,00

Instrumen dan pengelolaan surat berharga telah menjadi andalan BPKH, melalui *core-portfolio* yang *risk-free* dan tanpa limit, maka BPKH lebih fleksibel mencapai tingkat imunitas portofolio dari goncangan pasar dimana arus kas kupon dapat diprediksi guna menjaga likuiditas disamping ada peluang *capital gain.*

Instrument and securities management have become BPKH flagship through core-portfolio which is risk-free and without limit, therefore BPKH achieved portfolio immunity level with more flexibility from market shocks in which coupon cash flow may be predicted to maintain liquidity beside the capital gain opportunity.

BPKH juga telah berhasil memperjuangkan pengecualian pajak atas kupon instrumen surat berharga sehingga kontribusinya dapat dikatakan istimewa, dengan meraih nilai manfaat *double-digit* Rp10,5 triliun di tahun 2021 di tengah trend penurunan imbal hasil BI 7 *days repo rate* yang signifikan.

BPKH had also succeeded in seeking tax exemption on securities instrument coupon therefore its contribution may be considered as special, by achieving double digit benefit value of IDR10.5 trillion in 2021 amidst BI 7 days repo date yield significant decrease trend.

Nilai manfaat BPKH terus meningkat, khususnya dalam tiga tahun terakhir (2018-2020), dan pada tahun di 2021 mampu mencapai di atas Rp10 triliun dimana hal ini dapat dipertahankan bahkan ditingkatkan di masa depan dengan *semi-active managed strategy.*

BPKH benefit value continued to increase, particularly within the last three years (2018-2020), and in 2021 it reached above IDR10 trillion which could be maintained even increase in the future with semi-active managed strategy.

Sebagai negara berpopulasi Muslim terbesar, status Presidensi Indonesia di G-20, yang berslogan *recover stronger-recover together* memberikan beberapa peluang diantaranya: (a) penguatan diplomasi ekonomi untuk pemulihan ekonomi pasca COVID-19 (b) keistimewaan *agenda-setting* bagi kepentingan nasional RI, (c) keseimbangan mediasi antara negara maju dan berkembang (d) penguatan sektor-sektor ekonomi utama di Indonesia melalui perundingan di Forum G-20 di bidang perdagangan, investasi, ketenagakerjaan, pertanian, kesehatan, pendidikan, ketahanan pangan sumber daya manusia dan target SDGs. Indonesia memiliki banyak peluang untuk menarik investasi asing ke dalam negeri, BPKH sebagai salah satu investor jangkar nasional perlu menggandeng Islamic Development Bank (IsDB), Asian Development Bank (ADB) dan lain-lain.

As the largest Muslim population country, Indonesia Presidential status in G-20, with tagline recover stronger-recover together provides several opportunities among others: (a) economic diplomation strengthening for post COVID-19 economic recovery (b) agenda setting specialty for RI national interest, (c) mediation balance between developed and developing countries (d) main economic sectors strengthening in Indonesia through negotiations at G-10 forum in the fields of trade, investment, manpower, agriculture, health, education, human resources food security and SDGs targets. Indonesia owns many oipportunities to attract foreign investment, BPKH as one of national anchor investors needs to cooperate Islamic Development Bank (IsDB), Asian Development Bank (ADB) and others.

Bidang Investasi Surat Berharga dan Emas (ISBE), sebagai salah satu Bidang yang melakukan pengelolaan Keuangan Haji dalam bentuk instrumen Investasi Surat Berharga dan Emas memiliki dua divisi yang terdiri dari:

1. Divisi Investasi Surat Berharga dan Sukuk Korporasi; dan
2. Divisi Investasi Emas dan Surat Berharga Lainnya.

Securities and Gold Investsment (ISBE) Field as one of the fields that perform Hajj Financial management in the form of Securities and Gold investment instrument has two divisions consisting of:

1. *Securities and Corporation Bond Investment Division; and*
2. *Other Gold and Securities Investment Divisions.*

Untuk mendukung pencapaian target, Bidang ISBE didukung oleh 12 pegawai yang memiliki kompetensi, pengalaman, lisensi dan sertifikasi di bidang industri jasa keuangan syariah (*Certified Securities Analyst, Profesional Financial Modeller,* Wakil Manajer Investasi, Wakil Perantara Pedagang Efek, *Certified Investment Banking,* Ahli Syariah Pasar Modal, Pelatihan Penaksir Emas dan lainnya). Bidang ISBE dalam memantau dan melakukan evaluasi pergerakan pasar dan/atau emiten juga didukung oleh peralatan dan perlengkapan yang memadai seperti Bloomberg, IBPA, akses *rating* Pefindo, layanan jasa kustodi dan lainnya.

To support target achievement, ISBE field is supported by 12 employees who have competence, experience, license and certification in sharia financial industry field (Certified Securities Analyst, Profesional Financial Modeller, Representative of Investment Manager, Broker-Dealer Representative, Certified Investment Banking, Sharia Capital Market Expert, Gold Assesor Training and others). In monitoring and evaluating market movement and/or issuer, ISBE field is also supported by proper tools and equipment such as Bloomberg, IBPA, Pefindo rating access, other custody services.

Di tahun 2021, Bidang ISBE kembali berhasil mencetak kinerja istimewa dibandingkan dengan target Rencana Strategis (RENSTRA) dan Rencana Kerja Anggaran Tahunan (RKAT) BPKH. Dimana kontribusi realisasi nilai manfaat Bidang ISBE terhadap target BPKH yaitu sebesar 87%. Berikut adalah informasi indikator finansial atas hasil pencapaian Bidang ISBE:

In 2021, ISBE field once again recorded special performance compared to Strategic Plan targets (RENSTRA) and BPKH Annual Work Plans and Budgets (RKAT). ISBE field benefit value realization contribution on BPKH targets was 87%. The following is indicator information on ISBE field achievement result:

1. Target vs realisasi nilai manfaat: Rp7,04 triliiun vs Rp8,06 triliun atau setara 114,5%.
2. Target vs realisasi portofolio: Rp103,1 triliun vs Rp109,8 triliun atau setara 106%.
3. Target vs realisasi imbal hasil neto investasi: 7,27% vs 8,05% atau setara 110,7%.
4. Target rencana vs realisasi investasi: Rp20 triliun vs Rp21,6 triliun atau setara 108%.

1. *Benefit value target vs realization: IDR7.04 trillion vs IDR8.06 trillion or equal to 114.5%.*
2. *Portfolio targets vs realization: IDR103.1 trillion vs IDR109.8 trillion or equal to 106%.*
3. *Investment net result yield target vs realization: 7.27% vs 8.05% or equal to 110.7%.*
4. *Investment plan target vs realization: IDR20 trillion vs IDR21.6 trillion or equual to 108%.*

Selain pencapaian indikator finansial, Bidang ISBE juga berhasil mencetak kinerja istimewa dalam pengelolaan dan realisasi anggaran, tahun 2021 penyerapan anggaran sebesar 80%. Dan jika dibandingkan dengan kontribusi realisasi nilai manfaat, maka indikator BOPO (Biaya Operasional dan Pendapatan Operasional), hanya sebesar 0,15%. Dengan pencapaian produktivitas *output* mencapai 5,2 kali dari target yang ditetapkan.

in addition to financial indicator achievement, ISBE field also succeeded in producing special performance in budget managing and budgeting, in 2021 budget absorption was 80%. Compared to benefit value realization contibution, the BOPO (Operational Cost and Operational Revenue)indicator, was only 0.15%. Output productivity achievement reached 5.2 times the stipulated target.

Bidang Investasi Surat Berharga dan Emas didukung oleh regulasi internal yaitu:

1. PBPKH No. 10 Tahun 2020 Tentang Tata Cara dan Bentuk Investasi Surat Berharga dan Emas.
2. PKBP No. 13 Tahun 2021 Tentang Pedoman Investasi Surat Berharga.
3. PKBP No. 15 Tahun 2021 Tentang Pedoman Investasi Surat Berharga Lainnya.
4. PKBP No. 17 Tahun 2021 Tentang Pedoman Investasi Emas.

Securities and Gold Investment Field is supported by internal regulations as follows:

1. *PBPKH Number 10 of 2020 on Securities and Gold Invest Procedures and Form.*
2. *PKBP Number 13 of 2021 on Securities Investment Guidance.*
3. *PKBP Number 15 of 2021 on Other Securities Investment Guidance.*
4. *PKBP Number 17 of 2021 on Gold Investment Guidance.*

Berdasarkan regulasi internal, Bidang ISBE dapat melakukan Investasi dalam bentuk:

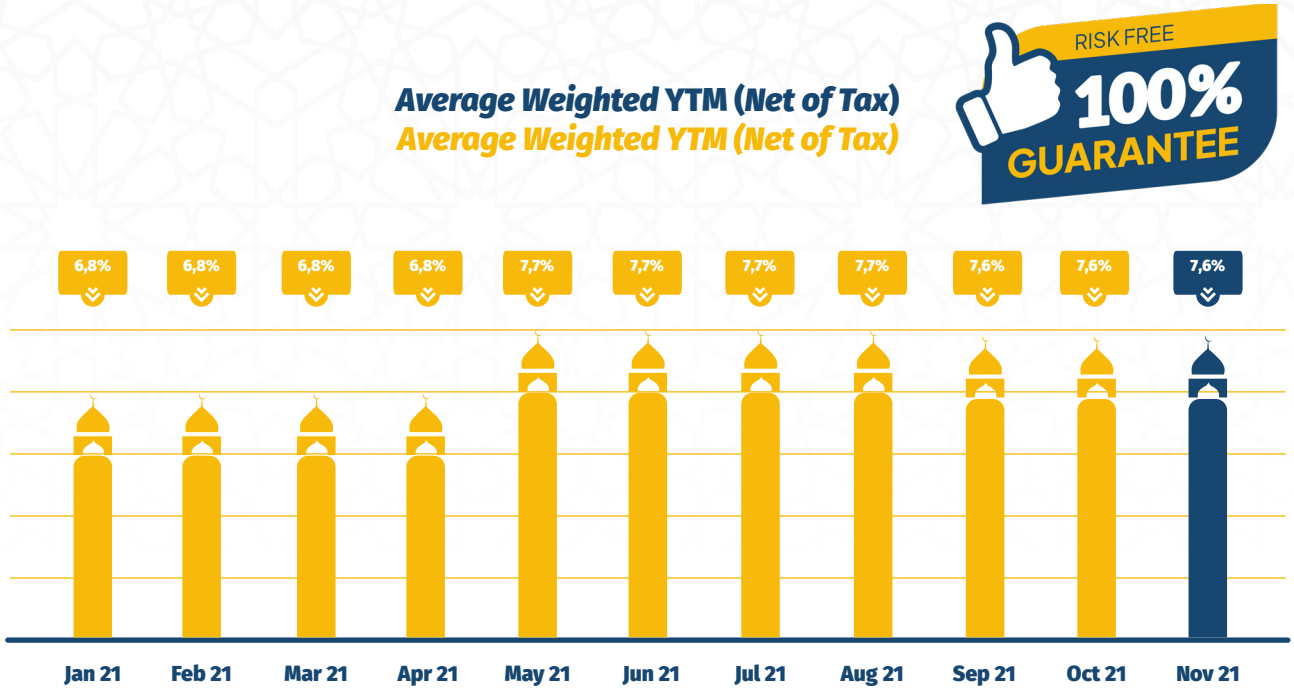
1. Surat Berharga Syariah Negara (SBSN);
2. Saham Syariah yang dicatatkan di Bursa Efek;
3. Sukuk Korporasi;
4. Reverse Repo Syariah;
5. Reksa Dana;
6. Kontrak Investasi Kolektif Efek Beragun Aset (KIK-EBA) Syariah atau EBAS SP;
7. Kontrak Investasi Kolektif Dana Investasi Infrastruktur (KIK-DINFRA) Syariah;
8. Kontrak Investasi Kolektif Dana Investasi Real Estate (KIK DIRE) Syariah;
9. Surat Berharga yang diterbitkan oleh Pemerintah Daerah;
10. Pengelolaan Dana Nasabah Individual;
11. Efek Syariah Lainnya; dan
12. Emas.

Based on internal regulations, ISBE field may invest in the form of:

1. *State Sharia Securities (SBSN);*
2. *Sharia Stock listed in Stock Exchange;*
3. *Corporation Bond;*
4. *Sharia Reverse Repo;*
5. *Mutual Fund;*
6. *Sharia Asset Backed Securities Collective Investment Contract (KIK-EBA) or EBAS SP;*
7. *Sharia Infrastructure Investment Fund Collective Investment Contract (KIK-DINFRA);*
8. *Sharia Collective Investment Contract of Real Estate Investment Fund (KIK DIRE);*
9. *Securities issued by Regional Government;*
10. *Individual Customer Fund Management;*
11. *Other Sharia Stock; and*
12. *Gold.*

Portofolio ISBE ditempatkan hampir sebagian besar pada aset berkualitas baik dengan tingkat bebas risiko (*risk-free*) yaitu SBSN dimana aset ini di jamin oleh Negara sesuai tertuang pada UU No. 19 Tahun 2008 Tentang Surat Berharga Syariah Negara.

ISBE portfolio was placed almost mostly on good quality asset with risk free level which is SBSN in which this asset is warrantied by the State pursuant to Law Number 19 of 2008 on State Sharia Securities.



Dalam upaya pengelolaan Investasi Keuangan Haji sesuai dengan asas pada UU No. 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji, Bidang ISBE juga melakukan koordinasi dengan Mitra Investasi seperti: Kementrian Keuangan; Dealer Utama; Sekuritas atau *Join Lead Underwriters* (JLU); Bank Kustodi, Manajer Investasi; Emiten dan Mitra Investasi lainnya. Berdasarkan hasil survei yang dilaksanakan oleh Bidang Keuangan dan Manajemen Risiko kepada Mitra Investasi BPKH, hasil penilaian kepuasan atas layanan yang diberikan oleh Bidang Investasi Surat Berharga dan Emas mencapai index 91,7% atau dikategorikan sangat baik/sangat puas.

In seeking Hajj Financial Investment management pursuant to the principles of Law Number 34 of 2014 on Hajj Financial Management ISBE also coordinated with Investment partners such as Ministry of Finance, Main Dealer; Securities or Join Lead Underwriters (JLU); Custody Bank, Investment Manager; Issuer and other Investment Partners. Based on a survey conducted by Financial Field and Risk Management to BPKH Investment Partner, the result of satisfaction assesment on services provided by Securities and Gold field reached 91.7% index or categorized as excellent/very satisfactory.

Selain itu Bidang ISBE juga terus berupaya untuk menjaga dan meningkatkan hubungan baik dengan Mitra Strategis, hasilnya BPKH memperoleh Peraturan Kementerian Keuangan (PMK) No. 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 efektif pada awal tahun 2021 instrumen Investasi Surat Berharga BPKH tidak

In addition ISBE field also continued to seek and increase good relation with Stratgic Partners, as a result BPKH obtained Ministry of Finance Regulation (PMK) Number 18/PMK.03/2021 on Implementation of Law Number 11 of 2020 on Job Creation in Income Tax, Value Added Tax and Tax in Luxury Goods Fields, and Taxation General Provision and Procedures and effective in early 2021 BPKH Securities Investment had not been imposed by tax. Therefore yield gained from Hajj Financial Investment management in

dikenakan pajak. Sehingga imbal hasil yang diperoleh dari pengelolaan Investasi Keuangan Haji dalam bentuk surat berharga menjadi lebih optimal.

the form of securities became more optimum.

Berdasarkan SK No. 267/BPKH.00/12/2020 Tentang Penetapan Manajer Investasi Mitra Badan Pengelola Keuangan Haji, berikut adalah daftar rekanan Manajer Investasi Mitra BPKH:

1. PT BNI Asset Management;
2. PT Bahana TCW Investment Management;
3. PT Danareksa Investment Management;
4. PT Mandiri Manajemen Investasi;
5. PT PNM Investment Management;
6. PT Principal Asset Management;
7. PT Manulife Aset Manajemen Indonesia;
8. PT Batavia Prosperindo Aset Manajemen;
9. PT Eastspring Investments Indonesia;
10. PT Samual Aset Manajemen;
11. PT Syailendra Capital;
12. PT BNP Paribas Investment Partners;
13. PT Trimegah Asset Management;
14. PT Indo Premier Investment Management; dan
15. PT Schroders Asset Management.
16. PT RHB Asset Management Indonesia

Based on Decision Letter Number 267/BPKH.00/12/2020 on Hajj Financial Management Agency Partner Investment Manager Stipulation, the following is list of BPKH Partner Investment Manager:

1. *PT BNI Asset Management;*
2. *PT Bahana TCW Investment Management;*
3. *PT Danareksa Investment Management;*
4. *PT Mandiri Manajemen Investasi;*
5. *PT PNM Investment Management;*
6. *PT Principal Asset Management;*
7. *PT Manulife Aset Manajemen Indonesia;*
8. *PT Batavia Prosperindo Aset Manajemen;*
9. *PT Eastspring Investments Indonesia;*
10. *PT Samual Aset Manajemen;*
11. *PT Syailendra Capital;*
12. *PT BNP Paribas Investment Partners;*
13. *PT Trimegah Asset Management;*
14. *PT Indo Premier Investment Management; dan*
15. *PT Schroders Asset Management.*
16. *PT RHB Asset Management Indonesia*

Di tahun 2021, Bidang ISBE melakukan upaya diversifikasi portofolio melalui instrumen Investasi Surat Berharga Lainnya dalam bentuk Investasi Reksa Dana Penyertaan Terbatas Syariah (RDSPT) PNM Pembiayaan Mikro BUMN Seri VII senilai Rp536 miliar. Hal ini juga menjadi upaya bagi BPKH, untuk meningkatkan kesejahteraan masyarakat secara umum melalui Investasi yang berdampak sosial (*social impact investment*).

In 2021, ISBE field sought portfolio diversification through Other Securities Investment instrument in the form of Sharia Limited Participation Mutual Fund (RDSPT) VII Series BUMN Micro Financing PNM in the amount of IDR536 billion. This is also an effort for BPKH to increase community welfare in general through social impact investment.

Bidang ISBE selama tahun 2021 juga telah melakukan penerbitan dua buku yaitu:

1. Kupas Tuntas Investasi Surat Berharga; dan
2. Dana Haji dan Social Impact Investment.

Throughout 2021 IBSE field had also issued two books as follows:

1. *Kupas Tuntas Investasi Surat Berharga (Thoroughly examine Securities Investment); and*
2. *Hajj Fund and Social Impact Investment.*

Seri buku yang diterbitkan oleh Bidang Investasi Surat Berharga dan Emas, merupakan dokumentasi atas akuntabilitas serta transparansi pengelolaan Investasi Keuangan Haji dalam bentuk surat berharga. Dan menjadi media literasi bagi khususnya calon Jemaah haji dan umumnya kepada publik atau masyarakat.

Book series issued by Securities and Gold Investment Field is a documentation of accountability and and transparency of Hajj Financial management in the form of securities. They also became literacy particularly for Hajj pilgrim propectives and generally for the public or community.

Rencana ke Depan

Pada tahun 2022 Bidang Investasi Surat Berharga dan Emas (ISBE) memiliki rencana-rencana strategis seperti:

1. Investasi Surat Berharga Syariah Negara;
2. Investasi Sukuk Korporasi;
3. Investasi Sukuk Global;
4. Investasi Murabaha Backed Certificates;
5. Investasi Reksa Dana Penyertaan Terbatas Syariah (RDSPT);
6. Investasi KIK DINFRA Syariah;
7. Investasi KIK EBA Syariah dan/atau EBAS SP;
8. Investasi Emas; dan/atau
9. Investasi Surat Berharga Lainnya dalam bentuk sophisticated structure, sesuai dengan regulasi internal BPKH.

Penganekaragaman Investasi Surat Berharga dan Investasi Emas menjadi salah satu rencana strategis Bidang ISBE, hal ini guna mendukung optimalisasi nilai manfaat, diverisifikasi risiko dan portofolio BPKH.

Selain rencana Investasi Surat Berharga dan Emas, Bidang ISBE juga memiliki rencana strategis kemitraan dengan Kementrian Keuangan, Kementrian Agama dan Lembaga Negara lainnya untuk meningkatkan optimalisasi nilai manfaat, melalui pengelolaan Keuangan Haji serta pelayanan perjalanan ibadah haji yang diselenggarakan oleh Pemerintah melalui Kementrian Agama.

Bidang ISBE dalam rangka memperkuat kemitraan investasi serta upaya untuk meningkatkan pelayanan bagi para calon Jemaah Haji, melalui optimalisasi pengelolaan Keuangan Haji sesuai dengan asas-asas UU No. 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji, memiliki rencana-rencana strategis, diantaranya sebagai berikut:

1. Menjalin relasi yang berkelanjutan dengan konterparti investasi seperti: Kementrian Keuangan, Sekuritas, Manajer Investasi, Emiten penerbit surat berharga dan lainnya. Baik untuk menggali pipeline investasi, *market update*, maupun *monitoring* dan evaluasi;
2. Penyempurnaan regulasi yang dapat mengakomodir kebutuhan Investasi Surat Berharga dan Investasi Emas dengan tetap mengedepankan prinsip syariah dan kehati-hatian; dan

Future Plan

In 2022, Securities and Gold Investment (ISBE) Field has the following strategic plans:

1. *State Sharia Securities Investment;*
2. *Corporation Bond Investment;*
3. *Global Bond Investment;*
4. *Murabaha Backed Certificates Investment;*
5. *Sharia Limited Participation Mutual Fund Investment (RDSPT);*
6. *Sharia KIK DINFRA Investment;*
7. *Sharia KIK EBA Investment and/or EBAS SP;*
8. *Gold Investment; and/or*
9. *Securities Investments in the form of sophisticated structure, pursuant to BPKH internal regulations.*

The diversity of Securities and Gold Investment is one of ISBE Field strategic plans, this is to support benefit value, risk diversification and BPKH porfolio optimizing.

In addition to Securities and Gold Investment, ISBE Field also has partnership strategic plan with Ministry of Finance, Ministry of Religion and other State Institutions to increase benefit value optimizing, through Hajj Financial management and hajj pilgrim services organized by the Government trough Ministry of Religion.

In the framework of strengthening investment partnership and to increase services for prospective hajj pilgrims, through optimizing of Hajj Financial management pursuant to the principles of Law Number 34 of 2014 on Hajj Financial Management, IBSE Field has strategic plans which among others are the following:

1. *Establish sustainable relation with counterparts such as: Ministry of Finance, Securities, Investment Manager, securities issuers, and others. Either to explore investment pipeline, market update or monitoring and evaluation;*
2. *Improve Regulation that can accomodate Securities investment and Gold investment by still putting forward sharia and cautiousness principles; and*

3. Transformasi Sumber Daya Manusia (SDM) melalui pemetaan SDM serta penguatan kompetensi seperti: lisensi, sertifikasi, dan pelatihan.
4. Melakukan penerbitan Buku Investasi Emas, sebagai media komunikasi kepada calon Jemaah haji dan publik, terkait akuntabilitas dan transparansi pengelolaan Keuangan Haji dalam bentuk Investasi Emas.

Aspek Pemasaran

Pandemi COVID-19 telah membatasi mobilitas masyarakat dan menyebabkan resesi ekonomi di berbagai negara. Pemerintah Arab Saudi yang memberlakukan kebijakan haji dengan membatasi kedatangan jamaah hajinya. Hal ini turut berpengaruh terhadap menurunnya calon pendaftar haji baru hingga 50% dari kondisi sebelum pandemi. BPKH tetap berkomitmen dalam memberikan pelayanan kepada Calon Jemaah Haji Indonesia melalui optimalisasi pengelolaan keuangan haji.

Strategi pemasaran yang dilakukan guna meningkatkan minat masyarakat untuk mendaftar haji sebagai berikut:

1. Kolaborasi aktif dengan mitra BPS BPIH
2. Program peningkatan pendaftar bersama mitra BPKH
3. Program sosialisasi dan diseminasi pada berbagai kegiatan bersama *stakeholder* Perhajian
4. Program apresiasi dan *relationship* dengan Komunitas Perhajian

Pangsa Pasar

Sebagai Badan Pengelola Keuangan Haji, pangsa pasar BPKH merupakan masyarakat muslim yang memiliki kewajiban untuk menunaikan ibadah haji ketika memiliki kemampuan baik secara fisik, mental dan finansial. Mayoritas penduduk di Tanah Air adalah muslim. Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil) Kementerian Dalam Negeri mencatat, jumlah penduduk Indonesia 273,87 juta jiwa pada 31 Desember 2021. Angka tersebut bertambah 1,64 juta jiwa dibandingkan dengan posisi 30 Juni 2021 sebanyak 272,23 juta jiwa. Terdapat 238,09 juta jiwa atau 86,93% penduduk Indonesia yang tercatat beragama Islam pada akhir 2021. Dengan demikian, dapat disimpulkan bahwa pangsa pasar BPKH sangat besar. Hingga akhir tahun 2021, jumlah jamaah tunggu yang terdaftar di BPKH telah mencapai 5.207.345 jamaah, yang terdiri dari 5.107.415 calon jamaah haji reguler dan 99.930 calon jamaah haji khusus.

3. *Human Resources Transformation through Human Resources mapping and strengthening of comptence such as; licensing, certification and training.*
4. *Issue Gold Investment Book, a communication media to hajj pilgrim propectives and the public, in relation to accountability and transparency of Hajj Financial management in the form of Gold Investment.*

Marketing Aspect

The COVID-19 pandemic has limited people's mobility and caused economic recession in various countries. The Saudi Arabian government enforces the Hajj policy by limiting the arrival of its pilgrims. This also affects the decline in prospective new hajj registrants by up to 50% from conditions before the pandemic. BPKH remains committed to providing services to prospective Indonesian Hajj pilgrims through optimizing the financial management of Hajj.

The marketing strategies carried out to increase public interest in registering for Hajj are as follows:

1. *Active collaboration with BPS BPIH partners*
2. *Program to increase registrants with BPKH partners*
3. *Socialization and dissemination programs in various activities with Perhajian stakeholders*
4. *Appreciation and relationship programs with the Hajj Community*

Market Segment

As the Hajj Financial Management Agency, BPKH's market share is the Muslim community who have the obligation to perform the Hajj when they have physical, mental and financial abilities. The majority of the population in the country are Muslims. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs noted that Indonesia's population was 273.87 million as of December 31, 2021. This figure increased by 1.64 million people compared to the position on June 30, 2021 of 272.23 million. There are 238.09 million people or 86.93% of Indonesia's population who are recorded to be Muslim at the end of 2021. Thus, it can be concluded that BPKH's market share is very large. Until the end of 2021, the number of waiting pilgrims registered at BPKH has reached 5,207,345 pilgrims, consisting of 5,107,415 regular pilgrims and 99,930 special pilgrims.

Tinjauan Keuangan
Financial Review

Laporan Keuangan Tahun 2021 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.

Financial statement of 2021 was prepared and submitted by Hajj Financial Management Agency to the President and House of Representatives of the Republic of Indonesia through Minister of Religion pursuant to the mandate of Article 52 of Law Number 34 of 2014 on hajj Financial Magement, Article 41 of Government Regulation Number 5 of 2018 on Impementation of Law Number 34 of 2014 on Hajj Financial Management, Artile 17 of Presidential Regulation Number 110 of 2017 on Hajj Financial Management Agency (BPKH) and Article 10 of Hajj Financial Management Agency Regulation Number 3 of 2018 on Compliance Policy, implementation of Good Governance, Code of Ethics, Hajj Financial Management Agency Integrity Pact, Executing Agency must submit performance report and financial statement.

Laporan Keuangan BPKH Tahun 2021, 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 2021, Laporan Operasional, Laporan Arus Kas, dan Laporan Perubahan Aset Neto untuk tahun yang berakhir pada tanggal tersebut.

BPKH Financial Statement of 2021, was prepared and presented pursuant to Financial Accounting Standards (SAK) applicable and checking had been conducted by State Audit Agency with State Financial Accounting Standards, including Hajj Financial Management Agency Financial Statement consisting of Balance dated December 31, 2021, Operational Report, Cash Flow Report and Net Asset Change Report for the year ending on such date.

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.

According to BPK opinion, the foregoing financial statement was presented reasonably in all material matters. To obtain proper certainty on such financial statement fairness, BPK also conducted checking on internal control and compliance system on the provisions of the laws. Checking Result Report on Internal Controlling System and Examination Result Report on Compliance with the Provisions of Laws are inseparable parts of this report.

Laporan Posisi Keuangan

Posisi keuangan BPKH tahun 2021 secara umum mengalami peningkatan dibandingkan tahun sebelumnya. Posisi aset, liabilitas dan aset neto BPKH masing-masing mengalami pertumbuhan sebesar 10,17%, 5,88% dan 63,57%.

Statement of Financial Position

BPKH financial position in 2021 generally increased compared to the previous year. BPKH asset, liability and net asset position grew by 10.17%; 5.88% and 63.57% respectively.

Aset

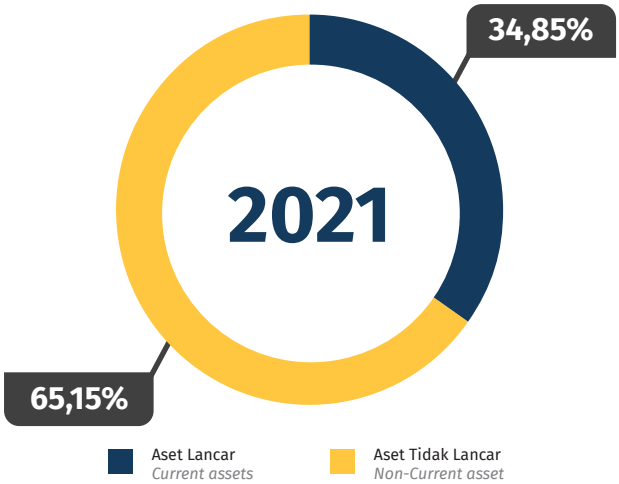
Assets

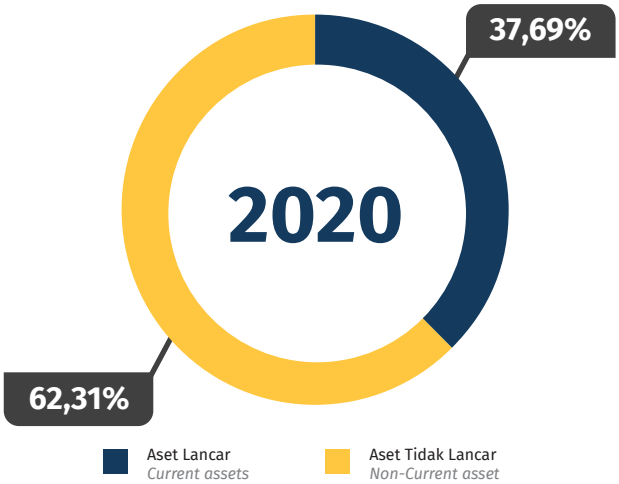
dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Aset Lancar *Current assets*	55.962.594	54.945.529	1.017.065	1,85
Aset Tidak Lancar *Non-Current asset*	104.633.346	90.826.231	13.807.115	15,20
Jumlah Aset *Total*	160.595.940	145.771.760	14.824.180	10,17

Total Aset BPKH per 31 Desember 2021 tercatat sebesar Rp160.596 miliar, meningkat 10,17% atau setara dengan Rp14.824 miliar dari tahun sebelumnya Rp145.772 miliar. Komposisi Aset BPKH tahun 2021 didominasi oleh Aset Tidak Lancar, yaitu 65,15%, sedangkan Aset Lancar sebesar 34,85%. Komposisi tersebut tidak mengalami perubahan dibandingkan tahun sebelumnya.

BPKH total assets per December 31, 2021 was in the amount of IDR160,596 billion, an increase of 10.17% or equal to IDR14,824 billion from the previous year IDR145,772 billion. BPKH asset composition in 2021 was dominated by Noncurrent Asset, which was 65.15%, while currrent asset was 34.85%. Such composition did not change compared to the previous year.





Aset Lancar

Current Asset

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Kas dan setara kas *Cash and cash equivalent*	9.247	17.952	(8.705)	(48,49)
Piutang *Receivables*	4.503	3.760	743	19,76
Persediaan *Inventories*	338	336	2	0,60
Beban dibayar dimuka *Prepaid Expenses*	12.247	11.597	650	5,60
Pendapatan yang masih harus diterima *Accrued Income*	1.725.851	718.547	1.007.304	140,19
Uang muka investasi *Investment Down Payment*	1.000.000	0	1.000.000	100,00
Penempatan pada bank *Placement on Banks*	45.636.508	45.331.357	305.151	0,67
Investasi jangka pendek *Short-Term Investment*	7.573.901	8.861.980	(1.288.079)	(14,53)
Jumlah Aset Lancar *Total of Current Asset*	55.962.594	54.945.529	1.017.065	1,85

Jumlah Aset Lancar BPKH tahun 2021 tercatat sebesar Rp55.963 miliar, naik 1,86% dibandingkan tahun sebelumnya sebesar Rp54.946 miliar. Kenaikan Aset Lancar tersebut utamanya disebabkan:

- Peningkatan pendapatan yang masih harus diterima sebesar Rp1.007 miliar, yaitu dari Rp719 miliar di tahun 2020 menjadi Rp1.726 miliar di tahun 2021 atau meningkat 140,19%. Peningkatan pendapatan yang masih harus diterima tersebut disebabkan disebabkan oleh peningkatan portofolio penempatan dan investasi yang berasal dari setoran jemaah baru serta imbal hasil yang diterima.
- Adanya uang muka investasi sebesar Rp1.000 miliar, yaitu uang muka investasi pada proses HMETD PTBMI yang ditujukan untuk investasi langsung dalam bentuk saham pada PT BMI.

Total of BPKH current Asset in 2021 was in the amount of IDR55,963 billion, an increase of 1.86% compared to the previous year in the amount of IDR54,946 billion. Such Current Asset Increase was mainly due to:

- *Increase of income that must be received in the amount of IDR1,007 billion, an increase from IDR719 billion in 2020 to become IDR1,726 billion in 2021 or an increase of 140.19%. Such increase of income that must be received was due to an increase in the placement and investment portfolio originating from new congregational deposits and the returns received.*
- *There is an investment advance of IDR1,000 billion, which is an investment advance in PTBMI's Pre-emptive Rights process which is intended for direct investment in the form of shares in PT BMI.*

- Peningkatan penempatan pada bank sebesar Rp305 miliar atau meningkat 0,67% dari tahun sebelumnya, yaitu dari Rp45.331 miliar di tahun 2020 menjadi Rp45.637 miliar di tahun 2021. Peningkatan tersebut sebagai dampak peningkatan aset dari aktivitas penerimaan dan pengeluaran haji yang ditempatkan pada BPS BPIH.
- Investasi jangka pendek BPKH tahun 2021 mengalami penurunan sebesar 14,53% atau sebesar Rp1.288 miliar, yaitu dari Rp8.862 miliar di tahun 2020 menjadi Rp7.574 miliar di tahun 2021. Hal tersebut disebabkan instrumen investasi yang akan jatuh tempo dalam pada tahun 2021 lebih sedikit dibandingkan dengan tahun sebelumnya, sedangkan sisa portofolio eksisting maupun investasi baru masih dikategorikan sebagai instrumen investasi jangka panjang (jatuh tempo lebih dari 1 tahun)

- *Increase of placement on bank in the amount of IDR305 billion or an increase of 0.67% from the previous year, from IDR45,331 billion in 2020 to become IDR45,637 billion in 2021. The increase was as a result of the increase in assets from hajj revenue and expenditure activities placed at BPS BPIH.*
- *BPKH short term investment in 2021 decreased by 14.53% or in the amount of IDR1,288 billion from IDR8,862 billion in 2020 to become IDR7,574 billion in 2021. This is due to fewer investment instruments that will mature in 2021 compared to the previous year, while the remaining existing portfolios and new investments are still categorized as long-term investment instruments (maturities of more than 1 year).*

Aset Tidak Lancar

Non-Current Assets

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Investasi jangka panjang *Long Term Investment*	104.576.358	90.713.182	13.863.176	15,28
Aset tetap - bersih *Fixed Asset - Net*	6.625	79.578	(72.990)	(91,68)
Aset tak berwujud - bersih *Intangible Asset - Net*	22.328	5.400	16.928	313,48
Kas yang dibatasi penggunaannya *Restricted Cash*	25.000	25.000	0	0,00
Aset lain-lain *Other Assets*	3.034	3.034	0	0,00
Jumlah Aset Tidak Lancar *Total of Non-Current Asset*	104.633.346	90.953.356	13.679.990	15,04

Jumlah Aset Tidak Lancar BPKH tahun 2021 tercatat sebesar Rp104.633 miliar, naik 15,04% dibandingkan tahun sebelumnya sebesar Rp90.953 miliar. Kenaikan Aset Tidak Lancar tersebut utamanya disebabkan:

- Peningkatan investasi jangka panjang sebesar Rp13.863 miliar atau 15,28%, yaitu dari Rp90.713 miliar

Total of BPKH Noncurrent Asset was in the amount of IDR104,633 billion, an increase of 15.04% compared to the previous year in the amount of IDR90,953 billion. Such Noncurrent Asset increase was mainly due to:

- *An increase in long-term investment by IDR13,863 billion or 15.28%, from IDR90,713 billion in 2020*

di tahun 2020 menjadi Rp104.576 miliar. Investasi baru masih dikategorikan sebagai instrumen investasi jangka panjang yang waktu jatuh temponya lebih dari 1 tahun. Peningkatan investasi jangka panjang BPKH pada tahun 2021 disebabkan adanya belanja investasi baru dalam rangka optimalisasi dana haji.

- Jumlah aset tetap – bersih BPKH tahun 2021 turun menjadi Rp7 miliar dari Rp80 miliar di tahun 2020. Penurunan yang cukup signifikan tersebut disebabkan adanya hibah aset tetap dari BPKH kepada Kementerian Agama untuk keperluan penyelenggaraan ibadah haji.
- Jumlah aset tidak berwujud – bersih BPKH tahun 2021 mencapai Rp22 miliar, naik 313,48% atau sebesar Rp17 miliar, dari tahun sebelumnya Rp5 miliar. Peningkatan jumlah aset tak berwujud – bersih tersebut disebabkan adanya perolehan aset tidak berwujud baru pada tahun 2021 berupa sistem aplikasi.

to IDR104,576 billion. New investments are still categorized as long-term investment instruments with maturities of more than 1 year. The increase in BPKH's long-term investment in 2021 is due to new investment spending in the context of optimizing hajj funds.

- *Total fixed assets – net of BPKH in 2021 decreased to IDR7 billion from IDR80 billion in 2020. The significant decrease was due to a fixed asset grant from BPKH to the Ministry of Religion for the purpose of organizing the pilgrimage.*
- *Total intangible assets – net BPKH in 2021 reached IDR22 billion, an increase of 313.48% or IDR17 billion, from the previous year of IDR5 billion. The increase in the number of intangible assets - net was due to the acquisition of new intangible assets in 2021 in the form of an application system.*

Liabilitas

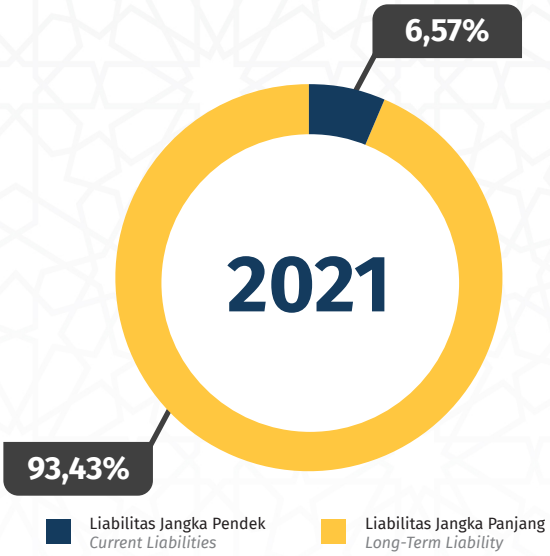
Liabilities

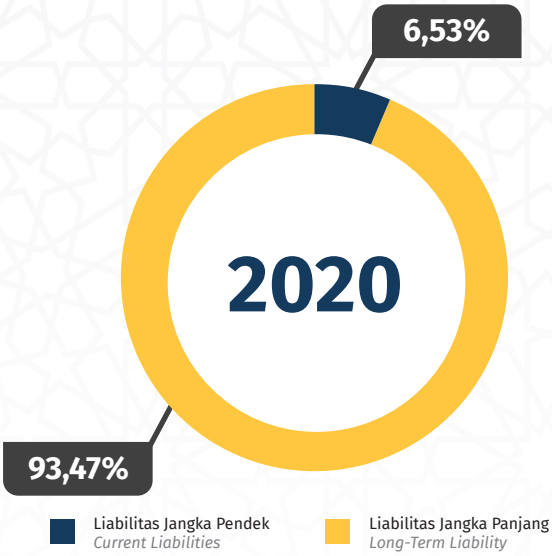
dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Liabilitas Jangka Pendek *Short-Term Liability*	9.391.900	8.805.107	586.793	6,66
Liabilitas Jangka Panjang *Long-Term Liability*	133.492.627	126.138.460	7.354.167	5,83
Jumlah Liabilitas *Total Liability*	142.884.526	134.943.567	7.940.959	5,88

Jumlah Liabilitas BPKH pada akhir tahun 2021 tercatat sebesar Rp142.885 miliar, meningkat Rp7.941 miliar atau 5,88% dibandingkan tahun sebelumnya Rp134.944 miliar. Liabilitas BPKH tahun 2021 utamanya berupa Liabilitas Jangka Panjang mencapai Rp133.493 miliar atau 93,43% dari Liabilitas Badan.

Total of BPKH liabilities at the end of 2021 was in the amount of IDR142,885 billion, an increase of IDR7,941 billion or 5.88% compared to the previous year in the amount of IDR134,944 billion. BPKH liability in 2021 was mainly in the form of Long Term Liability reaching IDR133,493 billion or 93.43% from Agency Liability.





Liabilitas Jangka Pendek

Current Liabilities

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Utang Beban *Expense Payable*	28.479	15.907	12.572	79,03
Utang Jemaah Tunda *Payable of Postponed Pilgrims*	9.180.651	8.661.589	519.062	5,99
Utang Pajak *Tax Payable*	53.419	700	52.719	7531,29
Utang Lain-Lain *Other Payables*	129.350	126.911	2.439	1,92
Jumlah Liabilitas Jangka Pendek *Total Current Liabilities*	9.391.900	8.805.107	586.793	6,66

Jumlah Liabilitas Jangka Pendek BPKH pada 31 Desember 2021 tercatat sebesar Rp9.392 miliar, meningkat 6,66% atau Rp587 miliar dibandingkan jumlah Liabilitas Jangka Pendek tahun sebelumnya sebesar Rp8.805 miliar. Peningkatan jumlah Liabilitas Jangka Pendek tersebut disebabkan:

- Utang beban BPKH tahun 2021 tercatat sebesar Rp28 miliar, meningkat 79,03% dari tahun sebelumnya Rp16 miliar. Hal tersebut disebabkan adanya peningkatan daftar kewajiban dibandingkan dengan tahun sebelumnya.

Total BPKH Short Term Liability on December 31, 2021 was in the amount of IDR9,392 billion, an increase of 6.66% or IDR587 billion compared to total Short Term Liability of the previous year in the amount of IDR8,805 billion. Such increase of total Short Term Liability was due to:

- *BPKH indebtedness in 2021 was in the amount of IDR28 billion, an increase of 79.03% from the previous year of IDR16 billion. This was due to an increase in the list of obligations compared to the previous year*

- Utang jemaah tunda tahun 2021 tercatat sebesar Rp9.181 miliar, meningkat 5,99% atau sebesar Rp519 miliar dari tahun sebelumnya sebesar Rp8.662 miliar. Hal tersebut disebabkan oleh reklasifikasi nilai *virtual account* jemaah tunda yang sebelumnya disajikan pada liabilitas jangka panjang.
- Utang pajak BPKH tahun 2021 meningkat signifikan menjadi Rp53 miliar dari tahun sebelumnya Rp700 juta. Hal tersebut disebabkan adanya utang pajak yang berasal dari penerimaan hibah saham PT. BMI dari pemegang saham sebelumnya

- *Delayed congregational debt in 2021 was recorded at IDR9,181 billion, an increase of 5.99% or IDR519 billion from the previous year of IDR8,662 billion. This was due to the reclassification of the value of the delayed congregation's virtual account which was previously presented in long-term liabilities.*
- *BPKH tax debt in 2021 significantly increased to become IDR53 billion from the previous year IDR700 million. This is due to the tax debt originating from the receipt of grants from PT BMI from previous shareholders.*

Liabilitas Jangka Panjang

Long-Term Liability

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Dana Titipan Jemaah *Pilgrims' Payables*	133.254.548	125.900.381	7.354.167	5,84
Pendapatan Nilai Manfaat yang Ditangguhkan *Deffered Income*	238.079	238.079	0	0,00
Jumlah Liabilitas Jangka Panjang *Total Long-Term Liability*	133.492.627	126.138.460	7.354.167	5,83

Jumlah Liabilitas Jangka Panjang BPKH pada 31 Desember 2021 tercatat sebesar Rp133.493 miliar, meningkat 5,83% atau Rp7.354 miliar dibandingkan jumlah Liabilitas Jangka Panjang tahun sebelumnya sebesar Rp126.138 miliar. Peningkatan jumlah Liabilitas Jangka Panjang tersebut disebabkan oleh meningkatnya dana titipan jemaah dari Rp125.900 miliar di tahun 2020 menjadi Rp133.255 miliar di tahun 2021.

Total BPKH Long Term Liability on December 31, 2021 was in the amount of IDR3,493 billion, an increase of 5.83% or IDR7,354 billion compared to the previous year total Long Term Liability in the amount of IDR126,138 billion. Such increase of long term liability was due to the increase of hajj congregation deposit from IDR125,900 billion in 2020 to become IDR133,255 billion in 2021.

Aset Neto

Net Assets

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Tanpa Pembatasan *No Restrictions*	488.771	1.077.452	(588.681)	(54,64)
Dengan Pembatasan *With Restrictions*	17.222.643	9.750.741	7.471.902	76,63
Jumlah Aset Neto *Total Net Asset*	17.711.413	10.828.194	6.883.219	63,57
Jumlah Liabilitas dan Aset Neto *Total Liabilities and Net Assets*	160.595.940	145.771.760	14.824.180	10,17

Jumlah Aset Neto BPKH tahun 2021 tercatat sebesar Rp17.711 miliar, meningkat 63,57% atau setara dengan Rp6.883 miliar dari tahun sebelumnya sebesar Rp10.828 miliar. Aset Neto BPKH tahun 2021 terdiri dari Aset Neto Dana BPIH sebesar Rp13.975 miliar dan Aset Neto DAU sebesar Rp3.736 miliar.

Total of BPKH Net Assets in 2021 was in the amount of IDR17,711 billion, an increase of 63.57% or equal to IDR6,883 billion from the previous year in the amount of IDR10,828 billion. BPKH Net Asset in 2021 consisted of BPIH Fund Net Asset in the amount of IDR13,975 billion and DAU Net Asset in the amount of IDR3,736 billion.

Nilai aset neto merupakan selisih antara Aset BPKH dan Kewajiban yang muncul atas pengelolaan dana BPIH, DAU dan dana operasional BPKH.

Net Asset Value is the discrepancy between BPKH Asset and Obligation arises from BPIH fund management, DAU and BPKH operational fund.

Laporan Operasional

Operational Report

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Pendapatan Setoran Jemaah Berangkat *Deposit Revenue of Departing Pilgrims*	0	0	0	0,00
Beban Penyelenggaraan Ibadah Haji Kementerian Agama *Hajj Pilgrimage Operational Cost to the Ministry of Religious Affairs*	0	(17.946)	17.946	100,00

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Surplus/(Defisit) Biaya Penyelenggaraan Ibadah Haji (BPIH) *Surplus/(Deficit) of Hajj Pilgrimage Operational Cost*	0	(17.946)	17.946	(100,00)
Pendapatan Nilai Manfaat BPIH *Income Earned from Hajj Pilgrimage Operational Cost*	9.764.218	7.204.350	2.559.868	35,53
Penyaluran untuk Rekening Virtual *Return Allocared to Virtual Account*	(2.500.000)	(2.000.000)	500.000	25,00
Beban operasional BPKH *BPKH Operating Expenses*	(234.005)	(159.387)	(74.618)	46,82
Beban hibah *Grant Charge*	(64.957)	0	64.957	100,00
Surplus/(Defisit) Dana PIH *Surplus/(Deficit) Hajj Travel Cost*	6.965.256	5.044.963	1.920.293	38,06
Pendapatan nilai manfaat Dana Abadi Umat (DAU) *Income Earned from Ummatic Trust Fund Returns*	237.616	229.224	8.392	3,66
Penyaluran program kemaslahatan *Return for BPKH Trust Fund - Philantrophic Program*	(189.446)	(131.644)	(57.802)	43,91
Surplus/(Defisit) Dana Abadi Umat *Surplus/(Deficit) of Ummatic Trust Fund*	48.169	97.580	(49.411)	(50,64)
Akumulasi Surplus/(Defisit) *Surplus/(Deficit) Accumulation*	7.013.425	5.124.596	1.888.829	36,86
Pendapatan hibah *Grant income*	236.935	0	236.935	100,00
Pendapatan di entitas asosiasi *Income in social entity*	7.003	0	7.003	100,00
Pendapatanan lain-lain *Other Income*	499.554	0	499.554	100,00
Total Surplus/(Defisit) Sebelum Pajak Penghasilan *Total Surplus/(Deficit) Before Income Tax*	7.756.918	5.124.596	2.632.322	51,37
Beban Pajak Penghasilan *Income Tax Charge*	(52.126)	0	52.126	100,00
Penghasilan/(Beban) komprehensif lain *Other comprehensive Income/Charge*	21.676	655.514	(633.838)	(96,69)
Total Surplus Komprehensif *Total Comprehensive Surplus*	7.726.468	5.780.110	1.946.358	33,67

Pendapatan Setoran Jemaah Berangkat

Tahun 2021, pemberangkatan jemaah haji kembali mengalami pembatalan setelah Pemerintah Arab Saudi memutuskan untuk menyelenggarakan ibadah haji untuk kalangan terbatas, yaitu khusus bagi jemaah yang telah tinggal di Arab Saudi, 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.

Departing Pilgrim Deposit Income

in 2021, hajj pilgrim departure was cancelled once again after the Government of Saudi Arabia decided to organize Hajj Pilgrim for limited circle, special for congregations who have lived in Saudi Arabia, therefore departing congregation deposit income received by BPKH was IDR0. Payment in full made by Hajj Pilgrim prospectives was booked as Delayed Congregation Debt in BPKH balance.

Beban Penyelenggaraan Ibadah Haji Kementerian Agama

Dikarenakan tidak terdapat pemberangkatan jemaah haji di tahun 2021, maka beban penyelenggaraan ibadah haji Kementerian Agama tahun 2021 tercatat sebesar Rp0, turun signifikan dari tahun sebelumnya Rp18 miliar.

Ministry of Religion Hajj Pilgrim Organizing Charge

Due to the absence of hajj pilgrim depature in 2021, Ministry of Religion hajj pilgrim organizing charge in 2021 was in the amount of IDR0, a significant increase from the previous year in the amount of IDR18 billion.

Defisit BPIH

Sejalan dengan tidak diberangkatkannya jemaah haji, maka tidak terdapat defisit atau surplus dari BPIH yang dicatatkan BPKH tahun 2021.

BPIH Deficit

Along with the non dparture of hajj pilgrim there was no deficit nor was there a surplus from BPIH booked by BPKH in 2021.

Pendapatan Nilai Manfaat

Jumlah pendapatan nilai manfaat dari dana BPIH tahun 2021 tercatat sebesar Rp9.764 miliar, meningkat 35,53% dibandingkan tahun sebelumnya Rp7.204 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.

Benefit Value income

Total of benefit value income from BPIH fund in 2021 was in the amount of IDR9,764 billion, an increse of 35.53% compared to the previous year IDR7,204 billion. Hajj financial benefit value consisted of hajj financial placement in BPS-BPIH profit sharing and investment yield from sharia securities and accrual basis calculation.

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.

Virtual Account Distribution

As mandated in Law Number 34/2014 on Hajj Financial Management, BPKH distributed benefit value of hajj fund investment to delayed congregation. Such benefit value distribution was done through virtual account for each congregation.

Tahun 2021, BPKH menyalurkan dana ke rekening virtual dengan total sebesar Rp2.500 miliar dan nilai ini mengalami peningkatan dari tahun sebelumnya yang sebesar Rp2.000 miliar. Penyaluran untuk rekening virtual jemaah tunggu (*waiting list*) untuk tahun 2021 sebesar

In 2022 BPKH distributed fund to virtual account with a total amount of IDR2,500 billion and this value increased from the previous year in the amount of IDR2,000 billion. Distribution of delayed congregation (waiting list) virtual account in 2021 in this amount was stipulated by BPKH

ini ditetapkan oleh Badan Pelaksana BPKH berdasarkan dokumen pemutakhiran rencana strategis BPKH Tahun 2019-2023 yang telah disetujui oleh Komisi VIII DPR RI.

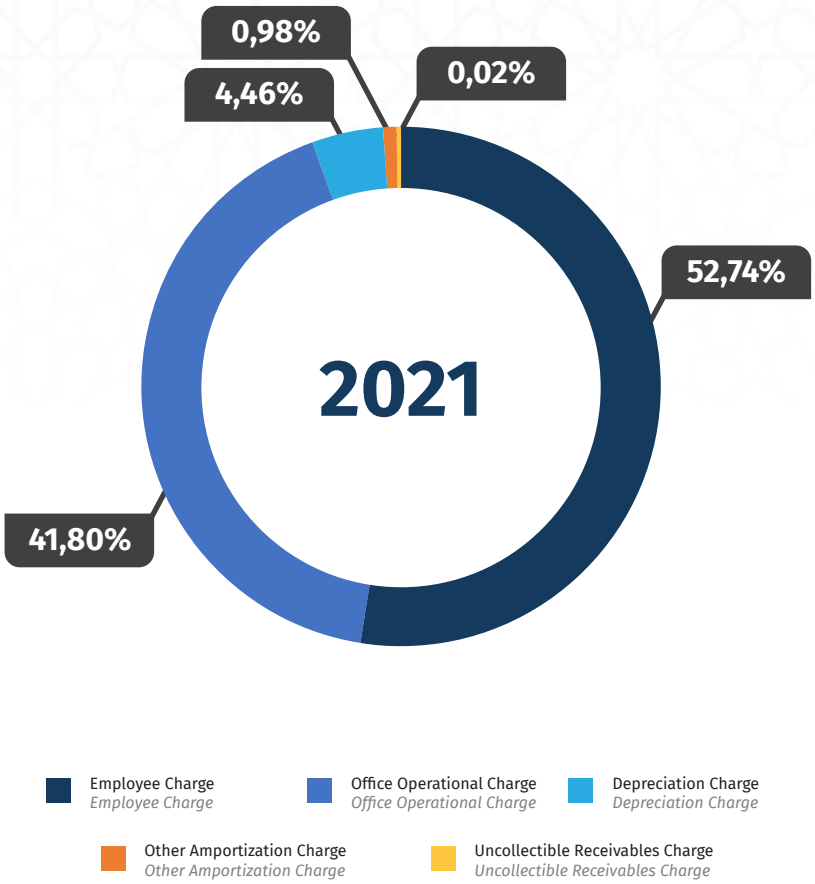
Executing Agency based on BPKH strategic plan updated document of 2019-2023 which had been approved by Commission VII of the House of Representatives of the Republic of Indonesia.

Beban Operasional BPKH

Jumlah beban operasional BPKH tahun 2021 tercatat sebesar Rp234 miliar, meningkat 46,82% dari tahun sebelumnya Rp159 miliar.

BPKH Operational Charge

Total BPKH operational charge in 2021 was in the amount of IDR234 billion, an increase of 46.82% from the previous year IDR159 billion.



Beban operasional BPKH tahun 2021 utamanya adalah beban pegawai, yaitu beban gaji, beban hak keuangan lainnya, beban pajak pegawai dan beban pegawai lainnya dengan total sebesar Rp123 miliar. Beban operasional lainnya adalah beban operasional kantor, beban penyusutan, beban amortisasi lainnya dan beban penyisihan piutang tak tertagih.

BPKH operational charges in 2021 were mainly employee charge, salary charge, other financial charges, employee tax charge and other employee charges with a total amount of IDR123 billion. Other operational charges were office operational charge, depreciation charge, other amortization charges and uncollectible receivables.

Surplus Dana PIH

Tahun 2021, BPKH mencatat surplus dana PIH sebesar Rp6.965 miliar, meningkat 38,06% dari tahun sebelumnya sebesar Rp5.045 miliar. Peningkatan tersebut utamanya berasal dari peningkatan imbal hasil dari penempatan dan investasi dan efektifnya pengecualian pengenaan pajak penghasilan atas imbal hasil tersebut. Selain itu, terdapat pendapatan atas pembubaran Reksa Dana menjadi swakelola

Pendapatan Nilai Manfaat Dana Abadi Umat (DAU)

Pendapatan nilai manfaat dari pengelolaan Dana Abadi Umat tahun 2021 tercatat sebesar Rp238 miliar, meningkat 3,66% dibandingkan tahun sebelumnya Rp229 miliar. Nilai manfaat dari pengelolaan DAU tahun 2021 diperoleh dari peningkatan portofolio DAU tahun 2021 yang berasal dari efisiensi penyaluran kemaslahatan tahun sebelumnya.

Penyaluran Program Kemaslahatan

Jumlah beban program kemaslahatan per 31 Desember 2021 adalah sebesar Rp189 miliar, meningkat 43,91% dibandingkan tahun sebelumnya Rp131 miliar. Distribusi beban program kemaslahatan tahun 2021 dan 2020 terbagi menjadi beberapa program yakni:

PIH Fund Surplus

In 2021, BPKH recorded a surplus of PIH funds of IDR6,965 billion, an increase of 38.06% from the previous year of IDR5,045 billion. The increase was primarily due to an increase in returns from placements and investments and the effective exemption from income tax on these returns. In addition, there is income from the dissolution of mutual funds into self-management

Ummah Endowment Fund (DAU) Income

The income from the benefit value from the management of the People's Endowment Fund in 2021 was recorded at IDR238 billion, an increase of 3.66% compared to the previous year of IDR229 billion. The value of the benefits of managing the 2021 DAU is obtained from an increase in the 2021 DAU portfolio which comes from the efficiency of the distribution of benefits from the previous year.

Philantrophy Program Distribution

Total amount of philantrophy program charge per December 31, 2021 was in the amount of IDR189 billion, an increase of 43.91% compared to the previous year IDR131 billion. Philanthropy program charge distribution in 2021 and 2020 was divided into several programs as follows:

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Pelayanan Ibadah Haji (Pengembalian) *Hajj Pilgrim Service (Return)*	61.401	0	61.401	100,00
Pendidikan dan Dakwah *Education and Da'wah*	63.715	45.257	18.458	40,78
Sarana Prasarana Ibadah *Worship Facilities*	12.434	26.653	(14.219)	(53,35)
Kesehatan *Health*	21.869	28.238	(6.369)	(22,55)
Sosial Keagamaan *Religious Social*	21.183	30.504	(9.321)	(30,56)

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Ekonomi Umat *Ummah Economy*	8.844	1.001	7.843	783,52
Jumlah *Total*	189.446	131.644	57.802	43,91

Akumulasi Surplus

Akumulasi surplus yang dibukukan BPKH tahun 2021 mencapai Rp7.013 miliar, meningkat 36,85% dari tahun sebelumnya sebesar Rp5.125 miliar. Peningkatan akumulasi surplus tersebut utamanya berasal dari peningkatan imbal hasil dari penempatan dan investasi dan efektifnya pengecualian pengenaan pajak penghasilan atas imbal hasil tersebut. Selain itu, terdapat pendapatan atas pembubaran Reksa Dana menjadi swakelola.

Surplus Accumulation

The accumulated surplus recorded by BPKH in 2021 reached IDR7,013 billion, an increase of 36.85% from the previous year of IDR5,125 billion. The increase in accumulated surplus was mainly due to the increase in returns from placements and investments and the effective exemption from income tax on these returns. In addition, there is income from the dissolution of mutual funds into self-management.

Pendapatan Hibah

Tahun 2021, BPKH memperoleh pendapatan hibah sebesar Rp237 miliar yang merupakan penerimaan hibah saham BMI dari IsDB, Boubyan dan SEDCO.

Grant Income

In 2021 BPKH obtained grant income in the amount of IDR237 billion which was BMI share grant acquisition from IsDB, Boubyan and SEDCO.

Pendapatan Lain-lain

Pendapatan lain-lain merupakan pendapatan yang diperoleh dari keuntungan/*spread* atas penjualan valuta asing yang diperoleh pada tahun sebelumnya namun dikarenakan tidak adanya keberangkatan ibadah haji maka valuta asing tersebut dijual pada tahun 2021. Pendapatan lain-lain yang dibukukan BPKH mencapai Rp500 miliar.

Other Income

Other income is income derived from the profit/spread on the sale of foreign currency obtained in the previous year but due to the absence of pilgrimage departures, the foreign currency will be sold in 2021. Other income recorded by BPKH reached IDR500 billion.

Total Surplus Sebelum Pajak Penghasilan

Jumlah surplus sebelum pajak penghasilan yang dibukukan BPKH tahun 2021 mencapai Rp7.756 miliar, meningkat 51,37% dari tahun sbeelumnya sebesar Rp5.125 miliar.

Total Surplus Before Income Tax

Total surplus before income tax booked by BPKH in 2021 reached IDR7,756 billion, an increase of 51.37% from the previous year in the amount of IDR5,125 billion.

Penghasilan Komprehensif Lain

Jumlah penghasilan komprehensif yang dibukukan BPKH tahun 2021 tercatat sebesar Rp22 miliar, turun signifikan dibandingkan tahun 2020 yang sebesar Rp656 miliar. Penurunan tersebut disebabkan oleh penjualan signifikan Reksa Dana pada tahun 2021 sehingga penghasilan komprehensif lain yang bersumber dari peningkatan nilai aktiva bersih Reksa Dana jauh lebih kecil dibanding tahun lalu.

Other Comprehensive Income

Total comprehensive income recorded by BPKH in 2021 was recorded at IDR22 billion, a significant decrease compared to 2020 which was IDR656 billion. The decrease was due to the significant sales of mutual funds in 2021 so that other comprehensive income from the increase in the net asset value of mutual funds was much smaller than last year.

Total Surplus Komprehensif

Total surplus komprehensif yang dibukukan BPKH tahun 2021 mencapai Rp7.726 miliar, meningkat 33,67% atau Rp1.946 miliar dari tahun sebelumnya sebesar Rp5.780 miliar.

Total Comprehensive Surplus

Total comprehensive surplus booked by BPKH in 2021 reached IDR7,726 billion, an increase of 33.67% or IDR1,946 billion from the previous year in the amount of IDR5,780 billion.

Laporan Arus Kas

Statement of Cash Flows

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Arus Kas dari (untuk) Aktivitas Operasi *Cash Flow from (to) operational Activities*	9.245.307	7.589.713	1.655.594	21,81
Arus Kas dari (untuk) Aktivitas Investasi *Cash Flow from (to) Investment Activities*	(14.626.207)	(20.153.997)	(5.527.790)	(27,43)
Arus Kas dari (untuk) Aktivitas Pendanaan *Cash Flow from (to) Funding Activities*	5.372.195	12.573.352	(7.201.157)	(57,27)
Kenaikan Kas dan Setara Kas *Cash Increase and Cash Equivalent*	(8.705)	9.068	(17.773)	(196,00)
Kas dan Setara Kas Awal Tahun *Cash and Cash Equivalent in Early Year*	17.952	8.884	9.068	102,07
Kas dan Setara Kas Akhir Tahun *Cash and Cash Equivalent at the end of the year*	9.247	17.948	(8.701)	(48,49)

Jumlah kas dan setara kas BPKH pada akhir tahun 2021 tercatat sebesar Rp9 miliar, turun 48,48% dibandingkan posisi awal tahun sebesar Rp18 miliar. Penurunan jumlah kas dan setara kas tersebut utamanya disebabkan turunnya penerimaan kas dari aktivitas pendanaan.

BPKH Total cash and cash equivalent at the end of 2021 was in the amount of IDR9 billion, an increase of 48.48% compared to early year position in the amount of IDR18 billion. Such total cash and cash equivalent decrease was mainly due to the decreased cash acquisition from funding activities.

Arus Kas dari Aktivitas Operasi

Cash Flow from Operational Activities

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Penerimaan nilai manfaat *Benefit Value Acquisition*	9.873.140	8.440.138	1.433.002	16,98
Penerimaan operasional efisiensi haji *Hajj Efficiency Operational Acquisition*	0	153.655	(153.655)	(100,00)
Penerimaan dana jemaah tidak berangkat *Non Departing Hajj Pilgrim Fund Acquisition*	0	47.617	(47.617)	(100,00)
Penerimaaan piutang *Receivables Acquisition*	240	277.387	(277.147)	(99,91)
Penerimaan lain-lain *Other Income*	9.866	84.565	(74.699)	(88,33)
Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat *Hajj Pilgrim Organizing transfer Expenditure from benefit value*	0	(7.194)	7.194	100,00
Pengeluaran beban pajak nilai manfaat *Benefit Value Tax Charge Expenditure*	(234.809)	(1.090.266)	(855.457)	(78,46)
Pengeluaran operasional BPKH *BPKH Operational Expenditure*	(196.587)	(159.545)	37.042	23,22
Pengeluaran kegiatan untuk kemaslahatan umat Islam *Activities expenditure for Islam ummah philanthropy*	(188.932)	-(156.643)	32.289	20,61
Pengeluaran lain-lain *Other Expenditure*	(17.612)	0	17.612	100,00
Kas Bersih yang diperoleh dari Aktivitas Operasi *Net Cash Obtained From Operational Activities*	9.245.307	7.589.713	1.655.594	21,81

Arus kas bersih yang diperoleh dari aktivitas operasi tahun 2021 mncapai Rp9.245 miliar, meningkat 21,81% dibandingkan tahun sebelumnya sebesar Rp7.590 miliar. 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.

Net Cash Flow obtained from operational activities in 2021 reached IDR9,245 billion, an increase of 21.81% compared to the previous year in the amount of IDR7,590 billion. Cash from operational activities describes cash acquisition and expenditure for hajj operational activities (hajj efficiency, hajj pilgrim organizing transfer, and others) BPKH operations during one period.

Arus kas masuk diperoleh dari:

- Penerimaan nilai manfaat
  Tahun 2021, BPKH memperoleh nilai manfaat sebesar Rp9.873 miliar, meningkat 16,98% dibandingkan tahun sebelumnya sebesar Rp8.440 miliar.
- Penerimaan piutang
  BPKH mencatat penerimaan piutang sebesar Rp240 juta di tahun 2021, turun 99,91% dari tahun sebelumnya sebesar Rp277 miliar.
- Penerimaan lain-lain
  Jumlah penerimaan lain-lain BPKH tahun 2021 tercatat sebesar Rp10 miliar, turun 88,33% dari tahun sebelumnya Rp85 miliar.

Arus kas keluar digunakan untuk:

- Pengeluaran beban pajak nilai manfaat
  Jumlah pengeluaran beban pajak nilai mafaat tahun 2021 mencapai Rp235 miliar, turun 78,46% dari tahun sebelumnya sebesar Rp1.090 miliar.
- Pengeluaran operasional BPKH
  Biaya operasional BPKH tahun 2021 tercatat sebesar Rp197 miliar, meningkat 23,22% dari tahun sebelumnya sebesar Rp160 miliar.
- Pengeluaran kegiatan untuk kemaslahatan umat Islam
  Biaya kegiatan kemaslahatan umat islam tahun 2021 tercatat sebesar Rp189 miliar, meningkat 20,61% dari tahun sebelumnyasebesar Rp157 miliar.
- Pengeluaran lain-lain
  Jumlah pengeluaran lain-lain BKH tahun 2021 mencapai Rp18 miliar, dimana tahun sebelumnya pengeluaran lain-lain tercatat Rp0.

Incoming cash flow was obtained from:

- *Benefit value acquisition*
  In 2021 BPKH obtained benefit bvalue in the amount of IDR9,873 billion, an increase of 16.98% compared to the previous year in the amount of IDR8,440 billion.
- *Receivable Acquisition*
  BPKH booked receivable acquisition in the amount of IDR240 million in 2021, a decrease of 99.91% from the previous year in the amount of IDR277 billion.
- *Other acquisitions*
  The amount of BPKH other acquisitions in 2021 was in the amount of IDR10 billion, a decrease of 88.33% from the previous year in the amount of IDR85 billion.

Outgoing cash flow was used for:

- *Benefit value tax charge expenditure*
  The amount of Benefit value tax charge expenditure in 2021 reached IDR235 billion, a decrease of 78.46% from the previous year in the amount of IDR1,090 billion.
- *BPKH operational expenditure*
  BPKH operational cost in 2021 was in the amount of IDR197 billion, an increase of 23.22% from the previous year in the amount of IDR160 billion.
- *Activity expenditure for Islam ummah philanthropy*

  Islam ummah philanthropy activity cost in 2021 was in the amount of IDR189 billion, an increase of 20.61% from the previous year in the amount of IDR157 billion.
- *Other expenditure*
  BPKH other expenditure in 2021 reached IDR18 billion in which the previous year other expenditure was in the amount of IDR0.

Arus Kas dari Aktivitas Investasi

Cash Flow from Investment Activity

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Arus Kas Dari Aktivitas Investasi *Cash Flow from Investment Activities*				
Pembelian aset tetap *Fixed Asset Purchase*	(2.013)	(1.542)	471	30,54

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Pembelian aset tak berwujud *Intangible Asset Purchase*	(19.340)	(162)	19.178	11838,27
Kenaikan/(Penurunan) penempatan pada bank *Increase/(Decrease) of Placement on Bank*	(305.150)	8.959.775	(9.264.925)	(103,41)
Perolehan investasi *Investing Acquisition*	(23.801.986)	(39.647.476)	(15.845.490)	(39,97)
Hasil pelepasan dan pencairan investasi *Investment Discharge and Disbursement Result*	9.502.283	10.560.408	(1.058.125)	(10,02)
Wakaf Temporer (CWLS) *Temporary Waqf (CWLS)*	0	(25.000)	25.000	100,00
Kas Bersih yang diperoleh dari Aktivitas Investasi *Net Cash obtained from Investment Activities*	(14.626.207)	(20.153.997)	(5.527.790)	(27,43)

Arus kas bersih yang digunakan untuk aktivitas investasi tahun 2021 mencapai Rp14.626 miliar, turun 27,43% dibandingkan tahun sebelumnya sebesar Rp20.154 miliar. Kas dari aktivitas investasi menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan investasi BPKH selama satu periode.

Net cash flow used for investment activity in 2021 reached IDR14,626 billion, a decrease of 27.43% compared to the previous year in the amount of IDR20,154 billion. Cash from investment describes cash acquisition and expenditure for BPKH investment activities for one period.

Arus kas masuk diperoleh dari:

- Hasil pelepasan dan pencairan investai
  Jumlah pelepasan dan pencairan investasi tahun 2021 tercatat sebesar Rp9.502 miliar, turun 10,02% dibandingkan tahun 2020 sebesar Rp10.560 miliar.

Cash Flow was obtained from:

- *Investment discharge and disbursement result*
  The amount of inverstment discharge and disbursement in 2021 was in the amount of IDR9,502 billion, a decrease of 10.02% compared to 2020 in the amount of IDR10,560 billion.

Arus kas keluar digunakan untuk:

- Pembelian aset tetap
  Tahun 2021, BPKH emmbeli aset tetap senilai Rp2 miliar, meningkat 30,54% dari tahun sebelumnya Rp1 miliar.
- Pembelian aset tak berwujud
  Untuk menunjang operasional, BPKH melakukan pembelian aset tak berwujud sebesar Rp19 miliar di tahun 2021, meningkat signifikan dibandingkan tahun sebelumnya sebesar Rp162 juta.

Outgoing cash flow was used for:

- *Fixed Asset Purchase*
  In 2021 BPKH purchased fixed asset with a value of IDR2 billon, an increase of 30.54% from the previous year in the amount of IDR1 billion.
- *Intangible Asset Purchase*
  To support operations BPKH purchased Intangible Asset in the amount of IDR19 billion in 2021, a significant increase compared to the previous year in the amount of IDR162 million.

- Perolehan investasi
  Arus kas keluar yang berasal dari investasi pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp23.802 miliar, mengalami penurunan sebesar 39,97% atau setara dengan Rp15.845 miliar dibandingkan dengan periode tahun sebelumnya sebesar Rp39.647 miliar.
- Wakaf Temporer (CWLS)
  Arus kas keluar yang berasal dari wakaf temporer (CWLS) pada periode tahun 2021 sebesar Rp0, turun dari tahun sebelumnya Rp25 miliar.

- *Investing Acquisition*
  Outgoing cash flow derived from investment from January 1, 2021 Arus to December 31, 2021 period was in the amount of IDR23,802 billion, a decrease of 39.97% or equal to IDR15,845 billion compared to the previous period in the amount of IDR39,647 billion.
- *Temporary Waqf (CWLS)*
  Outgoing cash derived from temporary waqf (CWLS) for the period of 2021 was in the amount of IDR0, a decrease from the previous year in the amount of IDR25 billion.

Arus Kas dari Aktivitas Pendanaan

Cash Flow from Funding Acivities

dalam jutaan rupiah
in million rupiah

Uraian *Description*	2021	2020	Pertumbuhan (Penurunan) *Growth (Decrease)*	
			Rp *IDR*	%
Arus kas dari aktivitas pendanaan *Cash Flow From Funding Activities*				
Penerimaan setoran jemaah *Congregation Deposit Acquisition*	7.002.903	13.650.770	(6.647.867)	(48,70)
Pengeluaran transfer penyelenggaraan ibadah haji dari setoran jemaah *Hajj Pilgrim Organizing Transfer Expenditure From Congregation Deposit*	0	0	0	0,00
Pengeluaran untuk pengembalian dan pembatalan BPIH *Expenditure For Return And Cancellation Of BPIH*	(1.630.708)	(1.077.418)	553.290	51,35
Pengeluaran nilai manfaat yang ditangguhkan *Deferred Benefit Value Expenditure*	0	0	0	0,00
Kas bersih yang diperoleh dari Aktivitas Pendanaan *Net Cash Obtained From From Funding Activities*	5.372.195	12.573.352	(7.201.157)	(57,27)

Arus kas bersih yang diperoleh dari aktivitas pendanaan tahun 2021 tercatat sebesar Rp5.372 miliar, turun 57,27% dari tahun sebelumnya sebesar Rp12.573 miliar. Kas dari aktivitas pendanaan menjelaskan aktivitas penerimaan dan pengeluaran kas untuk kegiatan pendanaan haji selama satu periode.

Net cash flow obtained from funding activities in 2021 was in the amount of IDR5,372 billion, an increase of 57.27% from the previous year in the amount of IDR12,573 billion. Cash from funding activities describes cash acquisition and expenditure for hajj funding activities during one period.

Arus kas masuk diperoleh dari:

- Penerimaan setoran jemaah
  Arus kas masuk yang berasal dari penerimaan setoran jemaah pada periode tahun 2021 adalah sebesar Rp7.003 miliar, turun 48,70% dari tahun sebelumnya sebesar Rp13.651 miliar.

Arus kas keluar digunakan untuk:

- Pengeluaran untuk pengembalian dan pembatalan BPIH
  Arus kas keluar yang berasal dari pengeluaran untuk pengembalian dan pembatalan BPIH pada tahun 2021 adalah sebesar Rp1.631 miliar, mengalami peningkatan sebesar 51,35% dibandingkan dengan periode tahun sebelumnya sebesar Rp1.077 miliar.

Cash flow was obtained from:

- *Congregation deposit acquisition*
  Incoming cash flow derived from congregation deposit acquisition in the period of 2021 was in the amount of IDR7,003 billion, a decrease of 48.70% from the previous year in the amount of IDR13,651 billion.

Outgoing cash flow was used for:

- *Expenditure for return and cancellation of BPIH*

  Outgoing cash flow derived from expenditure for return and cancellation of BPIH in 2021 was in the amount of IDR1,631 billion, an increase of 51.35% compared to the previous year in the amount of IDR1,077 billion.

Rasio Keuangan

Financial Ratio

Uraian *Description*	Satuan *Unit*	2021	2020
Likuiditas *Liquidity*			
Likuiditas Wajib *Obligated Liquidity*	Kali *Times*	2,97	3,54
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID) *Total Investment (I) on Total Managed Fund (D) (RID)*	%	71,26	68,72
Solvabilitas *Solvability*			
Rasio Solvabilitas *Solvability Ratio*	%	88,86	92,57
Rentabilitas *Rentability*			
Nilai Manfaat (Yield) *Return*	%	6,88	5,43
Penempatan *Placement*	%	3,55	4,00
Investasi *Investment*	%	8,08	6,36
ISBE *Securities and Gold Investment*	%	8,11	6,35

Uraian *Description*	Satuan *Unit*	2021	2020
ILAL *Direct and Others Investment*	%	6,06	7,41
ILN *Foreign Investment*	%	1,47	0,00

Rasio Likuiditas

Dari sisi likuiditas, rasio likuiditas wajib BPKH tahun 2021 mencapai 2,97 kali jauh di atas persyaratan minimum sebesar 2,00 kali. Dibandingkan tahun sebelumnya rasio likuiditas wajib mengalami penurunan, dimana pada tahun 2020 rasio likuiditas wajib BPKH mencapai 3,54 kali, hal tersebut dalam rangka optimalisasi dana haji dalam aset jangka panjang.

Rasio Solvabilitas

BPKH tahun 2021 mencapai 88,86%, menurun dibandingkan tahun sebelumnya sebesar 92,57%. Nilai manfaat (yield) yang dibukukan BPKH tahun 2021 adalah sebesar 6,88%, naik dibandingkan tahun sebelumnya 5,43%. Hal tersebut disebabkan peningkatan nilai manfaat antara lain pengecualian pajak, *spread* atas aktivitas penjualan valuta asing, dan pembubaran Reksa Dana menjadi swakelola sebagaimana disebutkan di atas.

Liquidity Ratio

In terms of liquidity, the mandatory liquidity ratio of BPKH in 2021 reached 2.97 times, far above the minimum requirement of 2.00 times. Compared to the previous year, the mandatory liquidity ratio decreased, where in 2020 the mandatory liquidity ratio of BPKH reached 3.54 times, this was in order to optimize Hajj funds in long-term assets.

Solvability Ratio

BPKH Solvability Ratio in 2021 reached 88.86%, a decrease compared to the previous year of 92.57%. The benefit value (yield) recorded by BPKH in 2021 is 6.88%, an increase from 5.43% in the previous year. This was due to an increase in the value of benefits including tax exemptions, spreads on foreign exchange selling activities, and the dissolution of mutual funds into self-management as mentioned above.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Material Information and Fact Occuring After Accountant Report Date

Terdapat sejumlah informasi dan fakta material yang terjadi setelah tanggal laporan akuntan

1. Hak Memesan Efek Terlebih Dahulu (HMETD) PT. Bank Muamalat Indonesia (BMI)Tbk
   BPKH melaksanakan HMETD dengan menyetorkan dana sebesar Rp1 Triliun pada tanggal 30 Desember 2021. Atas transaksi ini belum dicatat sebagai investasi saham pada Laporan Keuangan BPKH Tahun 2021 dikarenakan proses PMHMETD masih dalam proses. Penyetoran dana tersebut disajikan sebagai aset yang dibatasi penggunaannya, dan direklasifikasi menjadi investasi saham pada PT. BMI Tbk pada bulan Januari 2022 setelah proses PMHETD selesai.

2. Pemegang Saham Pengendali Pada PT. Bank Muamalat Indonesia (BMI) Tbk
   Berdasarkan data Biro Administrasi Efek, kepemilikan saham BPKH pada PT. BMI Tbk per 31 Desember 2021 sebesar 78,45%. Namun atas kepemilikan mayoritas tersebut tidak disajikan Laporan Keuangan Konsolidasian dikarenakan belum dipenuhinya kriteria pengendalian berdasarkan PSAK 65 tentang Laporan Keuangan Konsolidasian. Menurut PSAK 65 Investor mengendalikan investee jika dan hanya jika investor memiliki seluruh hal berikut ini:
   a. kekuasaan atas investee;
   b. eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan investee; dan
   c. kemampuan untuk menggunakan kekuasaannya atas investee untuk mempengaruhi.

   ketiga syarat di atas belum terpenuhi oleh BPKH di tahun 2021.

   Kemudian penilaian dan persetujuan Otoritas Jasa Keuangan yang menyatakan BPKH memenuhi persyaratan dan disetujui sebagai pemegang saham

There are a number of material information and facts that occurred after the date of the accountant's report

1. *Pre-emptive Rights (HMETD) of PT. Bank Muamalat Indonesia (BMI) Tbk*
   BPKH exercised the Preemptive Rights by depositing IDR1 Trillion of funds on December 30, 2021. This transaction has not been recorded as an investment in shares in the 2021 BPKH Financial Statements because the PMHMETD process is still in process. The deposit is presented as a restricted asset, and reclassified as an investment in shares of PT. BMI Tbk in January 2022 after the PMHETD process is completed.

2. *Controlling Shareholders of PT. Bank Muamalat Indonesia (BMI) Tbk*
   Based on data from the Securities Administration Bureau, BPKH's share ownership in PT. BMI Tbk as of December 31, 2021 is 78.45%. However, the majority ownership is not presented in the Consolidated Financial Statements due to the non-fulfillment of the control criteria based on PSAK 65 concerning Consolidated Financial Statements. According to PSAK 65 An investor controls an investee if and only if the investor owns all of the following:
   a. power over the investee;
   b. exposure to or rights to variable returns from its involvement with the investee; and
   c. the ability to use its power over the investee to influence.

   The three conditions above have not been met by BPKH in 2021.

   Then the assessment and approval of the Financial Services Authority which states that BPKH meets the requirements and is approved as the controlling

pengendali PT. BMI Tbk diperoleh pada bulan Februari 2022. Hal ini berdasarkan Keputusan Anggota Dewan Komisioner OJK Nomor KEP-21/D.03/2022 tentang Hasil Penilaian Kemampuan dan Kepatutan BPKH selaku Calon Pemegang Saham Pengendali PT. BMI Tbk tanggal 4 Februari 2022.

shareholder of PT. BMI Tbk was obtained in February 2022. This is based on the Decision of the OJK Board of Commissioners Number KEP-21/D.03/2022 concerning the Proper Testing of the Fit and Proper Test of BPKH as the Prospective Controlling Shareholder of PT. BMI Tbk dated February 4, 2022.

3. Sukuk Subordinasi pada PT BMI Tbk

   Pada tanggal 14 Maret 2022, BPKH telah merealisasikan investasi Sukuk Subordinasi PT BMI Tbk sebesar Rp2.000.000.000.000,00 berdasarkan Surat Kepala BPKH nomor B.149/BP/A4/03/2022 tanggal 14 Maret 2022 kepada Direktur Utama PT BMI Tbk perihal instruksi pemindahbukuan dalam rangka Penerbitan Sukuk Subordinasi Mudharabah TP BMI Tbk.

3. *Subordinated Sukuk at PT BMI Tbk*

   On March 14, 2022, BPKH has realized the investment of Subordinated Sukuk of PT BMI Tbk amounting to IDR2,000,000,000,000.00 based on the Letter of the Head of BPKH number B.149/BP/A4/03/2022 dated March 14, 2022 to the President Director of PT BMI Tbk regarding book-entry instructions for Issuance of Subordinated Sukuk Mudharabah TP BMI Tbk.

4. Penerimaan Piutang Pelimpahan PKOH Kemenag

   Terdapat pembayaran Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) sebesar Rp468.869.864,77 tanggal 14 Maret 2022, pembayaran atas penerimaan tahun 2020 sebesar Rp465.000,00 dan Rp47.048.472,00.

4. *Receipt of Delegation of PKOH from the Ministry of Religion*

   There is a payment of PKOH Delegation Receivables from the Ministry of Religion (Remaining Hajj Operational Cash) of IDR468,869,864.77 on March 14, 2022, payments for 2020 receipts of IDR465,000.00 and IDR47,048,472.00.

Perbandingan Antara Target Dan Realisasi Serta Proyeksi Satu Tahun Ke Depan

Comparison Between Target and Realization As Well As Projection for The Next One Year

Untuk mengetahui efektivitas kinerja dan memastikan bahwa strategi objektif terpenuhi, BPKH telah mengidentifikasi beberapa indikator penting dalam pengukuran kinerja Badan sebagai perbandingan antara kinerja tahun sebelumnya dengan kinerja yang akan datang yang telah disusun berdasarkan Rencana Kerja dan Anggaran. Tabel dibawah ini menggambarkan kinerja BPKH ditahun 2021 dibandingkan dengan target yang telah ditetapkan.

In order to determine the effectiveness of performance and ensure that the strategic objectives are met, BPKH has identified several important indicators in measuring the Agency's performance as a comparison between the previous year's performance and the future performance which has been prepared based on the Work Plan and Budget. The table below describes the performance of BPKH in 2021 compared to the targets that have been set.

Perbandingan Target dan Realisasi *Comparison of Target and Realization*

Uraian *Description*	RKAT 2021 *RKAT 2021*	Realisasi 2021 *Realization 2021*	Realisasi 2020 *Realization 2020*	Pencapaian *Achievement* (%)
Total Dana Haji yang Dikelola (Rp triliun) *Total Managed Hajj Fund (IDR trillion)*	155,92	158,79	144,91	101,84
Penempatan di BPS-BPIH (Rp triliun) *Placement in BPS-BPIH (IDR trillion)*	46,74	45,64	45,33	97,65
Investasi (Rp triliun) *Investment (IDR trillion)*	109,18	113,15	99,58	103,64
Nilai Manfaat (Rp triliun) *Return (IDR trilion)*	9,25	10,50	7,43	113,51
Penempatan Dana (Rp triliun) *Fund Placement (IDR trillion)*	1,58	1,87	2,08	118,35
Investasi (Rp triliun) *Investment (IDR trillion)*	7,67	7,54	5,35	98,31
Virtual Account (Rp miliar) *Virtual Account (IDR billion)*	2,50	2,50	2,00	100
Kemaslahatan (Rp juta) *Philantrhopy (IDR million)*	194,00	180,39	156,64	92,98
Operasional BPKH (Rp miliar) *BPKH Operation (IDR billion)*	357,60	210,56	164,24	58,89
Rasio Likuiditas (x) *Liquidiy Ratio (x)*	2	2,97	3,82	148,5

Uraian *Description*	RKAT 2021 *RKAT 2021*	Realisasi 2021 *Realization 2021*	Realisasi 2020 *Realization 2020*	Pencapaian *Achievement* (%)
Indeks Kepuasan Pelayanan Keuangan Jemaah Haji (%) *Hajj Financial Service Satisfaction Index (%)*	83,19%	83,10%	N/A	0,11%
Brand Equity (%) *Brand Equity (%)*	77	-	80,94	-
Persentase *Coverage Ratio Virtual Account* (%) *Coverage Ratio Virtual Account Percentage (%)*	100	-	100,00	-
Rasio *Turnover* Pegawai (%) *Employee Turnover Ratio (%)*	<9%	-	4,68	-

Target/Proyeksi 1 (satu) Tahun ke Depan

BPKH telah menetapkan Rencana Kerja dan Anggaran Tahun 2022, yang tertuang pada Surat Keputusan Badan Pelaksana BPKH Nomor 03 Tahun 2021 Tentang Penetapan Rencana Kerja dan Anggaran Tahunan BPKH tahun Anggaran 2022.

The Next 1 (one) Year Target/Projection

BPKH had stipulated Work Plan and Budget of 2022, indicated in BPKH Executing Agency Number 03 of 2021 on BPKH Annual Work Plan and Budget Stipulation for the Budget year of 2022.

Uraian *Description*	RKAT 2022 *RKAT 2022*
Jumlah Pendaftar Calon Jemaah (orang) *Total Hajj Pilgrim Prospective Registrar (people)*	450.000
Jemaah Haji Reguler (orang) *Reguler Hajj Pilgrim (people)*	439.000
Jemaah Haji Khusus (orang) *Special Hajj Pilgrim (people)*	11.000
Tambahan Dana Haji Baru (Rp triliun) *New Hajj Fund Addition (IDR trilion)*	10,98
Pendapatan *Income*	
Pendapatan Dana (Rp triliun) *Fund Income (IDR trillion)*	1,16
Investasi (Rp triliun) *Investment (IDR trillion)*	7,91
Pengeluaran *Expense*	
Virtual Account (Rp miliar) *Virtual Account (IDR billion)*	1.700

Uraian *Description*	RKAT 2022 *RKAT 2022*
Kemaslahatan (Rp juta) *Philanthropy (IDR billion)*	230
Operasional BPKH (Rp miliar) *BPKH Operational (IDR billion)*	398

Informasi Kelangsungan Usaha

Biaya Penyelenggaraan Ibadah Haji (BPIH) merupakan biaya nyata keseluruhan penyelenggaraan ibadah haji baik *direct cost* dan *indirect cost*. Sedangkan Biaya perjalanan ibadah haji (Bipih) merupakan biaya yang dibayarkan oleh calon haji reguler tanpa *indirect cost* karena biaya tersebut dibayarkan oleh BPKH melalui subsidi dana haji yang bersumber dari optimalisasi nilai manfaat setoran Jemaah calon haji. Nilai Bipih setiap tahun ditetapkan melalui Keputusan Presiden (Kepres). Penetapan Bipih yang sama selama beberapa tahun, terakhir sedangkan setiap tahun BPIH meningkat sehingga, memunculkan isu terkait sustainabilitas keuangan haji. Sebagai contoh, BPIH tahun 2016 adalah ±Rp54 juta dan terus meningkat hingga tahun 2019 sebesar ±Rp70 juta, sedangkan Bipih yang ditetapkan sama sebesar ±Rp35 juta atau tidak ada kenaikan selama 3 tahun terakhir. Artinya, terdapat *gap* yang cukup besar antara BPIH dan Bipih. Hampir 50% BPIH disubsidi yang bersumber dari optimalisasi nilai manfaat hasil pengelolaan keuangan haji oleh BPKH, bukan bersumber dari APBN. Apabila hal ini terus berlangsung, subsidi yang berasal dari nilai manfaat pengelolaan keuangan haji tersebut menjadi tidak mencukupi apabila tidak diimbangi dengan kenaikan Bipih dan nilai manfaat di tahun-tahun mendatang. Akibatnya, sustainabilitas keuangan haji dapat terganggu.

Untuk mengatasi permasalahan tersebut, BPKH melakukan inisiatif pada tahun 2019 dengan membuat kajian sustainabilitas keuangan haji berdasarkan perhitungan aktuaria bekerja sama dengan Bestama Aktuaria. Hasil kajian tersebut kemudian digunakan dan dikembangkan oleh BPKH untuk membuat simulasi sustainabilitas keuangan haji berdasarkan variabel dan parameter yang terukur sesuai hasil rekomendasi kajian. *Output* pengembangan tersebut menghasilkan rekomendasi yang menjadi masukan di dalam penyusunan naskah akademis amandemen

Busines Sustainability Information

Hajj Pilgrim Organizing Cost (BPIH) is hajj pilgrim organizing entire real cost both direct cost and indirect cost. While hajj pilgrim travel cost (Bipih) is cost paid by regular hajj pilgrim prospectives without indirect cost since such cost was paid by BPKH through hajj fund subsidy derived from hajj pilgrim prospective deposit benefit value. Bipih value each year is stipulated by Presidential Decree (Kepres). Bipih stipulation has been valid for the last several years, while BPIH increases every year therefore an issue related to hajj financial sustainability arose. As an example, BPIH in 2016 was ±IDR54 million and continued to increase up to 2019 in the amount of ±IDR70 million, while Bipih was stipulated in the same amount of ±IDR35 million and there was no increase for the last 3 years. This means there is a large gap between BPIH and Bipih. Almost 50% BPIH was susidized deriving from hajj financial management result benefit value optimizing by BPKH, instead of State Budget. If this continues, subsidy deriving from such hajj financial management benefit value will be insufficient if it is not balanced with Bipih increase and benefit value in the future years. Consequently hajj financial sustainability may be disrupted.

To resolve such issue, BPKH conducted an initiative in 2019 by performing hajj financial sustainability study based on actuary calculation in cooperation with Bestama Aktuaria. The result of such study and development by BPKH was to make hajj financial sustainability simulation based on measured variable and parameter in accordance with study recommendation result. Such development output resulted in recommendation which became input in Law Number 34/2014 amendment text preparation. In 2020 hajj financial sustainability dashboard was also prepared with the basis of actuary calculation and hajj financial

UU No. 34/2014. Pada tahun 2020, turut dikembangkan *dashboard* sustainabilitas keuangan haji dengan dasar perhitungan aktuaria dari kajian sustainabilitas keuangan haji yang telah dilakukan sebelumnya. Pada tahun 2021 telah dibangun aplikasi sustainabilitas untuk simulasi perhitungan sustainabilitas keuangan haji yang dapat diakses pada https://simulasi.bpkh.go.id/.

sustainability study which was previously conducted. In 2021 sustainability application for hajj financial sustainability calculation stimulation was developed and accessible at https://simulasi.bpkh.go.id/.

Beberapa pilihan rekomendasi kebijakan untuk mendukung keberlanjutan keuangan haji adalah:

- Keterlibatan BPKH dalam penentuan nilai Bipih dan BPIH bersama Kemenag dan DPR, termasuk rasionalisasi dan efisiensi BPIH.
- Strategi penambahan jumlah calon jamaah baru setiap tahun (Haji Muda, Aplikasi Pendaftaran Haji) untuk peningkatan dana kelolaan.
- Strategi peningkatan nilai manfaat (*yield*) seperti adanya CKPN untuk cadangan kerugian, peningkatan profil risiko investasi BPKH, pengecualian pajak (*done*), dan pilihan strategi investasi.
- Strategi penentuan kuota keberangkatan ibadah haji.
- Strategi percepatan pencapaian kondisi *full cost* (tidak ada lagi subsidi untuk jamaah berangkat).

Several policy recommendation options to support hajj financial sustainability are as follows:

- *BPKH involvement in determining Bipih and BPIH values together with Ministry of Religion and the House of Representatives, including BPIH rationalization and efficiency.*
- *New hajj pilgrim prospective addition strategy each year (Young Hajj, Hajj Registering Application) to increase managed fund.*
- *Benefit value (yield) increasing strategy such as the presence of CKPN for loss reserve, BPKH investment risk profile increase, tax exemption (done), and investmet strategy options.*
- *Hajj pilgrim departure quota stipulation strategy.*
- *Full cost Condition Achievement accelerating strategy (no more subsidy for departing hajj pilgrim).*

Untuk mendukung pelaksanaan rekomendasi di atas maka diperlukan upaya penguatan kelembagaan BPKH. Beberapa upaya yang telah dilakukan dan didokumentasikan, yaitu:

- Menyusun redaksi MoU antara BPKH-DJPHU dengan sasaran perubahan UU Nomor 34 Tahun 2014;
- Menyusun naskah akademik perubahan UU No. 34 tahun 2014 tentang pengelolaan keuangan haji bekerja sama dengan UIN Sunan Kalijaga, Yogyakarta; dan
- Pemantauan proses amandemen PP No. 5 tahun 2018.

To support the above recommendations BPKH institutional strengthening effort is needed. Several efforts that have been sought and documented are as follows:

- *Preparing MoU narative between BPKH-DJPHU with the target Law Number 34 of 2014 amandment;*
- *Preparing acedemic text of Law Number 34 of 2014 amendment on hajj financial management in cooperation with UIN Sunan Kalijaga, Yogyakarta; and*
- *Government Regulation Law Number 5 of 2018 amendment process monitoring.*

Sumber Daya Manusia
Human Resources

BPKH menyadari bahwa sumber daya manusia (SDM) merupakan aset utama dalam pencapaian visi dan misi organisasi. Perencanaan, pengelolaan, dan pengembangan SDM yang dilakukan BPKH selalu diusahakan 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, pelatihan dan pengembangan, pengelolaan kinerja, sistem remunerasi dan *benefit*, administrasi kepegawaian, dengan dukungan sistem informasi kepegawaian yang memadai.

BPKH realizes that human resources (HR) are the main assets in achieving the organization's vision and mission. The planning, management and development of human resources carried out by BPKH is always endeavored to be in line with the organization's strategy and goals, both short-term and long-term. To that end, BPKH uses an integrated approach to the process of selection, recruitment, training and development, performance management, remuneration and benefits systems, personnel administration, with the support of an adequate personnel information system.

BPKH sangat memahami bahwa peningkatan produktivitas memerlukan SDM yang tepat sesuai kuantitas dan kualitas yang dibutuhkan organisasi. Oleh karena itu, perencanaan dan pengembangan SDM harus selaras dengan kebutuhan organisasi, baik dalam target yang ingin dicapai, atapun strategi yang digunakan. Selain itu, BPKH juga fokus pada pengembangan kompetensi perilaku (*soft skill*), kompetensi teknis (*hard skill*), dan kompetensi kepemimpinan, serta didukung program-program internalisasi nilai-nilai bersama organisasi (*Integrity, Quality, Respect, Accountability* atau IQRA).

BPKH understands that increasing productivity requires the right human resources in accordance with the quantity and quality required by the organization. Therefore, HR planning and development must be in line with the needs of the organization, both in terms of the targets to be achieved, or the strategies used. In addition, BPKH also focuses on developing behavioral competencies (soft skills), technical competencies (hard skills), and leadership competencies, and is supported by internalization programs for shared organizational values (Integrity, Quality, Respect, Accountability or IQRA).

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 pada Bidang SDM, Pengadaan dan Umum, Perencanaan dan Pengkajian, adalah sebagai berikut:

Person in Charge of Human Resources Management

BPKH HR management has a uniform and streamlined position structure, namely Deputy, Head of Division assisted by Manager and Assistant Manager. The formation of BPKH HR management under the structure of the Human Resources, Procurement and General Affairs, Planning and Assessment, is as follows:

Anggota Badan
Executive Member

Anggota Bidang SDM, Pengadaan dan Umum, Perencanaan dan Pengkajian

Executive Board Member for HR, Procurement & General Affair, Planning and Assessment

Deputi
Deputy

Deputi SDM, Pengadaan dan umum

Deputy of HR, Procurement and General Affair

Divisi
Division

Kepala Divisi SDM

HR Division Head

1. Manajer/*Manager*
2. Asisten Manajer/*Assistant Manager*

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.

BPKH Human Resources Duties and Responsibilities

1. *Preparing and managing Human Resources Division strategic plan.*
2. *Implementing planning, recruitment, placement and development of employees, as well as system and and policy of employee reward.*
3. *Coordinating the Human Resources Information System use in managing eployment database.*

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.

4. *Preparing and managing plannig, negotiation and administration of education and training program.*
5. *Implementing talent management program.*
6. *Coordinating the preparation of draft Decision Letter on employment and employee work contract administration.*
7. *Managing employee carreer system in the form of rotation, promotion and demotion.*
8. *Preparing and managing employee incentive system based on performance assesment.*
9. *Ensuring that all employees performance assesment process is implemented in all units. .*
10. *Implementing employee satisfaction and engagement assesment.*
11. *Implementing BPKH work cultural program.*
12. *Performing study and evaluation on employee program and regulation effectiveness.*
13. *Performing construction, development and assesment.*

Rencana Pengembangan SDM BPKH

Divisi Sumber Daya Manusia merupakan pelaksana utama dalam pengelolaan sumber daya manusia di BPKH yang berperan penting dalam melakukan tugas dan tanggung jawab pengelolaan sumber daya manusia, di antaranya berupa rekrutmen SDM sesuai kebutuhan BPKH, mendesain dan melaksanakan pendidikan dan pelatihan, serta pembinaan dan pengembangan SDM BPKH.

Sesuai dengan rencana strategi pengelolaan sumber daya manusia adalah merumuskan kebijakan, peraturan, pedoman strategi dan pengembangan SDM dalam menyediakan dan meningkatkan kualitas SDM melalui talent management, program gathering pegawai serta pelaksanaan benchmarking, pengembangan pendidikan dan sertifikasi, pembinaan pegawai dan employee engagement, melakukan evaluasi kinerja dan kepuasan pegawai, penyediaan aplikasi kepegawaian.

Dengan adanya penyusunan rencana strategi bidang sumber daya manusia ini, akan menjadi acuan dalam penyusunan target-target tahunan dalam 5 tahun ke depan di BPKH. Terciptanya sinergitas dalam

BPKH HR Development Plan

The Human Resources Division is the main implementer in the management of human resources at BPKH which plays an important role in carrying out the duties and responsibilities of human resource management, including HR recruitment according to BPKH needs, designing and implementing education and training, as well as fostering and developing BPKH HR .

In accordance with the strategic plan for managing human resources, the formulation of policies, regulations, strategic guidelines and HR development in providing and improving the quality of human resources through talent management, employee gathering programs and the implementation of benchmarking, education and certification development, employee development and employee engagement, perform performance evaluations. and employee satisfaction, provision of staffing applications.

With the preparation of this strategic plan in the field of human resources, it will become a reference in the preparation of annual targets for the next 5 years at BPKH. The creation of synergy in the field of Human

bidang Sumber Daya Manusia dalam melaksanakan berbagai kegiatan di BPKH. Penyusunan rencana kerja bidang Sumber Daya Manusia mengacu pada bentuk, kelembagaan, tugas pokok daan fungsi BPKH yang diatur dalam UU No.34 Tahun 2014, Peraturan Pemerintah No. 5 Tahun 2018, dan Peraturan Presiden No. 110 Tahun 2017.

Resources in carrying out various activities at BPKH. The preparation of the work plan in the field of Human Resources refers to the form, institutions, main tasks and functions of the BPKH as regulated in Law No. 34 of 2014, Government Regulation No. 5 of 2018, and Presidential Regulation No. 110 of 2017.

Detil rencana strategis SDM BPKH sejak 2019-2022 adalah sebagai berikut

Details of the BPKH HR strategic plan from 2019-2022 are as follows

Roadmap Pengembangan SDM 2019 - 2022
HR Development Roadmap 2019 – 2022

Spesifik Inisiatif (*Roadmap*)
Specific Initiatives (Roadmap)

	2019	2020	2021	2022
Fase *Phase*	**Fase Restrukturisasi dan penyiapan Infrastruktur** *Infrastructure Restructuring and Preparation Phase*	**Fase Pengembangan Kapabilitas** *Capability Development Phase*	**Fase Pengukuran dan Perbaikan Berkelanjutan** *Continuous Measurement and Improvement Phase*	**Fase Pencapaian** *End State End State Achievement Phase*
Program Kerja *Work program*	Program Kerja yang Telah Dilaksanakan: • Penyusunan Sistem evaluasi kinerja • Perencanaan dan pelaksanaan *employee engagement survey* • Pengembangan aplikasi SDM terkait administrasi kekaryawan *Work Programs That Have Been Implemented:* • *Preparation of performance evaluation system.* • *Planning and implementation of employee engagement surveys.* • *Development of HR applications related to employee administration.*	Progaram kerja yang telah dilaksanakan: • Pelakasanaan *Training Need Analysis* • Penetapan *values* perusahaan IQRA • Penetapan KPI BPKH dan penurunan KPI hingga level individu • Penyusunan kamus kompetensi • Pengembangan *strategic module* untuk HRIS *Work Programs That Have Been Implemented:* • *Implementation of Training Need Analysis.* • *Determination of IQRA company values.* • *Determination of BPKH KPI and reduction of KPI to individual level.* • *Compilation of competency dictionaries.* • *Development of strategic module for HRIS.*	Tujuan: • Penguatan budaya perusahaan • Pengembangan kompetensi SDM level manajerial. • Pengembangan kompetensi SDM dan kelengkapan dokumen SDM • Penggunaan HRIS secara maksimal Rencana Prioritas Program Kerja: • Internalisasi nilai-nilai Perusahaan • Penyusunan kurikulum pelatihan level manajerial (fokus pada *digital literacy*) • Asesmen dan pengembangan SDM level manajerial • Pengembangan Target *Operating Model* dan struktur organisasi divisi SDM • Ketersediaan kebijakan dan proses bisnis SDM *end-to-end* • Sosisalisasi HRIS *strategic module* kepada karyawan *Destination:* • *Strengthening corporate culture.* • *Development of managerial level HR competencies.* • *Readiness of HR function and completeness of HR documents.* • *Maximum use of HRIS.* *Work Program Priority Plan:* • *Internalization of company values.* • *Preparation of managerial level training curriculum (focusing on digital literacy).* • *Management level HR assessment and development.* • *Development of target operating model and organizational structure of HR Division.* • *Availability of end-to-end HR policies and business processes.* • *Socialization of the HRIS strategic module to employees.*	Tujuan: • Pengembangan kompetensi SDM non-manajerial • Manajemen Talenta berdasarkan data • Mengukur dampak perubahan terhadap bisnis Rencana Prioritas program kerja: • Penyusunan kurikulum pelatihan level non-manajerial (fokus pada *digital literacy*) • Asesmen dan program pengembangan level non-manajerial • HR *Analytics* • Segmentasi talent dan penyusunan program intervensi berbasis data • *Impact monitoring* • *Employee engagement survey* *Destination:* • *Development of non-managerial HR competencies.* • *Talent management based on data.* • *Measure the impact of changes on the business.* *Work Program Priority Plan:* • *Preparation of non-managerial level training curriculum (focusing on digital literacy).* • *Non-managerial level assessment and development programs.* • *HR Analytics.* • *Talent segmentation and data-based intervention program development.* • *Impact monitoring.* • *Employee engagement survey.*

Spesifik Inisiatif (*Roadmap*): Tahun 2021
Initiative Specifics (Roadmap): Year 2021

Fase Pengukuran dan Perbaikan Berkelanjutan
Continuous Measurement and Improvement Phase

Tujuan:
- Penguatan budaya perusahaan
- Pengembangan kompetensi SDM level manajerial
- Kesiapan fungsi SDM dan kelengkapan dokumen SDM
- Penggunaan HRIS secara maksimal

Destination:
- *Strengthening the corporate culture.*
- *Development of managerial level HR competencies.*
- *Readiness of HR function and completeness of HR documents.*
- *Maximum use of HRIS.*

Program Kerja *Work program*	*Resources* *Resources*	Hasil Pekerjaan *Working result*
Internalisasi nilai-nilai Perusahaan *Internalization of the Company's values*	Tim SDM, Jajajran pimpinan, *Change Agent*, dan Tim Budaya *HR Team, Leaders, Change Agent, and Culture Team*	Materi pembekalan sosialisasi nilai-nilai Perusahaan dan lapor pelaksanaan program budaya *Materials for the dissemination of corporate values and reports on the implementation of cultural programs*
Penyusunan kurikulum pelatihan level manajerial (fokus pada *digital literacy*) *Preparation of a managerial level training curriculum (focusing on digital literacy)*	Tim SDM dan Kepala Divisi (untuk berdiskusi terkait kebutuhan) *HR Team and Head of Division (to discuss needs)*	Kurikulum pelatihan tahunan level manajerial. Terkait *digital literacy*, kurikulum berfokus pada penguatan *soft skill* untuk menjadi penggerak transformasi *Managerial level annual training curriculum. Regarding digital literacy, the curriculum focuses on strengthening soft skills to become a driving force for transformation*
Asesmen dan pengembangan SDM level manajerial *Management level HR assessment and development*	Tim SDM dan Tim asesor *HR Team and Assessor Team*	Hasil asesmen dan individual *development program* untuk level manajerial *Result of assessment and individual development program for managerial level*
Pengembangan Target *Operating Model* dan struktur organisasi Divisi SDM *Development of target operating model and organizational structure of HR Division*	Tim SDM *HR Team*	TOM dan struktur organisasi Divisi SDM *TOM and organizational structure of the HR Division*
Ketersediaan kebijakan dan Proses Bisnis SDM *end-to-end* *Availability of end-to-end HR policies and business processes*	Tim SDM *HR Team*	SOP dan kebijakan untuk setiap proses ke SDM-an *SOPs and policies for each HR process*
Sosialisasi HRIS *strategic module* kepada karyawan *Socialization of the HRIS strategic module to employees*	Tim SDM dan vendor HRIS (jika pendampingan diperlukan) *HR Team and HRIS Vendors (if assistance is required)*	Materi sosialisasi dan pelaksanaan sesi sosialisasi penggunaan HRIS untuk strategic module *Materials for socialization and implementation of socialization sessions on the use of HRIS for strategic modules*

Spesifik Inisiatif (*Roadmap*): Tahun 2022
Initiative Specifics (Roadmap): Year 2022

Fase Pencapaian
End State
End State
Achievement Phase

Tujuan:
- Pengembangan kompetensi SDM non-manajerial
- Manajemen Talenta berdasarkan data
- Mengukur dampak perubahan terhadap bisnis

Destination:
- *Development of non-managerial HR competencies.*
- *Talent management based on data.*
- *Measure the impact of changes on the business.*

Program Kerja ***Work program***	**Resources** ***Resources***	**Hasil Pekerjaan** ***Working result***
Penyusunan kurikulum pelatihan level non-manajerial (fokus pada *digital literacy*) *Preparation of non-managerial level training curriculum (focusing on digital literacy)*	Tim SDM, dan Kepala Divisi (untuk berdikusi terkait kebutuhan) *HR Team and Head of Division (to discuss needs)*	Kurikulum pelatihan tahunan level non-manajerial *Non-managerial level annual training curriculum.*
Asesmen dan pengembangan SDM level non-manajerial *Non-managerial level HR assessment and development*	Tim SDM dan Tim asesor *HR Team and Assessor Team*	Hasil asesmen dan individual development program untuk level non-manajerial. Terkait *digital literacy*, kurikulum berfokus pada penguatan *soft skill* guna menyiapkan SDM yang adaptasi untuk mendukung transformasi *Result of assessment and individual development program for non-managerial level. Regarding digital literacy, the curriculum focuses on strengthening soft skills to prepare adaptive human resources to support transformation*
HR *Analytics* *HR Analytics*	Tim SDM dan HRIS yang mumpuni untuk menyediakan data *A qualified HR team and HRIS team to provide data*	HR *Dashboard* *HR Dashboard*
Segementasi *talent* dan penyusunan program intervensi *Talent segmentation and preparation of intervention programs.*	Tim SDM dan tim asesor (jika asesmen dibutuhkan untuk segmentasi *talent*) *HR Team and Assessor Team (if assessment is needed for talent segmentation)*	Pengelompokan *talent* ke dalam matriks dan program intervensi *Talent grouping into matrix and intervention programs*
Impact monitoring *Impact monitoring*	Tim SDM *HR Team*	Evaluasi hasil perubahan terhadap kinerja perusahaan melalui matriks kinerja (contoh: produktivitas/*headcount, cost/headcount*) *Evaluate the results of changes to the company's performance through a performance matrix (eg productivity/headcount, cost/headcount)*
Employee engagement survey *Employee engagement survey*	Tim SDM dan Konsultan *HR and Consultant Team*	*Employee engagement level* *Employee engagement levels*

Selain rencana strategis, sejak tahun 2020, Divisi SDM melakukan simulasi penghitungan perencanaan tenaga kerja dalam jangka panjang dilihat dari rencana strategi BPKH. Perhitungan ketersediaan tenaga kerja 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 pegawai relatif kecil persentasenya.

Berikut adalah beberapa faktor yang memungkinkan terjadinya hal tersebut:

- 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.

- Masa kerja Pegawai
  Sehubungan dengan poin No. 1 di atas, masa kerja rata-rata karyawan BPKH adalah 3 (tiga) tahun. Dengan masa kerja yang relatif masih baru, karyawan masih dalam masa adaptasi terhadap lingkungan kerja, termasuk bagi karyawan generasi millenial. Sejalan dengan temuan penelitian terkait masa kerja rata-rata karyawan millennials, masa kerja 2-5 tahun merupakan rentang rata-rata masa kerja mereka.

- 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 nilai organisasi, paket remunerasi yang menarik dan akompetitif, maupun lingkup pekerjaan yang menantang.

- Kondisi eksternal lainnya.
  Salah satu kondisi yang terjadi di tahun 2021 yang memiliki dampak signifikan terhadap pasar tenaga kerja adalah pandemi COVID-19. Keadaan seperti tahun ini mengakibatkan pergerakan atau perpindahan talenta di pasar tenaga kerja melambat.

In addition to the strategic plan, since 2020, the HR Division has simulated the calculation of long-term workforce planning in terms of the BPKH strategic plan. 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:

- *The age of the BPKH organization is still quite young*
  In organizations that are several years old, usually the organizational culture has not been formed and internalized among employees. This is because each individual is a "new" person in BPKH who tries to apply the previous working methods and work culture at BPKH. Turnover caused by organizational unfitness problems is usually rare in young organizations.

- *Employee tenure*
  In relation to point No. 1 above, the average tenure of BPKH employees is 3 (three) years. With a relatively new tenure, employees are still in a period of adaptation to the work environment, including for employees of the millennial generation. 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.

- *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 work scope.

- *Other external conditions.*
  One of the conditions that will occur in 2021 that will have a significant impact on the labor market is the COVID-19 pandemic. Circumstances like this year have resulted in the movement or transfer of talent in the labor market slowing down.

Kebutuhan *Manpower* BPKH
Manpower needs of BPKH

Beberapa *business driver* utama kebutuhan *manpower*:
Some of the main business drivers of manpower needs:

Skenario
Scenario
01

Pengembangan Organisasi (*Growth Centric*)
Organizational Development (Growth Centric)

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

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

Skenario
Scenario
02

Produktivitas (*Productivity Centric*)
Productivity (Productivity Centric)

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 : 1 T. Sekalipun produktivitas meningkat, kebutuhan *manpower* BPKH tetap meningkat dikarenakan jumlah dana kelolaan yang juga tetap meningkat.

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 risk of employees and managed funds is 1 : 1 T. Even though productivity increases, the need for BPKH manpower will continue to increase due to the amount of funds under management which is also increasing.

Skenario
Scenario
03

***Budget*/Operasional Gaji (*Budget Centric*)**
Budget/Operational Salary (Budget Centric)

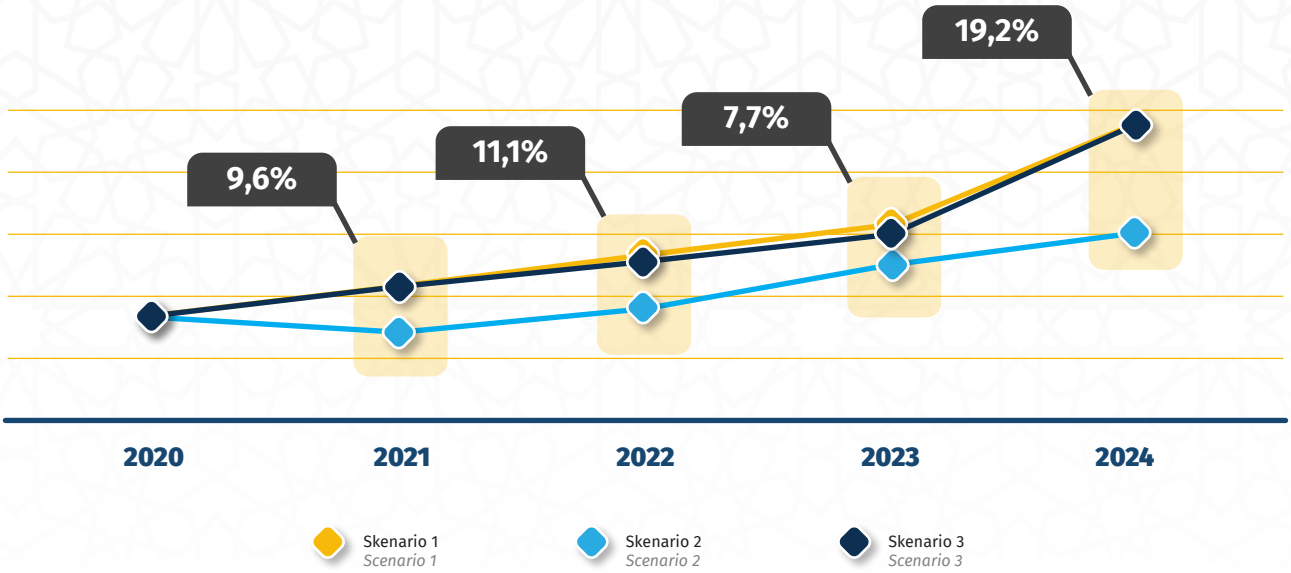
Pertambahan *budget* yang dianggarkan untuk keperluan operasional gaji meningkat dengan rata-rata 9,1% per tahunnya. Pertumbuhan anggaran ini merupakan indikasi pertumbuhan organisasi yang juga berdampak langsung bagi bertambahnya jumlah *manpower* BPKH.

The increase in the budget that was budgeted for the operational needs of salaries 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 the increase in the number of BPKH manpower.

Berikut merupakan proyeksi perhitungan kebutuhan *manpower* BPKH periode tahun 2021-2024. Perhitungan kebutuhan *manpower* berdasarkan 3 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 the calculation of BPKH's manpower needs for the period 2021–2024. The calculation of manpower requirements based on 3 business scenarios results in a 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 requirements for Scenario 1-3



Skenario 1
Scenario 1

Pengembangan Organisasi
Organizational Development

	2020	2021	2022	2023	2024
Jumlah *Manpower* (HC) *Total Manpower (HC)*	150	160	170	180	210
Dana Kelolaan (Rp) *Management Fund (IDR)*	139,5 T	146,1 T	153 T	167,2 T	177,1 T
Produktivitas (Rp/HC) *Productivity (IDR/HC)*	923 M	913 M	900 M	928 M	842 M

Skenario 2
Scenario 2

Produktivitas
Productivity

	2020	2021	2022	2023	2024
Dana Kelolaan (Rp) *Management Fund (IDR)*	139,5 T	146,1 T	153 T	167,2 T	177,1 T
Produktivitas (Rp/HC) *Productivity (IDR/HC)*	923 M	1 T	1 T	1 T	1 T
Jumlah *Manporwer* (HC) *Total Manpower (HC)*	159	146	153	167	177

Skenario 3
Scenario 3

***Budget*/Operasional Gaji**
Budget/Operational Salary

	2020	2021	2022	2023	2024
Budget Operasional Gaji (Rp) *Operational Budget Salary (IDR)*	151,3 M	161,6 M	169,7 M	178,2 M	213,7 M
Budget Operasional Gaji Karyawan (Rp) *Operational Budget Employee Salary (IDR)*	90,7 M	96,9 M	101,8 M	106,9 M	128,2 M
Jumlah *Manpower* (HC) *Total Manpower (HC)*	150	160	168	177	211
Produktivitas (Rp/HC) *Productivity (IDR/HC)*	930 M	913 M	911 M	945 M	839 M

Kebijakan Strategis Pengelolaan SDM Tahun 2021

Rencana strategi yang telah disusun oleh BPKH tentang pengelolaan SDM, terkait dengan perspektif dalam *Balanced Scorecard* BPKH memiliki 9 (sembilan) inisiatif/program strategis tahun 2021 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

HR Management Strategic Policy in 2021

The strategic plan that has been prepared by BPKH regarding HR management, related to the perspective in the Balanced Scorecard BPKH has 9 (nine) strategic initiatives/programs in 2021 as follows:

1. *Conduct a selective employee recruitment program to continue to maintain the productivity ratio*
2. *Implementing education and training both in-house and/or using the services of external parties*

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

3. *Cooperating with education and training vendors who have experience in the field of Islamic finance*
4. *Develop employee literacy levels in the digitalization process and digital culture of the organization and BPKH personnel*
5. *Develop a comprehensive and competency-based HR development program*
6. *Develop performance-based remuneration*
7. *Involve employees in making several BPKH policies*
8. *Carry out promotions and transfers based on employee competence and performance*
9. *Create programs that provide non-material job satisfaction.*

Perspektif *Perspective*	Sasaran Strategis *Strategic Goals*	Indikator Kinerja Utama *Key Performance Indicators*	Inisiatif Strategis *Strategic Initiatives*
External Stakeholder	Memastikan pemenuhan SDM yang unggul dan produktif *External Stakeholders Ensure the fulfillment of superior and productive HR*	1. Persentase pemenuhan jam pelatihan per pegawai per tahun (BPKH-*wide*) 2. Persentase pemenuhan pegawai (BPKH-*wide*) 1. *Percentage of training hours fulfilled per employee per year (BPKH-wide)* 2. *Percentage of employee fulfillment (BPKH-wide)*	Melakukan rekrutmen terbuka dengan kualifikasi jabatan yang disesuaikan dengan kebutuhan BPKH *Conduct open recruitment with position qualifications tailored to the needs of BPKH*
	Meningkatkan *engagement* pegawai BPKH *Increase BPKH employee engagement*	Indeks *engagement* pegawai (BPKH-*wide*) *Employee engagement index (BPKH-wide)*	Membuat program SDM yang mendukung pengelolaan *talent* dan *performance* *Create HR programs that support talent and performance management*
	Meningkatkan kepuasan terhadap layanan SDM dan Pengadaan *Increase satisfaction with HR and Procurement services*	Tingkat kepuasan terhadap layanan SDM dan Pengadaan *Level of satisfaction with HR and Procurement services*	Merespon kebutuhan pegawai dengan cepat dan tepat *Respond to employee needs quickly and accurately*

Perspektif *Perspective*	Sasaran Strategis *Strategic Goals*	Indikator Kinerja Utama *Key Performance Indicators*	Inisiatif Strategis *Strategic Initiatives*
	Membangun sistem pengelolaan kinerja pegawai berbasis merit *Develop a merit-based employee performance management system*	Persentase penyelesaiannya *review* dan pengembangan sistem pengelolaan kinerja *Percentage of completion of performance management system reviews and developments Making regulations/SOPs governing performance management*	Membuat peraturan/SOP yang mengatur pengelolaan kinerja *Create regulations/SOPs that regulate performance management*
Internal Business Process	Mengembangkan pengelolaan *talent* dan perencanaan karir yang efektif *Develop effective talent management and career planning*	1. Persentase penyelesaiannya sistem pengelolaan *talent* dan karir 2. Ratio *turn over* pegawai 1. *Percentage of completion of the talent and career management system* 2. *Employee turnover ratio*	Melaksanakan program *talent mapping* dan perencanaan karir *Carry out talent mapping and career planning programs*
	Memastikan efektivitas sistem rekrutmen dan MPP berbasis kompetensi *Ensuring the effectiveness of competency-based recruitment and MPP systems*	1. Indeks pemenuhan kualifikasi pegawai baru 2. Persentase penyelesaian dokumen MPP 1. *New employee qualification index* 2. *Percentage of MPP document completion*	Melaksanakan rekrutmen terbuka sesuai MPP dan sesuai kebutuhan kompetensi jabatan *Carry out open recruitment in accordance with MPP and according to the competency needs of the position*

Perspektif *Perspective*	Sasaran Strategis *Strategic Goals*	Indikator Kinerja Utama *Key Performance Indicators*	Inisiatif Strategis *Strategic Initiatives*
Learning and Growth	Meningkatkan kompetensi pegawai *Increase employee competence*	Persentase pemenuhan jam pelatihan per pegawai per tahun *Percentage of training hours fulfilled per employee per year*	Memberikan pelatihan pegawai sesuai TNA *Provide employee training according to TNA*
	Meningkatkan *engagement* pegawai *Increase employee engagement*	Indeks *engagement* pegawai *Employee engagement index*	Membuat program SDM yang mendukung pengelolaan *talent* dan *performance* *Create HR programs that support talent and performance management*
	Mengembangkan organisasi yang efektif *Developing an effective organization*	Persentase pemenuhan pegawai *Percentage of employee fulfillment*	Membuat analisa MPP untuk mendukung struktur organisasi yang efektif *Making MPP analysis to support an effective organizational structure*

Manajemen SDM BPKH

Pengelolaan SDM di BPKH berlandaskan pada peraturan perundang-undangan yang relevan dan *best practices* dalam pengelolaan SDM. BPKH menerapkan pengelolaan SDM yang berbasis kompetensi yang diterapkan secara komprehensif mulai dari perencanaan pegawai hingga mengantarkan pegawai memasuki masa purna bakti.

BPKH HR Management

HR management at BPKH is based on relevant laws and regulations and best practices in HR management. BPKH implements competency-based HR management that is implemented comprehensively starting from employee planning to delivering employees into retirement.

Perencanaan Pegawai

Proses perencanaan pegawai di BPKH diselaraskan dengan rencana dan strategi organisasi. Setiap Divisi dapat mengajukan kebutuhan pegawai untuk mendukung rencana dan strategi yang dituangkan dalam rencana kerja. Deputi Bidang SDM dan Kepatuhan menyusun rencana rekrutmen dengan mempertimbangankan beban keuangan organisasi.

Proses pemenuhan pegawai BPKH dilakukan dengan memperhatikan aspek-aspek tata kelola yang baik, serta memperhatikan prinsip pelaksanaan rekrutmen pegawai BPKH, yang terdiri dari prinsip kewajaran dan kesetaraan, keterbukaan, akuntabel dan dilaksanakan melalui proses pengelolaan yang efisien dan efektif.

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.

Employee Planning

Employee planning process in BPKH is aligned with organizational plan and strategy. Each Division may apply employee needs to support plan and strategy indicated in work plan. Human Resources and Compliance Field Deputy prepares recruitment plan by taking into account organizational finance.

BPKH employee fulfillment proces is performed by taking into account good governance aspect as well as taking into account BPKH employee recruitment implementing principles, consisting of fairness and equality, openness, accountability principles and implemented through effcient and effective management process.

Recruitment

Recruitment is the initial process that highly determines BPKH Human Resources. Through a good recruitment process, BPKH may obtain Human Resources which are suitable with the need, both from competence and characteritic perspectives.

Initial selection process performed has the following requirements:

1. *Indonesian Citizen.*
2. *At least 18 (eitghteen) years old when applying.*
3. *A Muslim.*
4. *Physically and spiritually healhty.*
5. *Has impeccable integrity and personality.*
6. *Has the qualification and competence in accordance with the needs.*
7. *Has never been convicted with criminal incarceration based on a court decision that has permanent legal force due to criminal conduct with 2 (two) years or more confinement.*

8. Lulus tahapan seleksi yang ditetapkan oleh BPKH, minimal yaitu:
   a. Seleksi administrasi.
   b. Seleksi kompetensi dan potensi.
   c. Wawancara.

8. Passes the selection stage stipulated by BPKH, at least the following:
   a. Administrative selection.
   b. Competence and potential selection.
   c. 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; dan
9. Mendapatkan program pengembangan Sumber Daya Manusia.

The rights of employees of the Hajj Financial Management Agency include:

1. *Earning income including salary, allowances, health facilities and other facilities in accordance with the provisions;*
2. *Obtain social security in accordance with statutory provisions;*
3. *Obtaining Legal Aid facilities in accordance with the provisions;*
4. *Get 12 (twelve) working days annual leave, maternity leave, sick leave and leave for other important reasons*
5. *Resign;*
6. *Get the opportunity to express opinions, criticisms, and suggestions;*
7. *Conduct free, open and responsible two-way communication;*
8. *Obtain a guarantee for the confidentiality of employee data; and*
9. *Obtain a guarantee for the confidentiality of Obtain Human Resources development program.*

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 Badan di masa mendatang.

All prospective employees will be selected based on qualifications needs objectively and accurately. Through a good recruitment process, the right candidates will be obtained and have high competence to be able to support the growth and development of the Agency in the future.

Hasil rekrutmen tahun 2021 dilaksanakan dalam 2 (dua) batch yang dapat diresume sebagai berikut:

The results of the 2021 recruitment are carried out in 2 (two) batches which can be resumed as follows:

Offering Letter dan MCU
Offering Letter and MCU

Berdasarkan hasil wawancara pansel, BPKH menyampaikan *Offering Letter* kepada masing-masing peserta sebanyak 27 peserta berhak mengikuti tahapan terakhir yaitu Tes Kesehatan.

Based on the results of the panel interview, BPKH delivered an offering letter to each participant. A total of 27 participants are entitled to take part in the last stage, namely the Health Test.

27

27 Juli s.d 06 Agustus 2021
Tahap *offering letter* dan MCU

July 27 to August 06 2021
The offering letter and MCU stage

Wawancara Pansel
Pansel Interview

Sebanyak 86 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.

A total of 86 participants as the top 3 (three) ranking per position formation are entitled to take part in the next stage, namely the Selection Committee Interview (Pansel) through Zoom facilities and physical face-to-face.

86

21 Juni 2021 s.d 10 Juli 2021
Wawancara dengan Pansel via zoom dan tatapan muka fisik

June 21, 2021 to July 10, 2021
Interview with Pansel via zoom and physical face

Asesmen *Online* Oleh PPM Manajemen
Online Assessment by PPM Management

Sebanyak 213 peserta telah memenuhi persyaratan kualifikasi jabatan dan kompetensi teknis.

A total of 213 participants have met the requirements for position qualifications and technical competence.

213

29 Mei 2021 s.d 08 Juni 2021
Online assessment untuk mengukur profil kompetensi dan aspek kepribadian kandidat

May 29, 2021 to June 08, 2021
Online assessment to measure profile competence and personality aspects of the candidate

Asesmen Kompetensi Teknis & Jabatan
Assessment of Technical Competency & Position

Diikuti sebanyak 2.500 peserta yang memenuhi kelengkapan dokumen administrasi.

Followed by as many as 2,500 participants who meet the completeness of administrative documents.

2.500

17 Juni 2021 s.d 08 Mei 2021
Penetapan daftar peserta berdasarkan kelengkapan kualifikasi jabatan dan *occupational test* di Kalibrr

June 17, 2021 to May 08, 2021
Determination of the list of participants based on the completeness of position qualifications and occupational tests in Kalibrr

Jumlah Pendaftar
Number of Registration

Total 18.775 pendaftar via https://wwww.kalibrr.com/

A total of 18,775 registrants via http://www.kalibrr.com/

18.775

10 April 2021 s.d 23 April 2021
Publikasi media massa, webiste dan media sosial BPKH untuk 28 posisi

April 10, 2021 to April 23, 2021
Publication of mass media, website and social media of BPKH for 28 positions

Offering Letter dan MCU
Offering Letter and MCU

Bedasarkan hasil wawancara pansel, BPKH menyampaikan *offering letter* kepada masing-masing peserta. Sebanyak 4 peserta berhak mengikuti tahapan terakhir, yaitu Tes Kesehatan.

Based on the results of the panel interview, BPKH delivered an offering letter to each participant. A total of 4 participants are entitled to take part in the last stage, namely the Health Test.

4

20 September 2021 s.d 30 September 2021
Tahap *offering letter* dan MCU

September 20, 2021 to September 30, 2021
The offering letter and MCU stage

Wawancara Pansel
Pansel Interview

Sebanyak 13 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.

A total of 13 participants as the top 3 (three) ranking per position formation are entitled to take part in the next stage, namely the Selection Committee Interview (Pansel) through Zoom facilities and physical face-to-face.

13

23 Agustus 2021 s.d 03 September 2021
Wawancara dengan Pansel via Zoom dan tatapan muka fisik

August 23, 2021 to September 03, 2021
Interview with Pansel via Zoom and face-to-face physic

Asesmen *Online* Oleh PPM Manajemen
Online Assessment by PPM Management

Sebanyak 21 peserta telah memenuhi persyaratan kualifikasi jabatan dan kompetensi teknis.

A total of 21 participants have met the requirements for position qualifications and technical competence.

21

31 Juli 2021 s.d 21 Agustus 2021
Online *assessment* untuk mengukur profil kompetensi dan aspek kepribadian kandidat

July 31, 2021 to August 21, 2021
Online assessment to measure candidate's competency profile and personality aspects

Asesmen Kompetensi Teknis & Jabatan
Assessment of Technical Competency & Position

Bidang SDM menyeleksi sebanyak 920 lamaran yang memenuhi kelengkapan dokumen administrasi pada tahap selanjutnya.

The HR field selected as many as 920 applications that met the completeness of administrative documents at a later stage.

920

27 Juli 2021 s.d 31 Juli 2021
Penetapan daftar peserta berdasarkan kelengkapan kualifikasi jabatan dan *occupational test* di Kalibrr

July 27, 2021 to July 31, 2021
Determination of the list of participants based on the completeness of position qualifications and occupational tests in Kalibrr

Laporan ISO:30414: *Cost per Hire*

BPKH telah memperhitungkan biaya yang dikeluarkan untuk merekrut 1 (satu) orang pegawai yang dapat diperhitungkan dalam tabel berikut:

ISO:30414 Report: Cost per Hire

BPKH has calculated the costs incurred to recruit 1 (one) employee which can be calculated in the following table:

ACTIVITIES THE RECRUITMENT OF REPLACEMENTS	ACTIVITY COST FACTORS TO CONSIDER	ACTIVITY COST	EXPLANATION
Leaving cost 1: Administrasi *Leaving costs 1: Administration*	Waktu x biaya administrasi 1 jam x Rp750.000 *Time x administration fee 1 hour x IDR750,000*	750.000	Estimasi biaya konservatif untuk penyelesaian administrasi pegawai yang resign *Conservative cost estimate for administrative settlement of resigned employees*
Recruitment cost 1: Jasa Media Publikasi *Recruitment costs 1: Publication Media Services*	2 paket media publikasi/ 33 orang pegawai yang direkrut *2 packages of publication media/ 33 employees were recruited*	2.115.152	Media cetak dan media elektronik *Print media and electronic media*
Recruitment cost 2: Jasa Job Portal *Recruitment costs 2: Job Portal Services*	1 paket lumpsum/33 orang pegawai yang direkrut *1 lumpsum package/33 employees recruited*	2.212.121	Jasa job portal untuk pendaftaran lowongan pekerjaan BPKH *Job portal services for registration of BPKH job vacancies*
Recruitment cost 3: Jasa Konsultan Rekrutmen *Recruitment costs 3: Recruitment Consultant Services*	1 paket lumpsum/33 orang pegawai yang direkrut *1 lumpsum package/33 employees recruited*	17.653.333	Jasa konsultan rekrutmen pegawai BPKH *BPKH employee recruitment consulting services*
Recruitment cost 4: Jasa Tes Kesehatan *Recruitment costs 4: Health Test Services*	Rp1.500.000 per peserta *IDR1,500,000 per participant*	1.500.000	Jasa tes kesehatan rekrutmen Pegawai BPKH *BPKH employee recruitment health test services*

ACTIVITIES THE RECRUITMENT OF REPLACEMENTS	ACTIVITY COST FACTORS TO CONSIDER	ACTIVITY COST	EXPLANATION
Up to speed cost 1: *Induction, onboarding* *Up to speed cost 1: Induction, onboarding*	Paket *full day meeting* dan *Onboarding* kit/33 orang pegawai yang direkrut *Full day meeting package and Onboarding kit/33 recruited employees*	1.276.485	Penyelenggaraan *Inclass Induction* dan penyiapan perlengkapan pegawai baru *Implementation of Inclass Induction and preparation new employee equipment*
TOTAL BIAYA *TOTAL COST*		25.507.091	

Berdasarkan tabel di atas, diketahui estimasi biaya yang dikeluarkan BPKH untuk merekrut seorang pegawai pada tahun 2021 yaitu sebesar Rp25 juta per orang.

Based on the table above, it is known that the estimated cost incurred by BPKH to recruit an employee in 2021 is IDR25 million per person.

Laporan ISO:30414: *Recruitment Costs*

Biaya materil keseluruhan yang dapat dihitung dalam pelaksanaan rekrutmen BPKH yaitu:

ISO:30414 Report: Recruitment Costs

The overall material costs that can be calculated in the implementation of BPKH recruitment are:

ACTIVITIES CONNECTED WITH THE RECRUITMENT OF REPLACEMENTS	ACTIVITY COST FACTORS TO CONSIDER	ACTIVITY COST	EXPLANATION
Jasa Job Portal *Job Portal Services*	1 paket lumpsum *1 package lumpsum*	73.000.000	Jasa job portal untuk pendaftaran lowongan pekerjaan BPKH *Job portal services for registration of BPKH job vacancies*
Jasa Konsultan Rekrutmen *Recruitment Consultant Services*	1 paket lumpsum *1 package lumpsum*	582.560.000	Jasa konsultan rekrutmen pegawai BPKH sebanyak 33 orang *Employee recruitment consulting services BPKH as many as 33 people*
Jasa Tes Kesehatan *Health Test Services*	36 orang peserta MCU *36 MCU participants*	37.940.000	Jasa tes kesehatan rekrutmen Pegawai BPKH *BPKH employee recruitment health test services*

ACTIVITIES CONNECTED WITH THE RECRUITMENT OF REPLACEMENTS	ACTIVITY COST FACTORS TO CONSIDER	ACTIVITY COST	EXPLANATION
Jasa Media Publikasi *Publication Media Services*	2 paket media publikasi *2 packs of publication media*	69.800.000	Media cetak dan media elektronik *Print media and electronic media*
Konsumsi Rekrutmen *Recruitment Consumption*	30 orang peserta dan tim pansel *30 participants and panel team*	3.242.400	Konsumsi wawancara rekrutmen *Consumption of recruitment interview Career Management*
TOTAL BIAYA *TOTAL COST*		766.542.400	

Tabel di atas menjelaskan biaya yang dikeluarkan BPKH untuk penyelenggaraan rekrutmen tahun 2021 untuk memenuhi 28 posisi jabatan dengan kebutuhan 33 orang pegawai. Biaya sebagaimana *activity cost* tersebut telah dianggarkan pada RKAT tahun 2021 Bidang SDM. Dengan total biaya yang dikeluarkan BPKH untuk rekrutmen, dapat dilakukan evaluasi untuk mengukur efektivitas dan efisiensi biaya dari masing-masing tahapan kegiatan yang dilakukan, sehingga pembentukan anggaran rekrutmen tahun depan bisa lebih presisi.

The table above describes the costs incurred by BPKH for the implementation of recruitment in 2021 to fulfill 28 positions with the need for 33 employees. The costs as activity costs have been budgeted for in the 2021 RKAT for the HR Sector. With the total costs incurred by BPKH for recruitment, evaluation can be carried out to measure the effectiveness and cost efficiency of each stage of the activities carried out, so that the formation of next year's recruitment budget can be more precise.

Laporan ISO:30414: *Number of Qualified Candidate per Position*

Untuk mengetahui berapa jumlah pelamar yang memenuhi persyaratan jabatan dari total pelamar masuk untuk masing-masing jabatan yang dipublikasikan dapat ditampilkan pada tabel dibawah ini:

ISO:30414 Report: Number of Qualified Candidate per Position

To find out how many applicants who meet the job requirements of the total incoming applicants for each published position can be displayed in the table below:

Deskripsi *Description*	Tahun 2021 *2021 Year*
Posisi yang dibuka (A) *Opened position (A)*	33
Total kandidat (B) *Total candidates (B)*	18775

Deskripsi *Description*	Tahun 2021 *2021 Year*
Jumlah kandidat yang memenuhi kualifikasi (C) *Number of qualified candidates (C)*	378
Jumlah kandidat yang lulus (D) *Number of candidates who passed (D)*	31
Rata-rata jumlah kandidat yang memenuhi kualifikasi per posisi (E) *Average number of qualified candidates per position (E)*	11,45
Persentase Keberhasilan pemenuhan posisi (F) *Percentage of successful position fulfillment (F)*	94%

Rata-rata jumlah kandidat yang memenuhi kualifikasi per posisi yaitu : E= C/A sebesar = 11,45
Persentase Keberhasilan pemenuhan posisi yaitu: F=D/A sebesar = 94%

The average number of qualified candidates per position is: E= C/A = 11.45
Percentage of successful fulfillment of positions, namely: F=D/A = 94%

Berdasarkan penjelasan tabel di atas, rekrutmen BPKH tahun 2021 sangat kompetitif dan sangat memperhatikan pemenuhan kualifikasi, BPKH berhasil memenuhi 31 posisi dari 33 posisi yang ditargetkan.

Based on the explanation of the table above, the recruitment of BPKH in 2021 is very competitive and pays great attention to the fulfillment of qualifications, BPKH managed to fulfill 31 positions out of 33 targeted positions.

Laporan ISO:30414: *Quality per Hire*

Untuk mengukur kinerja pegawai setelah perekrutan atau bekerja selama kurun waktu tertentu dibandingkan dengan target kinerja yang diharapkan. Sumber data yang digunakan untuk menyusun matriks ini adalah Laporan pencapaian kinerja pegawai baru yang didapatkan pada tahun pertama bekerja. Sumber data diatas bisa diperoleh dengan mengakses data terkait yang tersimpan dalam aplikasi Altius, yaitu aplikasi manajemen *scorecard* dan manajemen kinerja organisasi.

Berikut adalah perhitungan dengan menggunakan pendekatan formula *performance rating* dari pegawai baru. Ada 31 pegawai baru dan 4 pegawai lelang jabatan yang kinerjanya dievaluasi menggunakan skala ≤85% sampai ≥150%, dimana nilai ≤85% adalah terendah, 100% - <125% adalah memadai/dapat diterima, dan ≥150%, adalah tertinggi:
Rata-rata *Performance* rating pegawai Istimewa = 163,16%

ISO:30414 Report: Quality per Hire

To measure employee performance after hiring or working for a certain period of time compared to the expected performance target. The data source used to compile this matrix is the report on the performance of new employees obtained in the first year of work. The above data sources can be obtained by accessing related data stored in the Altius application, namely the scorecard management application and organizational performance management.

The following is a calculation using the performance rating formula approach for new employees. There are 31 new employees and 4 job bidders whose performance is evaluated using a scale of 85% to 150%, where the score of 85% is the lowest, 100% - <125% is adequate/acceptable, and 150%, is the highest:

Average Performance rating of special employees = 163.16%

Rata-rata *Performance* rating pegawai Baik Sekali = 141,63%
Rata-rata *Performance* rating pegawai Baik = 113,41%
Rata-rata *Performance* rating pegawai Sedang = 32,82%

Average Employee Performance Rating Very Good = 141.63%
Average Employee Performance Rating Good = 113.41%
Average Employee Performance Rating Medium = 32.82%

Rata-rata *performance* rating pegawai baru = (163,16+141,63+113,41+32,82)/4=451,02/4=112,75

Average performance rating of new employees = (163.16+141.63+113.41+32.82)/4=451.02/4=112.75

Adapaun rating *pre-hire expectation* yang ditetapkan adalah 100%. *Quality of Hire* setelah perhitungan adalah 112,75% atau 13 % lebih tinggi dari kinerja yang memadai atau dapat diterima.

The pre-hire expectation rating set is 100%. Quality of Hire after calculation is 112.75% or 13% higher than adequate or acceptable performance.

Laporan ISO:30414: *Average Length*

Untuk mengetahui rata-rata waktu yang diperlukan untuk mengisi posisi kosong yang ada di organisasi pada tahun 2021 dapat dilihat pada tabel di bawah ini:

ISO:30414 Report: Average Length

To find out the average time needed to fill vacant positions in the organization in 2021, see the table below:

POSISI *POSITION*	*APPROVED REQUISITION DATE*	*DATE APPLICANTS ACCEPTS ROLE*	*DAYS TO FILL POSITION*
Deputi Investasi dan Kerja sama Luar Negeri *Deputy for Foreign Investment and Cooperation*	6 April 2021 *April 6, 2021*	18 Agustus 2021 *August 18, 2021*	134
Anggota Komite Audit *Audit Committee Member*	6 April 2021 *April 6, 2021*	1 Oktober 2021 *October 1, 2021*	178
Anggota Komite Audit *Audit Committee Member*	6 April 2021 *April 6, 2021*	1 Oktober 2021 *October 1, 2021*	178
Anggota Komite Manajemen Risiko Dan Syariah *Member of the Risk Management and Sharia Committee*	6 April 2021 *April 6, 2021*	2 September 2021 *September 2, 2021*	149
Kepala Divisi Transformasi *Head of Transformation Division*	6 April 2021 *April 6, 2021*	15 September 2021 *September 15, 2021*	162
Manajer Investasi Emas dan Surat Berharga Lainnya *Gold Investment Manager and Other Securities*	6 April 2021 *April 6, 2021*	11 Oktober 2021 *October 11, 2021*	188

POSISI *POSITION*	*APPROVED REQUISITION DATE*	*DATE APPLICANTS ACCEPTS ROLE*	*DAYS TO FILL POSITION*
Manajer Administrasi Sekretariat Kepala Badan Pelaksana *Administration Manager Secretariat Head of Implementing Agency*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Manajer Analis (Kemaslahatan) *Analyst Manager (Benefits)*	6 April 2021 *April 6, 2021*	1 Oktober 2021 *October 1, 2021*	178
Manajer Kepatuhan *Compliance Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Manajer Manajemen Risiko Bisnis *Business Risk Management Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Manajer Manajemen Risiko Korporat *Corporate Risk Management Manager*	6 April 2021 *April 6, 2021*	1 September 2021 *September 1, 2021*	148
Manajer Penghimpunan Dana *Fundraising Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Manajer SDM *HR Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Manajer Sekretariat Dewan Pengawas *Supervisory Board Secretariat Manager*	6 April 2021 *April 6, 2021*	20 September 2021 *September 20, 2021*	167
Manajer Transformasi *Transformation Manager*	6 April 2021 *April 6, 2021*	26 Agustus 2021 *August 26, 2021*	142
Manajer Umum dan Pengadaan *General Manager and Procurement*	6 April 2021 *April 6, 2021*	15 September 2021 *September 15, 2021*	162
Asisten Manajer Analis (Kemaslahatan) *Assistant Manager Analyst (Benefits)*	6 April 2021 *April 6, 2021*	30 Agustus 2021 *August 30, 2021*	146
Asisten Manajer Hukum *Assistant Legal Manager*	6 April 2021 *April 6, 2021*	15 September 2021 *September 15, 2021*	162
Asisten Manajer Investasi Langsung dan Investasi Lainnya *Assistant Manager of Direct Investments and Other Investments*	6 April 2021 *April 6, 2021*	1 November 2021 *November 1, 2021*	209
Asisten Manajer Investasi Luar Negeri *Overseas Investment Manager Assistant*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153

POSISI *POSITION*	*APPROVED REQUISITION DATE*	*DATE APPLICANTS ACCEPTS ROLE*	*DAYS TO FILL POSITION*
Asisten Manajer Komunikasi dan Humas *Assistant Manager of Communication and Public Relations*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Asisten Manajer Manajemen Risiko Bisnis *Business Risk Management Assistant Manager*	6 April 2021 *April 6, 2021*	27 September 2021 *September 27, 2021*	174
Asisten Manajer Penghimpunan Dana *Assistant Fundraising Manager*	6 April 2021 *April 6, 2021*	11 Oktober 2021 *October 11, 2021*	188
Asisten Manajer Perencanaan *Assistant Planning Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Asisten Manajer Perikatan dan Monitoring & Evaluasi (Kemaslahatan) *Assistant Engagement Manager and Monitoring & Evaluation (Benefits)*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Asisten Manajer SDM *HR Assistant Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Asisten Manajer SDM HR *HR Assistant Manager*	6 April 2021 *April 6, 2021*	6 September 2021 *September 6, 2021*	153
Asisten Manajer Sekretariat *Assistant Secretariat Manager*	6 April 2021 *April 6, 2021*	25 Agustus 2021 *August 25, 2021*	141
Asisten Manajer Sekretariat *Assistant Secretariat Manager*	6 April 2021 *April 6, 2021*	15 September 2021 *September 15, 2021*	162
Asisten Manajer Sekretariat *Assistant Secretariat Manager*	6 April 2021 *April 6, 2021*	1 September 2021 *September 1, 2021*	148
Asisten Manajer Transformasi *Transformation Manager Assistant*	6 April 2021 *April 6, 2021*	11 November 2021 *November 11, 2021*	219

Total number of position sebanyak 31 posisi yang sudah lengkap administrasi rekrutmen-nya. Jumlah hari yang diperlukan untuk mengisi semua posisi kosong pada tahun 2021 sebanyak 5018 hari. Sehingga rata-rata waktu yang dibutuhkan untuk mengisi kekosongan pegawai adalah:

TD/TP = 5018/31 = 161,8 hari

The total number of positions is 31 positions whose recruitment administration is complete. The number of days required to fill all vacant positions in 2021 is 5018 days. So the average time needed to fill vacancies is:

TD/TP = 5018/31 = 161.8 days

Manajemen Karir

BPKH menerapkan manajemen karir yang menjamin pegawai memiliki jenjang karir yang jelas. BPKH memberikan kesempatan yang luas bagi setiap pegawai untuk mengembangkan karir sesuai kompetensinya. Sistem manajemen karir yang dikembangkan BPKH juga ditujukan untuk mempertahankan talenta-talenta terbaik BPKH.

BPKH mengembangkan karir pegawai menggunakan cara yang holistik, yaitu tidak saja melalui promosi tetapi juga peningkatan kemampuan/kompetensi pegawai, perluasan wewenang jabatan, dan pengembangan kompetensi individu. Oleh karena itu, promosi bukan satu-satunya indikasi bahwa karir seorang pegawai berkembang/ meningkat.

Dalam rangka mengembangkan karir pegawai, BPKH menggunakan sarana pengembangan karir pegawai berupa penempatan pertama, penugasan, dan mutasi.

Jenis-jenis Mutasi

1. Promosi Jabatan
   Promosi Jabatan adalah perpindahan Pegawai Tetap dari suatu Jabatan atau tingkatan Jabatan ke Jabatan atau tingkatan Jabatan lain yang lebih tinggi. Selama tahun 2021, BPKH telah melaksanakan promosi jabatan untuk memenuhi kebutuhan pengisian jabatan yang kosong yang harus segera dipenuhi melalui mekanisme lelang jabatan. Terdapat promosi atas 3 (tiga) posisi jabatan manajerial setingkat Kepala Divisi, 6 (enam) posisi jabatan setingkat Manajer dan Asisten Manajer dengan diikuti kenaikan tingkatan jabatan yang lebih tinggi. Atas promosi tersebut, kemudian ditetapkan dengan Keputusan Kepala Badan Pelaksana.
2. Rotasi Jabatan
   Rotasi Jabatan adalah perpindahan Pegawai BPKH dari satu bagian ke bagian lain dalam BPKH dengan tujuan penyegaran kepegawaian. Selama tahun 2021, BPKH telah melaksanakan rotasi jabatan kepada pegawai yang dipandang cakap dan mampu serta memiliki kompetensi yang diperlukan untuk

Career Management

BPKH implements career management that ensures employees have a clear career path. BPKH provides broad opportunities for every employee to develop a career according to their competence. The career management system developed by BPKH is also aimed at retaining BPKH best talents.

BPKH develops employee careers using a holistic way, namely not only through promotions but also increasing employee abilities/competencies, expanding position authority, and developing individual competencies. Therefore, promotion is not the only indication that an employee's career is developing/increasing.

In order to develop employee careers, BPKH uses employee career development facilities in the form of first placements, assignments, and transfers.

Types of Mutations

1. *Promotion*
   Position Promotion is the transfer of Permanent Employees from a position or level of position to another position or level of a higher position. During 2021, BPKH has carried out promotions to meet the needs of filling vacant positions which must be immediately fulfilled through the job auction mechanism. There are promotions for 3 (three) managerial positions at the Division Head level, 6 (six) positions at the Manager level and Assistant Manager positions followed by an increase to a higher level. The promotion is then determined by a Decree of the Head of the Implementing Body.
2. *Job Rotation*
   Position rotation is the movement of BPKH employees from one section to another in BPKH with the aim of staffing refreshment. During 2021, BPKH has carried out job rotations for employees who are considered capable and capable and have the necessary competencies to fill the required positions. This is

mengisi jabatan yang dibutuhkan. Hal ini juga tidak terlepas dari kajian Bidang SDM atas kesesuaian rotasi terkait dengan perencanaan sumber daya manusia, persyaratan kompetensi, hasil kinerja dan pertimbangan minat pegawai yang kemudian diputuskan oleh Badan Pelaksana. Pada bulan Februari 2021 terdapat rotasi atas 5 (lima) posisi jabatan setingkat Kepala Divisi, Manajer dan Asisten Manajer yang kemudian ditetapkan dengan Keputusan Kepala Badan Pelaksana.

3. Demosi Jabatan
   Mutasi pegawai yang dikarenakan sanksi penurunan jabatan/*job grade*, pada jabatan yang lebih rendah dari jabatan sebelumnya. Selama tahun 2021 tidak terdapat demosi jabatan

also inseparable from the study of the HR Sector on the suitability of rotation related to human resource planning, competency requirements, performance results and consideration of employee interests which are then decided by the Implementing Body. In February 2021, there will be a rotation of 5 (five) positions at the level of Division Head, Manager and Assistant Manager which is then determined by a Decree of the Head of the Implementing Body.

3. *Position Demotion*
   Employee transfers due to sanctions for demotion/ job grade, in a lower position than the previous position. During 2021 there will be no position demotion

Selain ketiga jenis mutasi jabatan di atas, pada tahun 2021 BPKH juga melaksanakan mutasi jabatan setingkat Deputi, Kepala Divisi, Manajer dan Asisten Manajer untuk menyesuaikan struktur organisasi Badan Pelaksana Badan Pengelola Keuangan Haji sesuai dengan struktur organisasi yang baru. Selain itu, dalam rangka mengembangkan karir pegawai, BPKH juga memberi kesempatan kepada Pegawai dengan Perjanjian Kerja untuk Alih status menjadi Pegawai Tetap BPKH melalui mekanisme lelang jabatan

In addition to the three types of job transfers above, in 2021 BPKH will also carry out position transfers at the level of Deputy, Division Head, Manager and Assistant Manager to adjust the organizational structure of the Implementing Body of the Hajj Financial Management Agency in accordance with the new organizational structure. In addition, in order to develop employee careers, BPKH also provides opportunities for employees with work agreements to transfer status to permanent employees of BPKH through the job auction mechanism.

Program Magang BPKH

Program Magang BPKH 2021 mulai berlangsung pada Februari 2021, dengan total peserta magang pada bulan Februari sampai dengan Desember 2021 berjumlah 37 peserta magang, terdiri dari Laki-laki berjumlah 8 orang dan Perempuan berjumlah 29 orang.

BPKH Internship Program

The BPKH 2021 Internship Program will start in February 2021, with a total of 37 apprentices from February to December 2021, consisting of 8 men and 29 women.

Jumlah Peserta Magang BPKH 2021

Peserta magang BPKH terdiri dari mahasiswa yang berjumlah 27 peserta magang berstatus *Fresh Graduate* dan 10 peserta magang berstatus mahasiswa.

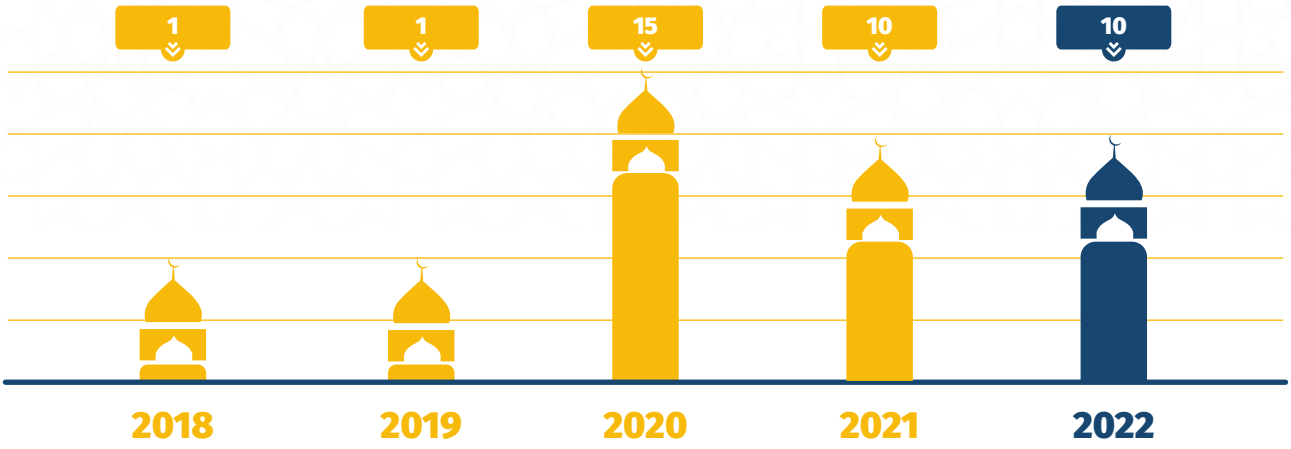
Number of Internship Participants BPKH 2021

The BPKH internship participants consist of 27 students with Fresh Graduate status and 10 student internship participants.

Tahun Lulus *Graduation year*	Total Peserta Magang *Total Internship Participants*
2018	1
2019	1

Tahun Lulus *Graduation year*	Total Peserta Magang *Total Internship Participants*
2020	15
2021	10
Mahasiswa *College Student*	10

Persentase Tahun Lulus
Percetage of Years Passed



Peserta magang BPKH terdiri dari berbagai macam latar belakang pendidikan dan jenjang pendidikan.

BPKH internship participants consist of various educational backgrounds and educational levels.

Jurusan *Major*	Total Peserta *Total Participants*
Akuntansi *Accountancy*	9
Ekonomi Syariah *Sharia Economics*	9
Bisnis Islam *Islamic Business*	2
Ekonomi Islam *Islamic Economics*	2

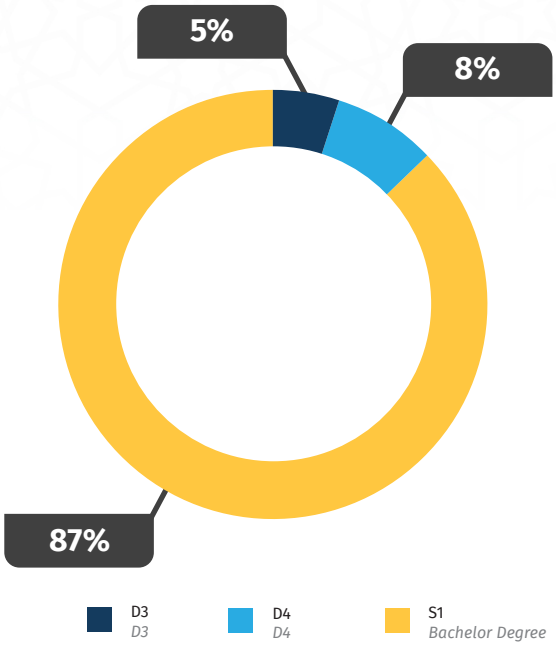
Jurusan *Major*	Total Peserta *Total Participants*
Ilmu Kesejahteraan Sosial *Social Welfare Science*	2
Manajemen Dakwah *Da'wah Management*	2
Teknik Sipil *Civil Engineering*	2
Ekonomi Pembangunan *Economic Development*	1
Hukum Ekonomi Syariah *Sharia Economic Law*	1
Ilmu Keluarga Dan Konsumen *Family And Consumer Science*	1
Manajemen Informatika *Informatics Management*	1
Manajemen Pemasaran Bisnis *Business Marketing Management*	1
Pend. Bahasa Inggris *English Language Education*	1
Perbandingan Mazhab *School Comparison*	1
Perbankan Syariah *Syariah Banking*	1
Psikologi *Psychology*	1
Total Keseluruhan *Overall Total*	37

Universitas Magang BPKH *BPKH Internship University*	Jumlah *Total*
UIN Syarif Hidayatullah Jakarta *UIN Syarif Hidayatullah Jakarta*	7
IPB University *IPB University*	4

Universitas Magang BPKH *BPKH Internship University*	Jumlah *Total*
Politeknik Negeri Jakarta *Jakarta State Polytechnic*	4
Universitas Gunadarma *Gunadarma University*	4
Universitas Sebelas Maret *Sebelas Maret University*	3
Institut Ilmu Sosial dan Ilmu Politik Jakarta *Jakarta Institute of Social and Political Sciences*	2
UIN Raden Mas Said Surakarta *UIN Raden Mas Said Surakarta*	2
Universitas Indonesia *University of Indonesia*	2
UPN Veteran Jakarta *UPN Veteran Jakarta*	2
UIN Alauddin Makassar *UIN Alauddin Makassar*	1
Universitas Diponegoro *Diponegoro University*	1
Universitas Islam Indonesia *Indonesian Islamic University*	1
Universitas Muhammadiyah Prof Dr Hamka *Muhammadiyah University Prof. Dr. Hamka*	1
Universitas Muhammadiyah Surakarta Muhammadiyah University of Surakarta	1
Universitas Sultan Ageng Tirtayasa *Sultan Ageng Tirtayasa University*	1
Universitas Trisakti *Trisakti University*	1
Total *Total*	37 orang *37 people*

Jenjang Pendidikan *Educational Level*	Total Peserta *Total Participants*
S1 *Bachelor Degree*	32
Diploma 3	2
Diploma 4	3
Total Keseluruhan *Overall Total*	37

Persentase Jenjang Pendidikan
Percentage of Education Level



Pada tahun 2021, tenaga magang BPKH berasal dari 16 Perguruan Tinggi dan 16 Jurusan kuliah, dengan latar belakang pendidikan D3 sebanyak 5%, D4 sebanyak 8%, dan S1 sebanyak 87%.

In 2021, BPKH interns will come from 16 universities and 16 majors, with 5% D3 education background, 8% D4 and 87% undergraduate degree.

Penilaian Tenaga Magang BPKH 2021

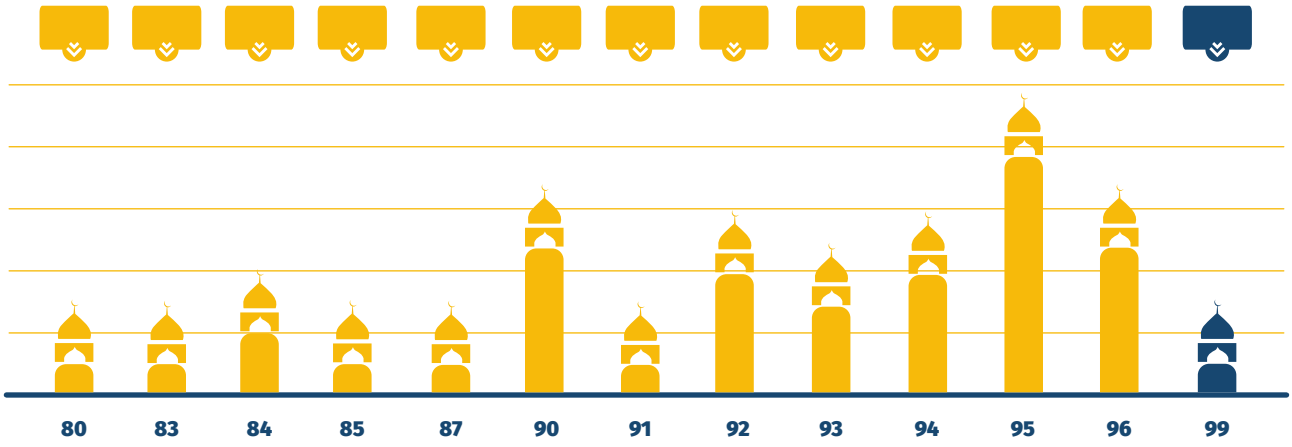
Berikut persentase penilaian magang BPKH pada tahun 2021, dengan maksimal penilaian tertinggi adalah nilai 100. Untuk mengetahui penilaian dapat dilihat pada tabel di bawah ini:

BPKH Internship Assessment 2021

The following is the percentage of the BPKH internship assessment in 2021, with the highest maximum assessment being a score of 100. To find out the assessment, see the table below:

Nilai *Score*	Total Peserta Magang *Total Internship Participants*
80	1
83	1
84	2
85	1
87	1
90	5
91	1
92	4
93	3
94	4
95	8
96	5
99	1
Jumlah *Total*	37

Persentase Penilaian Magang
Percentage of Apprentice Rating



Melihat penilaian tenaga magang yang di atas nilai >80, maka dapat disimpulkan bahwa pelaksanaan magang di BPKH berjalan dengan efektif, melalui *sourcing* eksternal dari kampus maupun *fresh graduate* BPKH telah berhasil merekrut peserta yang berkualitas.

Looking at the assessment of apprentices who are above >80, it can be concluded that the implementation of internships at BPKH is running effectively, through external sourcing from campuses and BPKH fresh graduates have succeeded in recruiting qualified participants.

Program Pengembangan Kompetensi

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.

Competency Development Program

In BPKH Regulation Number 10 of 2018 concerning the Personnel System, Chapter XI has explained about Employee Development and as an effort to increase employee productivity, skills and abilities, BPKH includes 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.

Data Pelatihan BPKH Tahun 2021

Dalam rangka meningkatkan kapabilitas pegawai, BPKH senantiasa memberikan pelatihan dan pengembangan untuk setiap pegawai. Hal tersebut agar proses pengelolaan Keuangan Haji diampu oleh pegawai yang profesional dan berkualitas. Beberapa topik pelatihan yang telah dilaksanakan sepanjang tahun 2021, sampai dengan Semester II tahun 2021 adalah sebagai berikut:

BPKH Training Data for 2021

In order to improve employee capabilities, BPKH always provides training and development for each employee. This is so that the Hajj Financial management process is managed by professional and qualified employees. Some of the training topics that have been carried out throughout 2021, up to Semester II in 2021 are as follows:

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Teknis Umum *General Technical*	Pelatihan dan Sertifikasi Manajemen Risiko Level 1 *Level 1 Risk Management Training and Certification*
	Pelatihan dan Sertifikasi Manajemen Risiko Level 2 *Level 2 Risk Management Training and Certification*
	Pelatihan dan Sertifikasi Manajemen Risiko Level 3 *Level 3 Risk Management Training and Certification*
	Pelatihan Penulisan Surat Resmi dan Ejaan *Official Letter Writing and Spelling Training*

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Teknis Umum *General Technical*	Pelatihan *Basic & Advance Islamic Finance* *Basic & Advance Islamic Finance Training*
	The Business English Program *The Business English Program*
	Pelatihan penyusunan KAK dan Strategi merumuskan HPS *Training on the preparation of KAK and Strategy for formulating HPS*
	Pelatihan *Macroeconomic and Financial Market Analysis* *Macroeconomic and Financial Sector Policy Analysis Training*
	Pelatihan Analisis Kebijakan Makro Ekonomi dan Sektor Keuangan *Basic and Principles of Macroeconomics Pelatihan Training*
	Pelatihan *Basic and Principles of Macroeconomics* *Basic and Principles of Macroeconomics Pelatihan Training*
Leadership *Leadership*	*Certified Corporate Coach Program* *Certified Corporate Coach Program*
	Coach The Coach (Introduction Coaching) *Coach The Coach (Introduction Coaching)*
	Certified Professional Coach Program *Certified Professional Coach Program*
Teknis Fungsional *Functional Technical*	

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Penempatan dan Investasi *Placement and Investment*	*Alternative Investment* *Alternative Investment*
	Analisa Laporan Keuangan Bank Syariah *Sharia Bank Financial Statement Analysis*
	Certified Investment Banker *Certified Investment Banker*
	Chartered Financial Analyst Level II *Chartered Financial Analyst Level II*
	Certified Professional Marketer *Certified Professional Marketer*
	Islamic Finance Qualification *Islamic Finance Qualification*
	Pelatihan Menakar Emas *Gold Measuring Training*
	Pelatihan Wakil Manajer Investasi *Investment Manager Representative Training*
	Professional Finansial *Modelling* *Professional Financial Modeling*
	Program Sertifikasi *Certified Securities Analyst* (CSA) *Certified Securities Analyst (CSA) Certification Program*
Perencanaan dan Pengembangan *Planning and Development*	*Certified Organization Development Practitioner* *Certified Organization Development Practitioner*
	Certified Governance, Risk and Compliance *Certified Governance, Risk and Compliance*
	Sertifikasi Internasional OCEG Certified Policy Management Professional (CPMP) *International Certification OCEG Certified Policy Management Professional (CPMP)*
	The Global Leader in Change Management Solutions *The Global Leader in Change Management Solutions*

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Pengendalian Internal *Internal Control*	Sertifikasi *Ceritified Investment Banker* (CIB) *Certified Investment Banker (CIB) Certification*
	Sertifikasi *Certified In Audit Committee Practices* (CAC) *Certified In Audit Committee Practices (CAC) Certification*
	Sertifikasi *Certified Chief Governance Officer* (CGO) *Certified Chief Governance Officer (CGO) Certification*
	Sertifikasi *Certified International of Enterprise Risk Management* (CIERM) *Certified International of Enterprise Risk Management (CIERM) Certification*
	Sertifikasi *Certified Legal Auditor* (CLA) *Certified Legal Auditor (CLA) Certification*
	Sertifikasi *Certified Risk Governance Professional* (CRGP) *Certified Risk Governance Professional (CRGP) Certification*
	Sertifikasi *Certified Risk Management Professional* (CRMP) *Certified Risk Management Professional (CRMP) Certification*
	Sertifikasi *Certified Continuing Professional Education* (CPE) *Certified Continuing Professional Education (CPE) Certification*
	Sertifikasi *Certified Policy Management Professional* (CPMP) *Certified Policy Management Professional (CPMP) Certification*
	Sertifikasi *Governance Risk Compliance Auditor* (GRCA) *Governance Risk Compliance Auditor (GRCA) Certification*
	Sertifikasi *Governance Risk Compliance Professional* (GRCP) *Governance Risk Compliance Professional (GRCP) Certification*
	Sertifikasi *Governance, Risk and Compliance* (GRC) *Governance, Risk and Compliance (GRC) Certification*

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
	Sertifikasi *International Conference Risk Beyond* *International Conference Risk Beyond Certification*
	Refreshment *Certified Risk Management Profesional* (CRMP) *Refreshment Certified Risk Management Professional (CRMP)*
	Pelatihan & Sertifikasi Manajemen Resiko BSMR Tingkat 4 *BSMR Risk Management Training & Certification Level 4*
	Pelatihan PSAK *For Professional* *PSAK Training For Professional*
	Pencegahan *Fraud* pada Instansi Pemerintahan *Fraud Prevention in Government Agencies*
	Sertifikasi *Certified Management Accountant* (CMA) *Certified Management Accountant (CMA) Certification*
Komunikasi dan Kehumasan *Communication and Public Relations*	Sertifikasi Perhumas *Online* *Online Public Relations Certification*
Kesekretariatan *Secretariat*	Sertifikasi Administrasi Kantor dan Sekretaris Junior *Office Administration and Junior Secretary Certification*

Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Keuangan *Finance*	*Analyzing Data With Power BI* & *Exam Analyzing Data With Power BI* *Analyzing Data With Power BI & Exam Analyzing Data With Power BI*
	Basic Financial Modeling *Basic Financial Modeling*
	Brevet A & B *Brevet A & B*
	Brevet AB Terpadu *Integrated AB Brevet*
	Brevet C *Brevet C*
	Sertifikasi *Certified in Data Analytics* (CertDA) *Certified in Data Analytics (CertDA) Certification*
	Chartered Accountant (CA) *Review* dan Ujian Sertifikasi *Chartered Accountant* (CA) *Chartered Accountant (CA) Review and Certification Exam Chartered Accountant (CA)*
	Corporate Cash Management *Corporate Cash Management*
	Dasar *Treasury* Bank Syariah *Fundamentals of Islamic Bank Treasury*
	DBMS Administration with Oracle & Certifikasi *Oracle* 1Z0-071 *DBMS Administration with Oracle & Oracle Certification 1Z0-071*
	Governance, Risk and Compliance Professional *Governance, Risk and Compliance Professional*
	Sertifikasi *Governance Risk Compliance Professional* (GRCP) *Governance Risk Compliance Professional (GRCP) Certification*
	Pelatihan *International Financial Reporting Standard* (IFRS) *International Financial Reporting Standard (IFRS) training*
	Manajemen Risiko Level 4 *Risk Management Level 4*
	Pelatihan *Effective Budgeting and Cost Control* *Effective Budgeting and Cost Control Training*

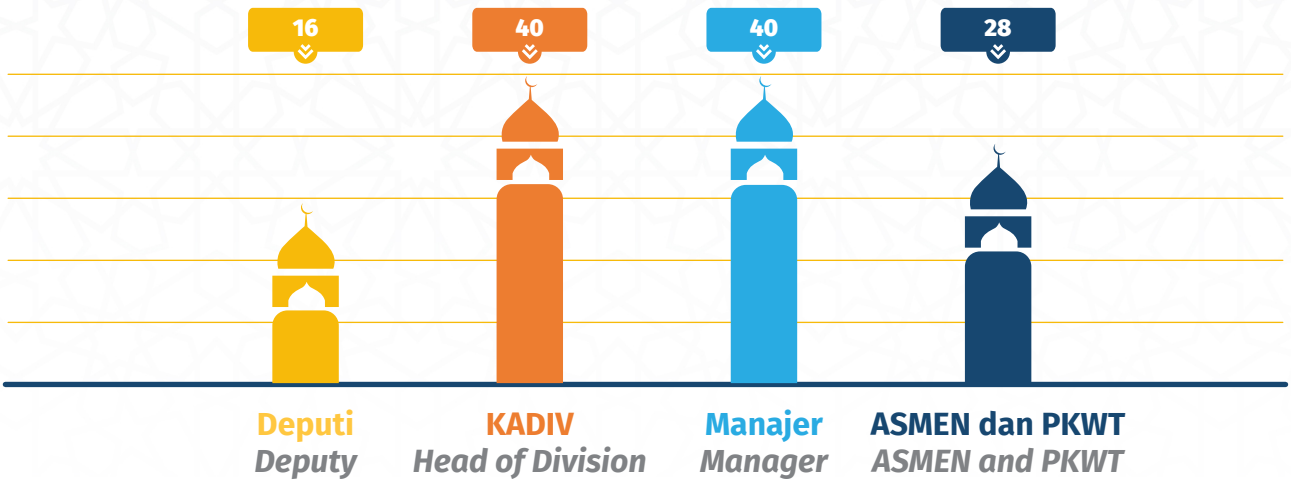
Area Pelatihan/Job Family *Family Training/Job Area*	Topik Pelatihan *Training Topic*
Sumber Daya Manusia *Human Resources*	Pelatihan dan Sertifikasi BNSP Untuk Supervisor SDM *BNSP Training and Certification for HR Supervisor*
	Job *Evaluation* dan Analisa Beban Kerja *Job Evaluation and Workload Analysis*
	SHRM-CP & SHRM-SCP *SHRM-CP & SHRM-SCP*
	Training Needs Analysis & Training Evaluation *Training Needs Analysis & Training Evaluation*
Pengadaan Barang dan Jasa *Procurement of goods and services*	*Accredited Supply Chain Analyst Professional* *Accredited Supply Chain Analyst Professional*
	Pelatihan *Supply Chain* *Supply Chain Training*
Hukum *Law*	Sertifikasi Internasional OCEG *Certified Policy Management Professional* (CPMP) *International Certification OCEG Certified Policy Management Professional (CPMP)*
Kemaslahatan *Benefit*	Sertifikasi Internasional OCEG *Certified Policy Management Professional* (CPMP) *International Certification OCEG Certified Policy Management Professional (CPMP)*

Total Hari Pelatihan *Total Training Days*	523	Hari *Day*
Jumlah Pegawai Tetap *Number of Permanent Employees*	174	Orang *People*
Rerata per Pegawai *Average per Employee*	3,01	Hari *Day*
eq. to (per jam pelatihan = (@45 menit) *eq. to (per training hour = (@45 minutes)*	24,05	Jam *Hour*
Target = (@45 menit) *Target = (@45 minutes)*	24,00	Jam *Hour*
Pencapaian *Achievement*	100,19%	Persen *Percent*

Berikut komposisi Jumlah topik pelatihan yang diajukan oleh Seluruh Pegawai BPKH

The following is the composition of the total number of training topics proposed by all BPKH employees

Jumlah Topik Pelatihan
Number of Training Topics



Pada *chart* di atas dapat dilihat bahwa Level Kadiv dan Manajer paling banyak mengambil Topik pelatihan yang berbeda yaitu masing-masing 40 topik pelatihan.

In the chart above, it can be seen that the Head of Division and Manager Level mostly take different training topics, which are 40 training topics each.

Biaya Pengembangan Kompetensi Pegawai

Sebagai bentuk kesungguhan BPKH dalam mencetak bibit-bibit Pegawai yang unggul, maka selama tahun 2021, BPKH menyelenggarakan serangkaian program dan/atau kegiatan pelatihan dan pengembangan kompetensi Pegawai dengan total biaya investasi sebesar Rp5.890.925.000.

Employee Competency Development Cost

As a form of BPKH seriousness in producing superior employee seeds, during 2021, BPKH will organize a series of programs and/or employee competency development and training programs with a total investment cost of IDR5,890,925,000.

Biaya untuk pengembangan kompetensi mengalami penurunan dibandingkan dengan tahun 2020, mengingat pandemi yang dialami mengakibatkan terbatasnya kegiatan pelatihan bagi Pegawai dan cenderung dilaksanakan secara online.

Costs for competency development have decreased compared to 2020, considering the pandemic experienced resulted in limited training activities for employees and tended to be carried out online.

Adapun biaya keseluruhan pelatihan BPKH dapat ditampilkan pada tabel di bawah ini:

The overall cost of BPKH training can be shown in the table below:

Pagu (Rp) *Budget (IDR)*	Realisasi (Rp) *Realization (IDR)*	Persentase Penyerapan (%) *Percentage of Absorption (%)*	Sisa (Rp) *Leftovers (IDR)*
5.890.925.000	2.696.683.500	45,78	3.194.241.500

Realisasi pelatihan BPKH adalah sebanyak 124 topik dengan persentase realisasi biaya yaitu 45,78%.

The realization of BPKH training was 124 topics with a percentage of cost realization that was 45.78%.

Penilaian Kinerja

BPKH merupakan organisasi yang berbasis kinerja, artinya BPKH menghargai kinerja dari setiap pegawai dalam mencapai target yang ditetapkan setiap tahun. Selaras dengan hal tersebut, BPKH berupaya untuk menerapkan Sistem Manajemen Kinerja Individu (*Individual Performance Management System*).

Performance assessment

BPKH is a performance-based organization, meaning that BPKH appreciates the performance of each employee in achieving the targets set every year. In line with this, BPKH strives to implement an Individual Performance Management System.

Mekanisme penilaian kinerja pegawai BPKH sesuai peraturan kepegawaian BPKH dapat digambarkan sebagai berikut:

The mechanism for evaluating the performance of BPKH employees according to the BPKH staffing regulations can be described as follows:

Sasaran Kerja dan Perilaku Kerja Pada Setiap Jabatan

Work Targets and Work Behavior in Each Position

Jabatan *Position*	Komponen *Component*		
	2019 dst. *2019 etc.*	2019-2021	Rencana 2022 dst *2022 Plans etc.*
Deputi/Sesdewas *Deputy /Secretary of the Supervisory Board*	Sasaran kerja: IKU *Work Target: KPI*	Kompetensi Inti (4) *Core Competencies (4)*	• Kompetensi Inti (4) • Kompetensi Kepemimpinan (6) • Kompetensi Perilaku per *Job Family* (3) • *Core Competencies (4)* • *Leadership Competencies (6)* • *Behavioral Competencies per Job Family (3)*

Jabatan *Position*	Komponen *Component*		
	2019 dst. *2019 etc.*	2019-2021	Rencana 2022 dst *2022 Plans etc.*
Kepala Divisi *Head of Division*	Sasaran kerja: IKU *Work Target: KPI*	Kompetensi Inti (4) *Core Competencies (4)*	• Kompetensi Inti (4) • Kompetensi Kepemimpinan (6) • Kompetensi Perilaku per *Job Family* (3) • *Core Competencies (4)* • *Leadership Competencies (6)* • *Behavioral Competencies per Job Family (3)*
Anggota Komite *Committee Member*	Sasaran kerja: IKU *Work Target: KPI*	Kompetensi Inti (4) *Core Competencies (4)*	• Kompetensi Inti (4) • Kompetensi Perilaku per *Job Family* (3) • *Core Competencies (4)* • *Behavioral Competencies per Job Family (3)*
Staf *Staff*	Sasaran kerja: IKU *Work Target: KPI*	Kompetensi Inti (4) *Core Competencies (4)*	• Kompetensi Inti (4) • Kompetensi Perilaku per *Job Family* (3) • *Core Competencies (4)* • *Behavioral Competencies per Job Family (3)*

Jabatan *Position*	Komponen *Component*	
Pegawai dengan perjanjian kerja *Employees with work agreements*	Tanggung Jawab *Responsibility*	Kompetensi Inti (4) *Core Competencies (4)*

Standar dan Rating Sasaran Kerja

Sasaran kerja disesuaikan dengan IKU dalam scorecard (aplikasi Altius). Aspek penilaian sasaran kerja adalah kuantitas/output, kualitas/mutu, biaya, dan waktu. Adapun tipe sasaran kerja adalah sebagai berikut:

Work Goals Standards and Ratings

Work targets are adjusted to the KPI in the scorecard (Altius application). Aspects of the assessment of work targets are quantity/output, quality/quality, cost, and time. The types of work targets are as follows:

Tipe *Type*	Kategori *Category*	Contoh *Example*	Alat ukur *Measuring instrument*
Maximize/ higher is better	Semakin tinggi semakin baik *The higher the better*	Tingkat kepuasan layanan SDM *HR service satisfaction level*	Survei pihak independen *Independent party survey*

Tipe *Type*	Kategori *Category*	Contoh *Example*	Alat ukur *Measuring instrument*
Minimize/ lower is better	Semakin rendah, semakin baik *The lower, the better*	Rasio *turnover* *Turnover ratio*	Data jumlah pegawai awal dan akhir tahun dibandingkan jumlah pegawai *resign* *Data on the number of employees at the beginning and end of the year compared to the number of employees resigning*
Stabilize/ precise is better	Semakin tepat (100%) semakin baik *The more precise (100%) the better*	Persentase pemenuhan Pegawai *Percentage of Employee Fulfillment*	Data hasil rekrutmen *Recruitment result data*

Kategori *Category*	Rendah *Low*	Sedang *Currently*	Baik *Well*	Baik Sekali *Very well*	Istimewa *Special*
Maximize *Maximize*	<85%	85% - <100%	100% - <125%	125% - <150%	≥150%
Minimize *Minimize*	≥150%	100% - 150%	100% - <125%	85% - <100%	<85%
Stabilize *Stabilize*	<65% atau/*or* ≥150%	65% - <75%, atau/*or* 125% - <150%	75% <85%, atau/*or* 115% - <125%	85% - <100% atau/*or* >100% - <115%	100%

Standar dan Rating Perilaku Kerja

Work Behavior Standards and Ratings

Jabatan *Position*	Standar kompetensi jabatan *Position competency standards*
Deputi *Deputy*	4
Kepala Divisi *Head of Division*	3
Manajer *Manager*	2
Asisten Manajer *Assistant Manager*	1

- Rating perilaku kerja diberikan dalam format numerik sesuai tingkat penguasaan kompetensi individu sebagaimana tertera dalam Kamus Kompetensi BPKH.
- Penilaian perilaku kerja adalah penilaian tingkat penguasaan kompetensi pada Pegawai dibandingkan dengan standar kompetensi jabatan sebagaimana tertera dalam Kamus Kompetensi BPKH.
- Rata-rata rating penguasaan kompetensi dihitung untuk mendapatkan nilai keseluruhan perilaku kerja

- *Work behavior rating is given in a numerical format according to the level of mastery of individual competencies as stated in the BPKH Competency Dictionary.*
- *Work behavior assessment is an assessment of the level of mastery of competence in employees compared to the standard of competence of the position as stated in the BPKH Competency Dictionary.*
- *The average competency mastery rating is calculated to get the overall work behavior score*

Bobot sasaran kerja dan perilaku kerja untuk penentuan dan kategori nilai kinerja individu sebagai komposit sasaran kerja dan perilaku kerja Pegawai.

The weight of work goals and work behavior for determining and categorizing individual performance values as a composite of work goals and employee work behavior.

	Pengaturan *Arrangement*
Bobot *Weight*	• Jabatan manajerial Deputi/Sekdewas: Sasaran Kerja sebesar 50% berbanding Perilaku Kerja 50%. • Jabatan manajerial Kadiv: Sasaran Kerja sebesar 60% berbanding Perilaku Kerja 40%. • Jabatan non manajerial Staf dan Anggota Komite: Sasaran Kerja sebesar 70% berbanding Perilaku Kerja 30%. • *Deputy/Sekdewas managerial position: Work Target of 50% compared to 50% of Work Behavior.* • *Managerial position of Head of Division: Work Target of 60% compared to Work Behavior of 40%.* • *Non-managerial positions Staff and Committee Members: Work Target of 70% compared to 30% of Work Behavior.*
Kategori Nilai Kinerja *Category Performance Value*	Rendah / *Low* : <85% Sedang / *Medium* : 85% - <100% Baik / *Good* : 100% - <125% Baik Sekali / *Excellent* : 125% - <150% Istimewa / *Special* : ≥150%

Program Pensiun

Salah satu hak-hak keuangan Pegawai BPKH adalah iuran dana pensiun lembaga keuangan (DPLK), dengan tujuan melengkapi hak-hak keuangan lainnya bagi Pegawai BPKH. Hal ini penting, mengingat program wajib terkait pensiun dari BPJS Ketenagakerjaan seperti JHT dan JP, dinilai belum memadai pada saat dibutuhkan ketika pensiun. Secara umum, *replacement ratio* atau tingkat

Retirement Program

One of the financial rights of BPKH employees is the contribution to the financial institution pension fund (DPLK), with the aim of complementing other financial rights for BPKH employees. This is important, considering that mandatory pension programs from BPJS Ketenagakerjaan, such as JHT and JP, are considered inadequate when needed when retiring. In general, the

kelayakan hidup setiap orang di masa pensiun adalah 70%-80% dari gaji terakhir. Program wajib seperti JHT dan JP paling maksimal hanya bisa mencukupi sekitar 30%-40% dari kebutuhan tersebut, dengan demikian kekurangannya, bisa diantisipasi dari program pensiun DPLK.

Sesuai UU Nomor 11 tahun 1992 tentang Dana Pensiun, Dana Pensiun Lembaga Keuangan (DPLK) adalah Dana Pensiun yang dibentuk oleh bank atau perusahaan asuransi jiwa untuk menyelenggarakan Program Pensiun Iuran Pasti (PPIP) bagi pegawai. Skema pencairan dana dan peruntukannya dana DPLK ditujukan untuk dibelikan produk anuitas sebagai pensiun bulanan. Meskipun masih dimungkinkan untuk menerima secara lumpsum, dalam hal nominal iuran dan pengembangannya lebih kecil dari Rp600 juta, sesuai POJK.5.2017 tentang Iuran, Manfaat Pensiun, dan Manfaat Lain yang Diselenggarakan Oleh Dana Pensiun.

Besaran iuran yang ditanggung BPKH dalam RKAT Divisi SDM setiap tahunnya adalah sebesar 8% dari gaji pokok Pegawai Tetap. Dengan tingkat investasi dana sejak 2019 hingga terakhir pada kisaran 6,4% diharapkan DPLK menjadi pilihan program pensiun yang tepat guna bagi Pegawai Tetap BPKH.

replacement ratio or the life worthiness of each person in retirement is 70%-80% of the last salary. Mandatory programs, such as JHT and JP, can only cover 30%-40% of these needs at the most, so the shortfall can be anticipated from the DPLK pension program.

In accordance with Law Number 11 of 1992 concerning Pension Funds, Financial Institution Pension Funds (DPLK) are Pension Funds established by banks or life insurance companies to organize a Defined Contribution Pension Program (PPIP) for employees. The disbursement scheme and the allocation of DPLK funds are intended to purchase annuity products as a monthly pension. Although it is still possible to receive a lump sum, in terms of the nominal contribution and development is less than IDR600 million, according to POJK.5.2017 concerning Contributions, Pension Benefits, and Other Benefits Organized by Pension Funds.

The amount of contributions borne by BPKH in the HR Division's RKAT each year is 8% of the basic salary of permanent employees. With the level of investment funds since 2019 until recently at around 6.4%, it is hoped that DPLK will be the right choice of retirement program for BPKH Permanent Employees.

Remunerasi Pegawai dan Pimpinan

BPKH telah memiliki sistem remunerasi dan manfaat (*benefit*) bagi Pegawai BPKH sebagai hasil kajian konsultan KornFerry pada tahun 2020, dengan beberapa pengembangan sistem dan prosedur terkait remunerasi dan manfaat di BPKH antara lain:

1. Melakukan evaluasi jabatan lanjutan atas jabatan-jabatan baru pada tahun 2021, dengan cara membandingkan pekerjaan dengan pekerjaan lainnya atau dengan skala yang telah ditentukan sebelumnya (*pre-determined scale*) atau model *slotting*;
2. *Review* peta *job grading* secara terstruktur, berdasarkan hasil evaluasi jabatan-jabatan baru;

Employee and Leadership Remuneration

BPKH already has a remuneration and benefits system for BPKH employees as a result of a review by KornFerry consultants in 2020, with several developments in systems and procedures related to remuneration and benefits at BPKH, including:

1. *Conduct a follow-up evaluation of new positions in 2021, by comparing the job with other jobs or with a pre-determined scale or slotting model;*
2. *Review the job grading map in a structured manner, based on the results of the evaluation of new positions;*

3. *Review* tunjangan jabatan berdasarkan struktur *job grading* seluruh jabatan;
4. *Review* tunjangan akomodasi/perumahan berdasarkan data-data pasar terkait per jenjang jabatan;
5. *Review* tunjangan khusus untuk pelaksana tugas (Plt.) kepala divisi dan deputi;
6. Kajian besaran insentif kinerja Pegawai; dan
7. Pemetaan tingkat dan skala remunerasi seluruh Pegawai BPKH setelah perubahan besaran tunjangan serta CoLA dan *merit increase*.

3. Review of job allowances based on the job grading structure of all positions;
4. Review of accommodation/housing allowances based on relevant market data per position level;
5. Review of special allowances for task executors (Plt.) division heads and deputies;
6. Study of the amount of employee performance incentives; and
7. Mapping the level and scale of remuneration for all BPKH employees after the change in the amount of allowances as well as CoLA and merit increase.

Program remunerasi diatas telah ditindaklanjuti dengan penetapan ke dalam Keputusan Kepala Badan Pelaksana BPKH tentang Penghasilan Pegawai Tetap BPKH dan Tingkatan Jabatan Pegawai Tetap BPKH. Selain itu kebijakan remunerasi BPKH juga tidak terlepas dari penilaian kinerja yang digunakan sebagai dasar pengambilan keputusan pemberian kompensasi pegawai yang meliputi pertimbangan *reward* sesuai *merit system* dan ketentuan kompensasi yang berlaku.

The remuneration program above has been followed up by stipulating the Decree of the Head of the BPKH Implementing Body regarding the Income of BPKH Permanent Employees and the Ranks of BPKH Permanent Employees. In addition, BPKH remuneration policy is also inseparable from performance appraisal which is used as the basis for making decisions on providing employee compensation which includes consideration of rewards according to the merit system and applicable compensation provisions.

Penerapan konsep *merit system* dikaitkan dengan prestasi kerja pegawai dilaksanakan sejak tahun 2019 hingga 2021 yang berimplikasi pada peningkatan kinerja yang lebih efektif dan kompetitif. Pegawai yang memiliki kinerja yang baik, tentu akan mendapatkan *reward* yang baik pula.

The application of the merit system concept associated with employee work performance has been carried out from 2019 to 2021 which has implications for improving performance that is more effective and competitive. Employees who have good performance, of course, will get good rewards as well.

Adapun untuk remunerasi pimpinan BPKH, dalam hal ini Badan Pelaksana dan Dewan Pengawas BPKH, telah diatur pada Peraturan Presiden Republik Indonesia Nomor 49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya Bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji.

As for the remuneration of the BPKH leadership, in this case the Implementing Body and the BPKH Supervisory Board, it has been regulated in Presidential Regulation of the Republic of Indonesia Number 49 of 2020 concerning Salaries or Wages and Other Financial Rights for Members of the Implementing Body and Members of the Supervisory Board of the Hajj Financial Management Agency.

Employee Engagement Survey Tahun 2021

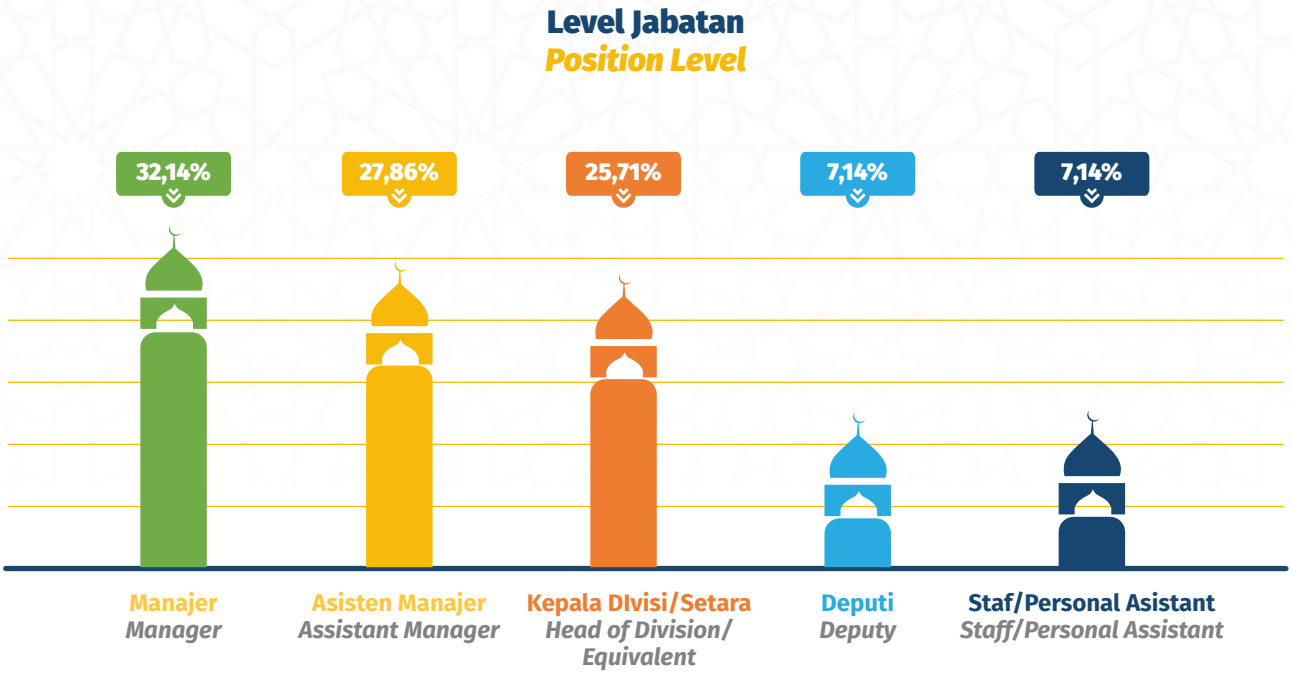
Pegawai BPKH yang ikut berpartisipasi dalam Pelaksanaan Employee Engagement Survei sejumalah 140 orang dari total karyawan BPKH sebanyak 187 orang.

Employee Engagement Survey 2021

BPKH employees who participated in the Employee Engagement Survey were 140 people out of a total of 187 BPKH employees.

Sebaran berdasarkan Level Jabatan

Distribution by Position Level

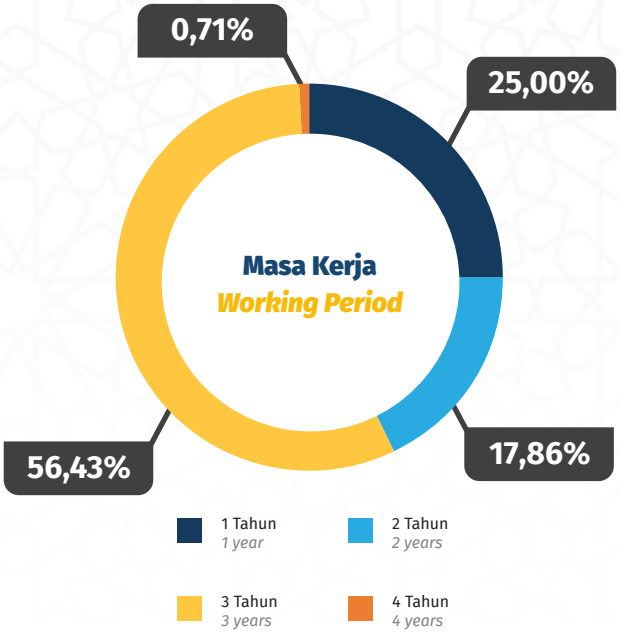


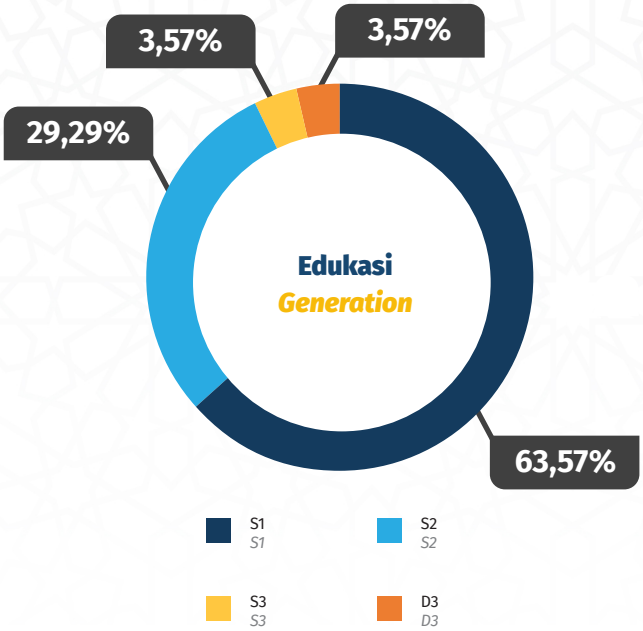
Dari persentase sebaran berdasarkan level jabatan, persentase paling tinggi didapat oleh level jabatan manajer yaitu 32,14% lalu asisten manajer yaitu 27,86%. Sedangkan persentase paling rendah di dapat pada level jabatan deputi dan staf pelaksana yaitu 7,14%.

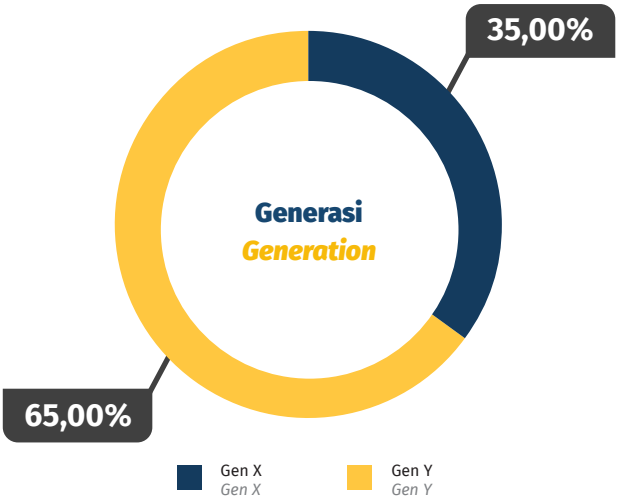
From the percentage distribution based on position level, the highest percentage was obtained by manager position level, which was 32.14%, then assistant manager, namely 27.86%. Meanwhile, the lowest percentage was obtained at the level of deputy and implementing staff, namely 7.14%.

Sebaran berdasarkan Masa Kerja, Edukasi, dan Generasi

Distribution by Years of Work, Education, and Generation







Berdasarkan grafik Masa Kerja, persentase tertinggi terdapat pada kelompok dengan lama masa kerja 3 tahun yaitu sebesar 56,43% dan terendah pada kelompok dengan lama masa kerja 4 tahun yaitu sebesar 0,71%. Pada grafik sebaran berdasarkan Edukasi, kebanyakan pengisi survey adalah lulusan S1 yaitu sebesar 63,57%, disusul lulusan S2 sebanyak 29,29%, lalu D3 dan S3 sebanyak 3,57%. Dari grafik sebaran berdasarkan generasi Gen Y sangat dominan yaitu 65% dan Gen X sebanyak 35%.

Based on the chart of tenure, the highest percentage is in the group with 3 years of service, which is 56.43% and the lowest is in the group with 4 years of service, which is 0.71%. In the distribution chart based on education, most survey respondents are bachelor's degree graduates, which is 63.57%, followed by 29.29% of master's degree graduates, then 3.57% of D3 and S3 graduates. From the distribution graph based on the generation of Gen Y is very dominant, namely 65% and Gen X as much as 35%.

Hasil *Survey Engagement*

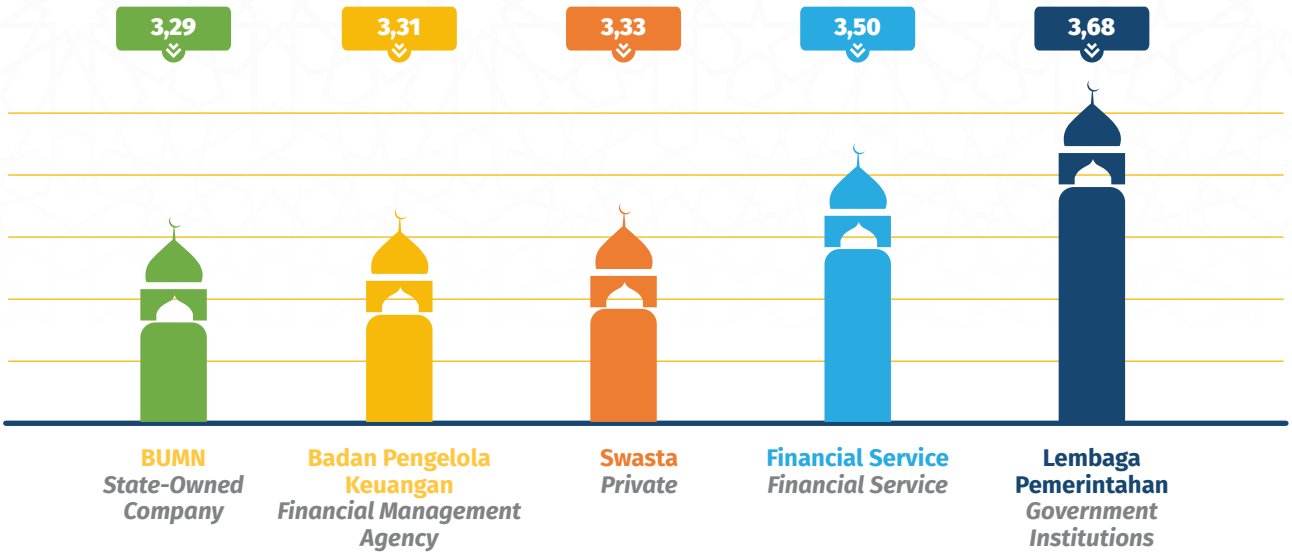
Engagement Survey Results

Employee Engagement 2021

82,66%

Nilai *engagement* pegawai BPKH tergolong pada kelompok *Actively Engaged*. Dibandingkan dengan lembaga lain dengan metodologi yang sama, posisi BPKH terletak pada besaran indeks yang tidak jauh berbeda dengan, BUMN dan Swasta.

The value of BPKH employee engagement belongs to the Actively Engaged group. Compared to other institutions with the same methodology, BPKH position lies in the size of the index which is not much different from that of BUMN and Private.



Dua Perilaku dengan Korelasi Tertinggi, R^2=0.792

Two Behaviors with the Highest Correlation, R^2=0,792

Kinerja BPKH membuat saya yakin bahwa BPKH ini sustain dan dapat menjadi tempat untuk saya berkarir.

BPKH performance made me believe that BPKH is sustainable and can be a place for me to have a career.

Saya bangga bekerja di BPKH dan bersedia untuk merekomendasikannya kepada orang lain sebagai tempat kerja.

I am proud to work at BPKH and am willing to recommend it to others as a place to work.

Berdasarkan hasil *Employee Engangement* 2020 terdapat dua periaku yang memiliki korelasi tertinggi dengan indek hasilnya, yaitu terkait dengan kepercayaan dan kebanggaan bekerja di BPKH.

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

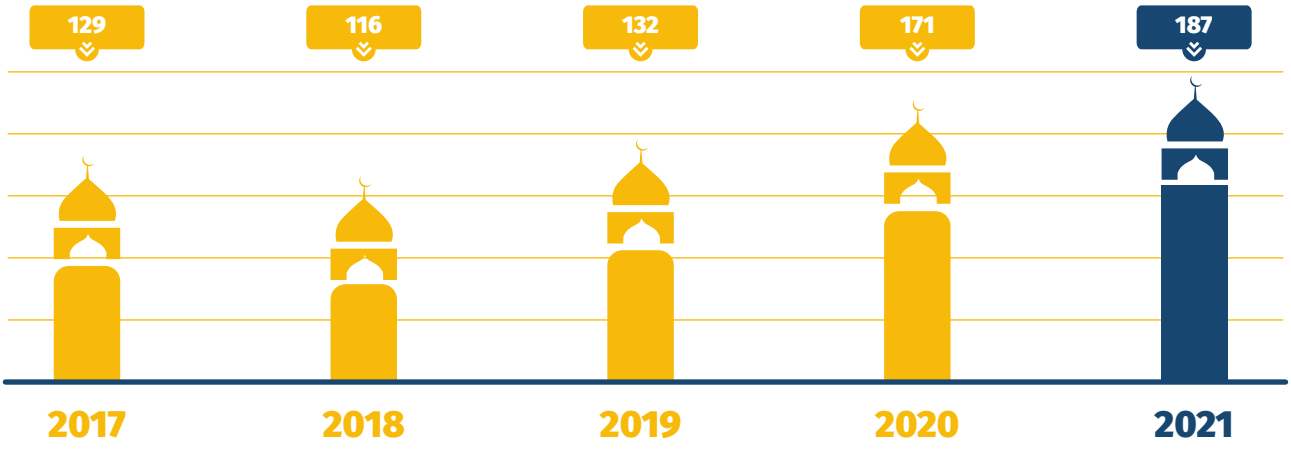
Statistik Pegawai

Sepanjang tahun 2021, jumlah pegawai BPKH tercatat sebanyak 187 orang atau meningkat 11,69% dari tahun sebelumnya sebanyak 171 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 Statistic

Throughout 2021, the number of BPKH employees was 187 people, an increase of 11.69% from the previous year of 171 people. The increase in the number of employees that occurred 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 organizational level, education level, employment status, competence, age group, and gender.

Jumlah Pegawai BPKH 2017 - 2021
BPKH Total Employee 2017 - 2021



Komposisi Pegawai Berdasarkan Jenis Kelamin

Employee Compostition Based on Gender

Jenis Kelamin *Gender*	2021		2020	
	Jumlah *Total*	%	Jumlah *Total*	%
Laki-laki *Male*	161	86,10%	116	67,84%
Perempuan *Female*	26	13,90%	55	32,16%
Jumlah *Total*	187	100,00%	171	100,00%

Komposisi Pegawai Berdasarkan Status Kepegawaian

Employee Compostition Based on Employment Status

Status Kepegawaian *Employement Status*	2021		2020	
	Jumlah *Total*	%	Jumlah *Total*	%
Pegawai tetap *Permanent Employee*	161	86,10%	137	80,12%
Pegawai Kontrak *Contract Employee*	26	13,90%	34	19,88%
Jumlah *Total*	187	100,00%	171	100,00%

Komposisi Pegawai Berdasarkan Usia

Employee Compostition Based on Age

Rentang Usia *Age Range*	2021		2020	
	Jumlah *Total*	%	Jumlah *Total*	%
<21 tahun *<21 years old*	0	0,00%	0	0,00
21 – 30 tahun *21 – 30 years old*	56	29,95%	62	36,26%
31 – 40 tahun *31 – 40 years old*	71	37,97%	52	30,41%
41 – 50 tahun *41 – 50 years old*	54	28,88%	52	30,41%
51 – 55 tahun *51 – 55 years old*	6	3,21%	5	2,92%
Jumlah *Total*	187	100,00%	171	100,00%

Komposisi Pegawai Berdasarkan Tingkat Pendiikan

Employee Compostition Based on Educational Level

Tingkat Pendidikan *Educational Level*	2021		2020	
	Jumlah *Total*	%	Jumlah *Total*	%
Doktor *Doctor*	4	2,14%	6	3,51%
Pascasarjana *Post Graduate*	55	29,41%	43	25,15%
Sarjana *Bachelor*	115	61,50%	102	59,65%
Diploma *Diploma*	1	0,53%	6	3,51%
SMU atau sederajat *High School or its equivalent*	12	6,42%	14	8,19%
Jumlah *Total*	187	100,00%	171	100,00%

Komposisi Pegawai Berdasarkan Level Jabatan

Employees Composition Based on Position Level

Level Jabatan *Postition Level*	2021		2020	
	Jumlah *Total*	%	Jumlah *Total*	%
Deputi *Deputy*	11	5,88%	11	6,43%
Kepala Divisi *Division Head*	40	21,39%	35	20,47%
Manajer *Manager*	56	29,95%	46	26,90%
Asisten Manajer *Asistant Manager*	54	28,88%	49	28,65%
Staf *Staff*	14	7,49%	16	9,36%
Pengemudi/Supir *Driver*	12	6,42%	14	8,19%
Jumlah *Total*	187	100,00%	171	100,00%

Teknologi Informasi
Information Technology

Digitalisasi menjadi salah program kerja prioritas bagi BPKH. Di tengah era distrupsi teknologi seperti saat ini, maka peran teknologi informasi (TI) menjadi semakin penting, khususnya untuk menunjang proses operasional di internal BPKH dan juga pelayanan kepada calon jamaah haji.

Karena itu, BPKH terus berupaya untuk meningkatkan kualitas dan kapasitas sistem TI yang dimilikinya untuk menunjang pencapaian kinerja dan menciptakan efsiensi dalam proses operasional BPKH.

Pengelolaan Teknologi Informasi

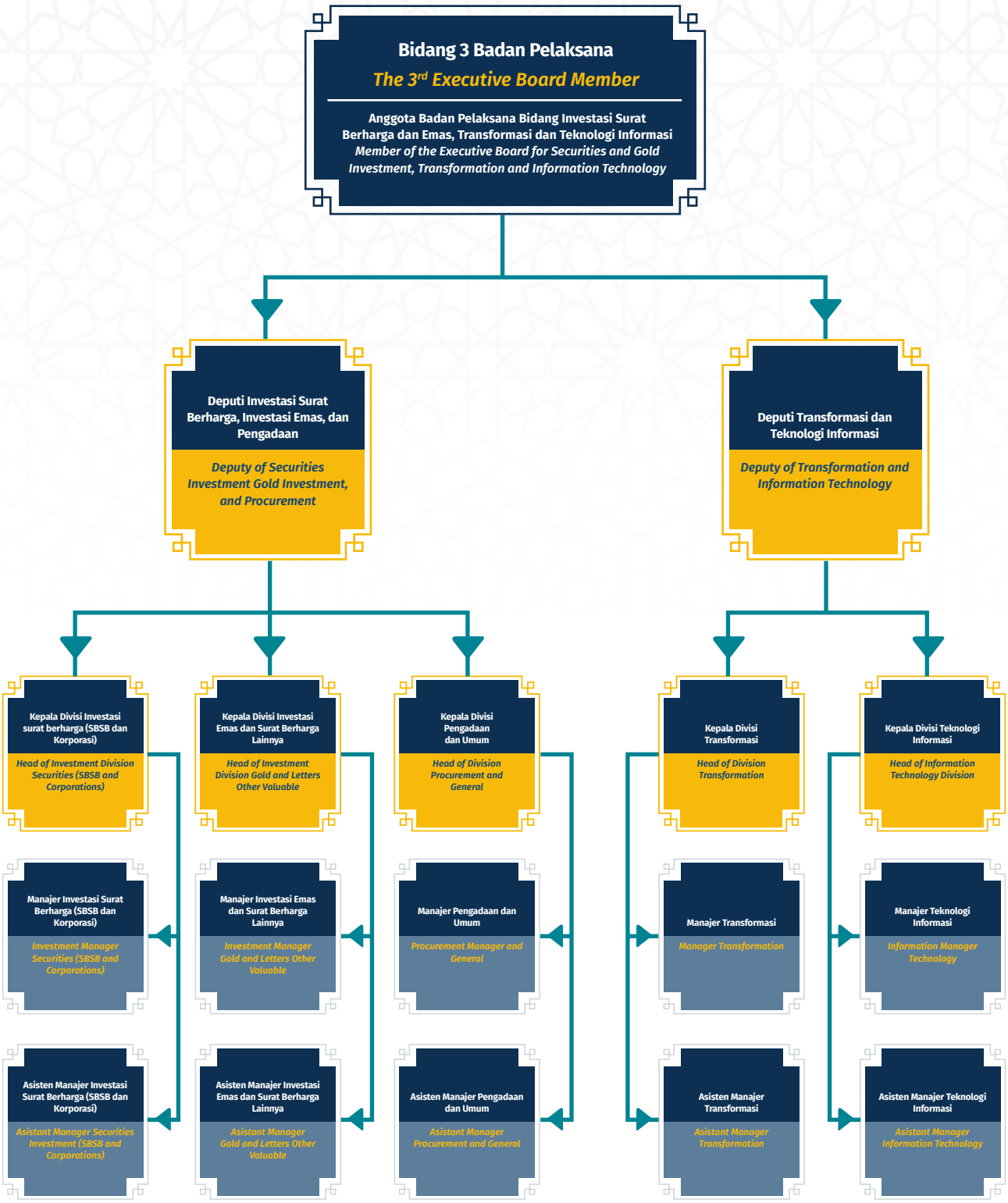
Mengingat pentingnya arti TI dalam operasional, BPKH telah membentuk divisi khusus yang bertanggung jawab terhadap pengelolaan dan pengembangan TI di lingkungan BPKH, yaitu Deputi Transformasi dan Teknologi Informasi yang berada di bawah pengawasan anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, Teknologi Informasi, Pengadaan Barang dan Jasa.

Digitalization is one opf the priority work programs for BPKH. In the midst of technological disruption like in the present, the role of information technology has become essential, particularly to support operational process in BPKH internal and also services to hajj congergation nominees.

Therefore BPKH continues to increase the existing IT system quality and capacity to support performance achievement and create efficiency in BPKH operational process.

Information Technology Management

Considering the importance of IT in operation, BPKH has established a special Division which is responsible for IT managemennt and development in the vicinity of BPKH, namely Information Transformation and technology which falls under the supervision of members of Securities Investment, Gold Investment, Transformation, Information Technology, Goods and Services Procurement Implementing Body.


Bidang 3 Badan Pelaksana
The 3rd Executive Board Member
Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi
Member of the Executive Board for Securities and Gold Investment, Transformation and Information Technology
Deputi Investasi Surat Berharga, Investasi Emas, dan Pengadaan
Deputy of Securities Investment Gold Investment, and Procurement
Deputi Transformasi dan Teknologi Informasi
Deputy of Transformation and Information Technology
Kepala Divisi Investasi surat berharga (SBSB dan Korporasi)
Head of Investment Division Securities (SBSB and Corporations)
Kepala Divisi Investasi Emas dan Surat Berharga Lainnya
Head of Investment Division Gold and Letters Other Valuable
Kepala Divisi Pengadaan dan Umum
Head of Division Procurement and General
Kepala Divisi Transformasi
Head of Division Transformation
Kepala Divisi Teknologi Informasi
Head of Information Technology Division
Manajer Investasi Surat Berharga (SBSB dan Korporasi)
Investment Manager Securities (SBSB and Corporations)
Manajer Investasi Emas dan Surat Berharga Lainnya
Investment Manager Gold and Letters Other Valuable
Manajer Pengadaan dan Umum
Procurement Manager and General
Manajer Transformasi
Manager Transformation
Manajer Teknologi Informasi
Information Manager Technology
Asisten Manajer Investasi Surat Berharga (SBSB dan Korporasi)
Asistant Manager Securities Investment (SBSB and Corporations)
Asisten Manajer Investasi Emas dan Surat Berharga Lainnya
Asistant Manager Gold and Letters Other Valuable
Asisten Manajer Pengadaan dan Umum
Asistant Manager Procurement and General
Asisten Manajer Transformasi
Asistant Manager Transformation
Asisten Manajer Teknologi Informasi
Asistant Manager Information Technology

Tugas dan Fungsi Divisi TI

Sesuai PKBP BPKH Nomor 2 Tahun 2019 tentang Struktur Organisasi dan Tata Kerja, tugas Divisi TI Adalah mengelola teknologi informasi termasuk pengelolaan rekening virtual jemaah haji.

Adapun fungsi Divisi TI adalah:

1. Mengawasi semua operasi teknologi dan mengevaluasinya sesuai dengan tujuan yang telah ditetapkan.
2. Merancang dan menetapkan kebijakan dan sistem teknologi informasi untuk mendukung penerapan strategi yang ditetapkan oleh manajemen tertinggi.
3. Menganalisis kebutuhan bisnis semua bagian untuk menentukan kebutuhan teknologinya.
4. Membeli peralatan teknologi dan perangkat lunak yang efisien dan hemat biaya.
5. Memeriksa penggunaan peralatan teknologi dan perangkat lunak untuk memastikan fungsionalitas dan efisiensi.
6. Identifikasi kebutuhan untuk upgrade, konfigurasi atau sistem baru, dan memberikan laporan.
7. Mengendalikan anggaran dan melaporkan pengeluaran.
8. Membantu membangun hubungan dengan vendor dan membuat kontrak hemat biaya.
9. Menjaga keberlangsungan sistem dan aplikasi.

Cetak Biru Pengembangan TI BPKH

BPKH telah menyusun cetak biru pengembangan TI yang tertuang dalam PKBP BPKH Nomor 24 Tahun 2020 tentang Cetak Biru Pengembangan Teknologi Informasi dan Komunikasi BPKH Tahun 2020-2024 yang antara lain berisikan:

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 automatisasi proses bisnis dengan menggunakan teknologi informasi dan komunikasi.
3. Menyediakan layanan teknologi informasi dan komunikasi yang efisien dengan berfokus kepada kebutuhan pemangku kepentingan lembaga.

IT Division Duties and Functions

In accordance with BPKH Number 2 of 2019 on Organizational and Work Procedure Structure, IT Divison duty is managing information technology including hajj congergation virtual account management.

IT Division functions are:

1. *Supervising all technological operations and evaluate the same in accordance with the purposes that have been stipulated.*
2. *Drafting and stipulating information technology policy and system to support strategy application that has been stipulated by the highest management.*
3. *Analysing business need of all divisions to determine their technological needs.*
4. *Purchasing efficient and ecomomic technological equipment and software.*
5. *Checking technological equipment and software use to ensure their functions and efficiency.*
6. *Identifying the needs for upgrade, configuration or new system and providing reports.*
7. *Controlling budget and repoorting expenses.*
8. *Assisting in relation development with vendors and preparing cost efficient contracts.*
9. *Maintaining system and application sustainability.*

BPKH IT Development Blue Print

BPKH has prepared IT development blue print indicated in PKBP BPKH Number 24 of 2020 on BPKH Information Technology and Communication Development Blue Print of 2020-2024 which among others contains the following:

1. *Integrating hajj finance management system (Development of Host to Host between BPKH and SISKOHAT of Ministry of Religion and 32 BPS-BPIH (Hajj Worship Journey Cost Deposit Receiving Bank).*
2. *Supporting business proicess automatization using information technology and communication.*
3. *Providing efficient information technology and communication services by focusing on the need of institutional stakeholders.*

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.

4. *Performing information technology and communication infrastructure scalability increase for long term needs.*
5. *Increasing capability and integration of core system continuously.*
6. *Providing optimum external information exchange advice.*
7. *Increasing analytical capability and data processing to support institutional main function needs*
8. *Increasing collaboration in work unit and inter-unit to align information technology and communication with business. .*
9. *Increasing information technology and communication in accordance with the best practices.*
10. *Increasing internal supporting system capability in order to be more efficient.*

Pengembangan TI Tahun 2021

Sepanjang 2021, Bidang TDTI telah melakukan pengembangan sistem informasi dan infrastruktur TIK sebanyak 20 aplikasi dan Pembangunan DRC-BPKH yang berlokasi di Surabaya. Adapun daftar aplikasi yang telah dikembangkan dan dibangun sebagai berikut:

1. Aplikasi *Sustainability*
2. Aplikasi karir
3. Aplikasi GIIF versi 1
4. Pengembangan *Database* NMVA
5. Dashboard IKHSAN
6. Aplikasi Penomoran Surat
7. Aplikasi *Host to host* dengan SISKOHAT
8. Aplikasi upload pembatalan versi 1
9. Aplikasi *Host to Host* dengan BPS BPIH,
10. Optimaliasi pelaporan BPS BPIH
11. Aplikasi Kemaslahatan
12. Aplikasi Lelang Penempatan
13. Aplikasi Peminjaman Kendaraan
14. Aplikasi DMS
15. Aplikasi eOffice
16. Aplikasi eOffice Mobile
17. Aplikasi IKHSAN Mobile

IT Development in 2021

Throughout 2021, the TDTI Division has developed information systems and ICT infrastructure as many as 20 applications and the DRC-BPKH Development located in Surabaya. The list of applications that have been developed and built is as follows:

1. *Sustainability Applications*
2. *Career application*
3. *GIF application version 1*
4. *NMVA Database Development*
5. *IKHSAN Dashboard*
6. *Mail Numbering Application*
7. *Host to host application with SISKOHAT*
8. *Upload cancellation application version 1*
9. *Host to Host application with BPS BPIH,*
10. *Optimization of BPS BPIH reporting*
11. *Benefit Application*
12. *Placement Auction Application*
13. *Vehicle Loan Application*
14. *DMS Application*
15. *eOffice applications*
16. *eOffice Mobile Application*
17. *IKHSAN Mobile Application*

18. Aplikasi Tracking Kemaslahatan
19. Aplikasi Lelang Valas
20. Website GIIF versi 2

Pada tahun 2021 Divisi Teknologi Informasi melaksanakan/pengembangan kegiatan Transformasi Digital dan Teknologi Informasi:

A. Pelaksanaan Transformasi Digital
Divisi TI mengawal progres pelaksanaan transformasi digital pembangunan 11 (sebelas) aplikasi Prioritas utama dan 9 (sembilan) aplikasi tambahan. Aplikasi prioritas utama dan tambahan ini merupakan aplikasi milik bidang-bidang di BPKH. Program ini bermanfaat untuk mendukung tata kelola dan sistem kerja yang komprehensif dan akuntabel.

B. Pelaksanaan IT Strategic Planning
Sesuai dengan ITSP (*Information Technology Strategic Plan*) BPKH dibagi menjadi 3 bagian:
1. Kelompok Inisiatif Sistem Aplikasi
Sampai dengan akhir triwulan IV tahun 2021, kegiatan ini berfokus pada pendampingan pembangunan 11 (sebelas) aplikasi prioritas utama dan 9 (sembilan) aplikasi tambahan.

2. Kelompok Inisiatif Infrastruktur TI
Divisi TI telah melakukan pengembangan dari sisi infrastruktur yaitu Pengembangan infrastruktur *Data Center* (DC) berupa Pemuktahiran teknologi perangkat DC dan Membangun *Data Recovery Center* (DRC) yang digunakan sebagai backup dari DC. Pengembangan *Data Center* dan Pembangunan *Disaster Recovery Center* untuk meningkatkan dukungan terhadap operasional organisasi BPKH.

Selain itu Divisi TI juga rutin melakukan monitoring dan pemeliharaan jaringan, internet, server data center dan kegiatan *helpdesk* agar semua operasional TI dapat selalu berjalan lancar.

18. *Benefit Tracking Application*
19. *Forex Auction Application*
20. *Website GIF version 2*

In 2021 the Information Technology Division will carry out/develop Digital Transformation and Information Technology activities:

A. *Implementation of Digital Transformation*
The IT Division oversees the progress of implementing the digital transformation of the construction of 11 (eleven) main priority applications and 9 (nine) additional applications. These top priority and additional applications are applications belonging to the fields in BPKH. This program is useful for supporting a comprehensive and accountable governance and work system

B. *Implementation of IT Strategic Planning*
In accordance with the ITSP (Information Technology Strategic Plan) BPKH is divided into 3 parts:
1. *Application System Initiative Group*
Until the end of the fourth quarter of 2021, this activity focuses on assisting the development of 11 (eleven) main priority applications and 9 (nine) additional applications.

2. *IT Infrastructure Initiative Group*
The IT Division has developed in terms of infrastructure, namely Development of Data Center (DC) infrastructure in the form of Updating DC device technology and Building Data Recovery Center (DRC) which is used as backup from DC. Development of Data Center and Development of Disaster Recovery Center to increase support for BPKH organizational operations.

In addition, the IT Division also routinely monitors and maintains network, internet, data center servers and helpdesk activities so that all IT operations can always run smoothly.

3. Kelompok Penyiapan dan Penyajian Data Teknologi Informasi

   Pada program ini banyak melakukan kegiatan-kegiatan dengan mengundang dan mengikutsertakan bidang-bidang lain untuk menyiapkan dan menyajikan data-data yang sudah diolah dari aplikasi yang sudah dibangun dari Divisi TI. Program ini juga banyak mengundang para ahli sebagai narasumber/ tenaga ahli untuk melakukan *test* keamanan dan penerapan Sertifikasi Elektronik pada aplikasi-aplikasi yang sudah dibangun dan dikembangkan.

   Pada kelompok program ini juga telah menyusun 24 (dua puluh) Dokumen Pedoman dan Kebijakan Teknologi Informasi.

3. *Information Technology Data Preparation and Presentation Group*

   This program carries out many activities by inviting and involving other fields to prepare and present data that has been processed from applications that have been built from the IT Division. This program also invites many experts as resource persons/experts to conduct security tests and the application of Electronic Certification on applications that have been built and developed.

   this program group has also compiled 24 Information Technology Guidelines and Policy Documents.

B. Tata Kelola TI

   Selain pengembangan sistem informasi, aplikasi, dan pembangunan *Disaster Recover Center* (DRC), Bidang TDTI juga telah menyusun 4 kebijakan TIK (IT Policy), yaitu: 1) Pengendalian Akses Informasi, 2) Manajemen Ketersediaan Layanan TI, 3) Pengelolaan Keuangan Operasional TIK, dan 4). Layanan IT *Helpdesk*. Dari masing-masing IT *Policy* tersebut juga disusun Standar Operasional Prosedur (SOP) dan standar formulir turunannya.

   Sebagai fondasi dari Tata Kelola TI BPKH, pada tahun 2021 juga dilakukan penyusunan Rancangan Peraturan Kepala Badan Pelaksana (PKBP) BPKH tentang Tata Kelola Teknologi Informasi dan Komunikasi.

B. *IT Governance*

   In addition to the development of information systems, applications, and the construction of a Disaster Recover Center (DRC), the TDTI Division has also developed 4 ICT policies (IT Policy), namely: 1) Information Access Control, 2) IT Service Availability Management, 3) ICT Operational Financial Management , and 4). IT Helpdesk Services. From each IT Policy, Standard Operating Procedures (SOP) and standard derivative forms are also prepared.

   As the foundation of BPKH's IT Governance, in 2021 the Draft Regulation of the Head of the BPKH Implementing Agency (PKBP) on Information and Communication Technology Governance will also be drafted.

C. Investasi TI

   Pembangunan aplikasi sepanjang 2021 sebagian besar dilakukan secara inhouse, sedangkan investasi terbesar dalam pembangunan *Disaster Recover Center* (DRC) di Surabaya dan pengembangan Data Center (DC) di Serpong, sebesar Rp13 M

C. *IT Investment*

   Most of the application development throughout 2021 will be carried out in-house, while the largest investments are in the construction of the Disaster Recover Center (DRC) in Surabaya and the development of the Data Center (DC) in Serpong, amounting to IDR13 billion.

D. Pengembangan Kompetensi SDM TI
   1. Pelatihan visualisasi data menggunakan aplikasi Tableau
   2. Pelatihan firewall
   3. Pelatihan DC dan DRC berbasis VMWare
   4. Pelatihan peningkatan keamanan TIK

E. Rencana Pengembangan TI Ke depan
   Pengembangan aplikasi dan infrastruktur TIK pendukung, seperti portal hukum, *Customer Relationship Management* (CRM), Sistem Informasi *Enterprise Risk Management* (ERM), Sistem Manajemen *Workflow* dan Dokumen, pengadaan integrasi Dasar dan *Video Conference.*

   Rencana Pengembangan TI untuk tahun 2022 diantaranya adalah pembangunan, pemeliharaan dan pengembangan 19 aplikasi. Salah satu didalamnya adalah pengembangan aplikasi Utama SISKEHAT Gen 2. Rencana kegiatan infrastruktur TI adalah pengembangan infrastruktur aplikasi utama, sewa *colocation* dan jaringan komunikasi serta perpanjangan lisensi

   Pada aspek Tata Kelola TI, akan dilakukan Review Perencanaan Strategis TIK, IT *Maturity Level Assessment Awal berdasarkan Control Objectives for Information and Related Technologies* (COBIT) 2019, serta Pendokumentasian dan Implementasi Tata Kelola TIK Tahap ke-1.

Kebijakan Investasi TI

Sesuai dengan Roadmap Tujuan Strategis IT BPKH pada tahun 2021 dikembangkan beberapa aplikasi prioritas utama dan aplikasi tambahan, serta pengembangan infrastruktur perangkat *Data Center* (DC) dan pembangunan *Data Recovery Center* (DRC) sebagai backup DC.

Kebijakan investasi TI ini tertuang dalam RKAT Tahun 2021 sesuai dengan Keputusan Badan Pelaksana BPKH Nomor 4 Tahun 2020 tentang Penetapan Rencana Kerja dan Anggaran Tahunan Badan Pengelola Keuangan Haji Tahun Anggaran 2021. Adapun besaran investasi sesuai RKAT 2021 adalah Rp25.920.450.000 (Dua puluh lima milyar sembilan ratus dua puluh juta empat ratus lima puluh ribu rupiah)

D. Development of IT HR Competencies
   1. Data visualization training using the Tableau app
   2. Firewall training
   3. VMWare-based DC and DRC training
   4. ICT security enhancement training

E. Future IT Development Plan
   Development of applications and supporting ICT infrastructure, such as legal portals, Customer Relationship Management (CRM), Enterprise Risk Management (ERM) Information Systems, Workflow and Document Management Systems, provision of Basic integration and Video Conference.

   The IT Development Plan for 2022 includes the construction, maintenance and development of 19 applications. One of them is the development of the SISKEHAT Gen 2 Main application. The IT infrastructure activity plan is the development of the main application infrastructure, colocation leases and communication networks as well as license renewal.

   In the IT Governance aspect, an ICT Strategic Planning Review will be carried out, an Initial IT Maturity Level Assessment based on Control Objectives for Information and Related Technologies (COBIT) 2019, as well as the Documentation and Implementation of ICT Governance Phase 1.

IT Investment Policy

In accordance with the BPKH IT Strategic Goals Roadmap in 2021, several main priority applications and additional applications were developed, as well as the development of Data Center (DC) equipment infrastructure and the construction of Data Recovery Centers (DRC) as DC backups.

This IT investment policy is contained in the 2021 RKAT in accordance with the Decision of the BPKH Implementing Body Number 4 of 2020 concerning the Determination of the Annual Work Plan and Budget of the Hajj Financial Management Agency for the 2021 Fiscal Year. The amount of investment according to the 2021 RKAT is IDR25,920,450,000 (twenty five billion nine hundred twenty million four hundred fifty thousand rupiah)

Pengembangan Kompetensi SDM TI

Agar Divisi TI dapat memberikan manfaat yang optimal dalam mendukung tercapainya tujuan yang diharapkan, BPKH juga terus berupaya untuk meningkatkan kualitas dan kapasitas SDM di Divisi TI dengan menjalankan program pengembangan kompetensi bagi SDM TI, baik berupa pelatihan yang bersifat teknis maupun untuk meningkatkan pengetahuan dan wawasan terkait perkembangan teknologi terkini.

Sepanjang tahun 2021, SDM Divisi TI telah mengikuti program pengembangan kompetensi sebagai berikut:

1. Pelatihan visualisasi data menggunakan aplikasi Tableau
2. Pelatihan firewall
3. Pelatihan DC dan DRC berbasis VMWare
4. Pelatihan peningkatan keamanan TIK

IT Human Resources Competence Development

In order for IT Division to provide optimum benefit in supporting the expected purposes achievment, BPKH also continues to seek the increase of IT Division Human Resources quality and capacity by running competence development program for IT Human Resourcves, both in the form of technical training and to increase knowledge and horizon related to the latest technological development.

During the course of 2021, IT Division Human Resources participated in competence development program as follows:

1. *Data visualization training using the Tableau app*
2. *Firewall training*
3. *VMWare-based DC and DRC training*
4. *ICT security enhancement training*

Rencana Pengembangan TI ke Depan

Rencana Pengembangan TI untuk tahun 2022 diantaranya adalah pembangunan, pemeliharaan dan pengembangan 19 aplikasi. Salah satu didalamnya adalah pengembangan aplikasi Utama SISKEHAT Gen 2. Rencana kegiatan infrastruktur TI adalah pengembangan infrastruktur aplikasi utama, sewa *colocation* dan jaringan komunikasi serta perpanjangan lisensi.

Tata Kelola TI

Tata kelola TI dalam menggunakan, mengelola, dan mengoptimalkan TI untuk mendukung BPKH dalam mencapai tujuan dan sasarannya berupa:

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

Futrure IT Development Plan

Development of applications and supporting ICT infrastructure, such as legal portals, Customer Relationship Management (CRM), Enterprise Risk Management (ERM) Information Systems, Workflow and Document Management Systems, provision of Basic integration and Video Conference, as well as studies for ISO 20000 and 27001 certifications

IT Governance

IT governance in using, managing and optimizing IT to support BPKH in achieving its objectives and targets is in the form of the following:

1. *Regulation*
   a. PKBP BPKH Number 2 of 2019 on Organizational Structure and Work Procedures
   b. PKBP BPKH Number 22 of 2020 on Organizational Structrure and Work Procedures
   c. PKBP BPKH Number 24 of 2020 on BPKH Information Technology and Communication Development Blue Print of 2020-2024
   d. PKBP BPKH Number 25 of 2020 on Account Use Guidance and Electronic Mail Password, Intranet and 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

2. *Infrastructure*
   a. *Collocation Data Center BPKH is available (server, firewall and network devices)*
   b. *Bidakara BPKH Office server, firewall and network devices*
   c. *Computer device for BPKH people*
3. *System/Application*
   a. *Application use in running business process in BPKH fields.*
   b. *Licensed software use for daily activities of BPKH people.*

Investasi dan Kerja Sama Luar Negeri
Foreign Investment and Cooperation

Tahun 2020 lalu, BPKH telah membentuk bidang baru, yaitu Bidang Investasi dan Kerja Sama Luar Negeri (IKSLN). Pembentukan bidang ini sejalan dengan 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, serta manfaat bagi kemaslahatan umat Islam.

In 2020, BPKH established a new Field, Foreign Investment and Cooperation Field. This field establishment is in line with article 3 of Law Number 34 of 2014 (Law 34/2014) on Hajj Finance Guidance, the purpose of hajj finance management is to increase Hajj Worship Organizing quality rationality and efficiency of BPIH use and well being for Islam ummah benefit.

Tujuan dari pembentukan bidang ini adalah sejalan dengan pasal 55 UU 34/2014, yakni 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.

The purpose of this field establishment is in line with article 55 of Law 34/2-014 which makes it possible for BPKH to cooperate and invest in foreign countries, both in the form of Direct Investment and other Investment in the framework of increasing hajj Finance management quality as well as development and construction of BPKH institution.

Struktur Organisasi

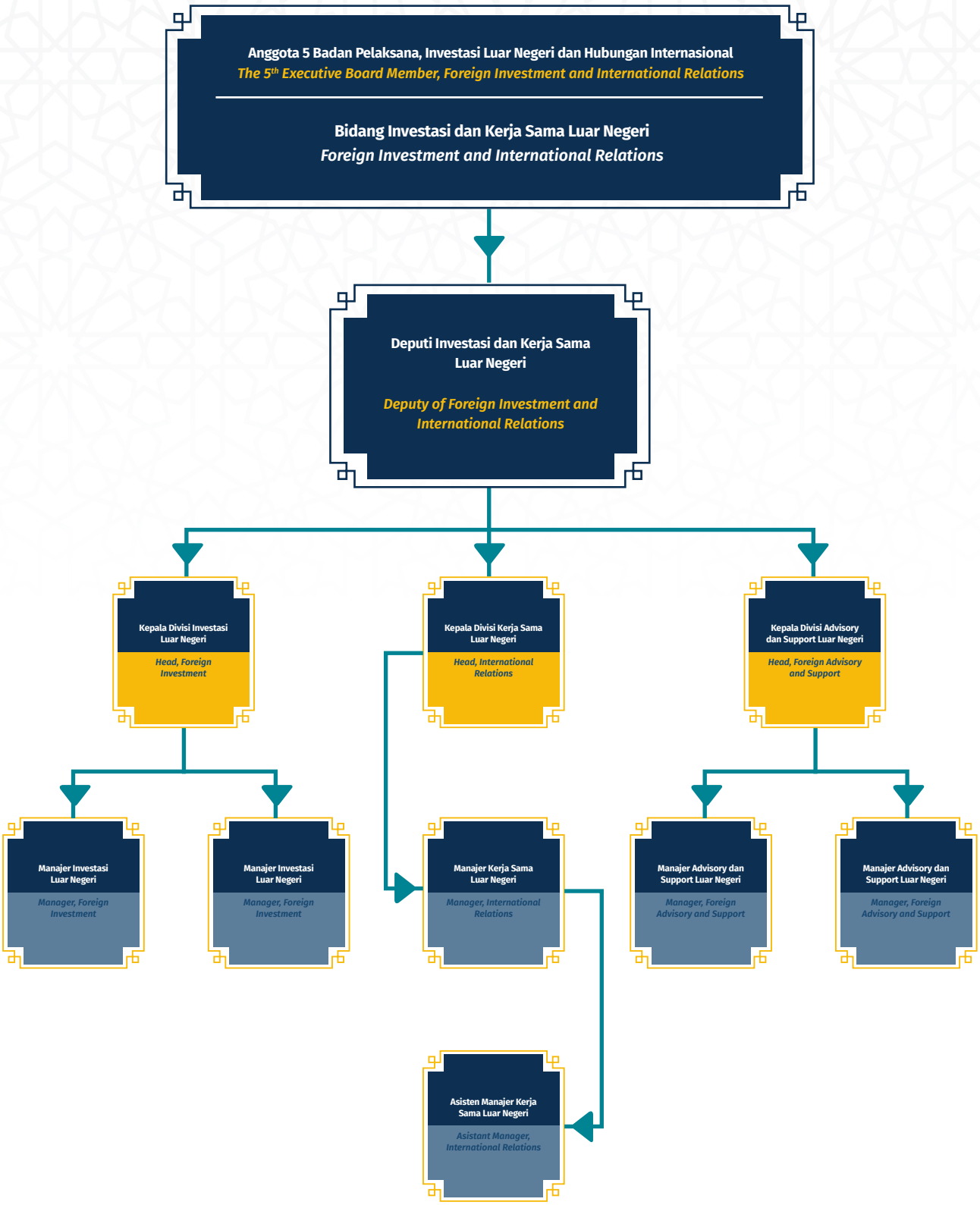
Struktur Organisasi Bidang IKSLN terdiri dari Kedeputian Investasi dan Kerja Sama Luar Negeri yang dibantu oleh:

1. Divisi Investasi Luar Negeri.
2. Divisi Kerja Sama Luar Negeri.
3. Divisi *Advisory* dan *Support* Luar Negeri.

Organizational Structure

IKSLN Field Organizational Structure consists of Foreign Investment and Cooperation Deputy which is assisted by the following:

1. *Foreign Investment Division.*
2. *Foreign Cooperation Divison.*
3. *Foreign Advisory and Support.*


Anggota 5 Badan Pelaksana, Investasi Luar Negeri dan Hubungan Internasional
The 5th Executive Board Member, Foreign Investment and International Relations
Bidang Investasi dan Kerja Sama Luar Negeri
Foreign Investment and International Relations
Deputi Investasi dan Kerja Sama Luar Negeri
Deputy of Foreign Investment and International Relations
Kepala Divisi Investasi Luar Negeri
Head, Foreign Investment
Kepala Divisi Kerja Sama Luar Negeri
Head, International Relations
Kepala Divisi Advisory dan Support Luar Negeri
Head, Foreign Advisory and Support
Manajer Investasi Luar Negeri
Manager, Foreign Investment
Manajer Investasi Luar Negeri
Manager, Foreign Investment
Manajer Kerja Sama Luar Negeri
Manager, International Relations
Manajer Advisory dan Support Luar Negeri
Manager, Foreign Advisory and Support
Manajer Advisory dan Support Luar Negeri
Manager, Foreign Advisory and Support
Asisten Manajer Kerja Sama Luar Negeri
Asistant Manager, International Relations

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 Keuangan Haji Luar Negeri dapat juga dilaksanakan untuk tujuan strategis dan/atau untuk mengoptimalkan pengelolaan keuangan haji yang bertujuan mengingkatkan kualitas penyelenggaraan ibadah haji, rasionalitas, dan efisiensi penggunaan BPIH, serta 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 PBPKH 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 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

Duties and Functions

In accordance with Regulation of Head of BPKH Implementing Body Number 33 of 2020, IKSLN field has the duties and functions as well as responsibilities for management of portfolio of investment in the form of Direct Investment or Other Investment in foreign countries, as well as cooperation management with the government, institution and foreign stakeholders.

To support the implementation of duties and functions of IKSLN Field, BPKH has stipulated and enforced BPKH Regulation Number 6 of 2020 on Procedure and Form of Foreign Hajj Finance Investment. Based on such provision, Foreign Hajj Finance Investment has the purpose to increase benefit value of Hajj Finance management. In addition Foreign Hajj Finance Investment may also be performed for stratetgic purposes and/or to optimize Hajj finance management which has the purpose of increasing Hajj Worship Organizing quality, rationality and efficiency of BPIH use, and well being of Islam ummah benefit.

Foreign Hajj Finance Investment must be performed in accordance with sharia principles by taking into account security, cautiousness, benefit value and liquidity aspects.

Foreign Investment Form

In accordance with BPKH Number 6 of 2020 on Foreign Hajj Finance Investment Form, Foreign Finance Investment may be performed in the form of the following:

1. *Foreign Direct Investment is performed by way of:*
   a. Owning a business.
   b. Capital Participation.
   c. Investment Cooperation. .
   d. Other Direct Investment.
2. *Other Investments*
   Other investments may be performed in the form of:
   a. Foreign Banking Products.
   b. Sharia financial agency products regulated as well as supervised by central bank, Financial Service Authority, capital market authority in foreign countries and/or authority that performs

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.

regulation and or supervisory function in the related jurisdiction.
c. Investment in money market. .
d. Investment in capital market.
e. Financing.
f. Asset management.
g. Portfolio Management.
h. Investment in activities related to hajj and umrah organizing.
i. Service provider business investment.
j. Rental of land/building/goods that may be valued with money.

Pencapaian Investasi dan Kerja Sama Luar Negeri Tahun 2021

Sejak dibentuk pada April 2020 lalu, Bidang IKSLN BPKH telah aktif mencari peluang investasi di luar negeri terutama yang terkait langsung dengan kebutuhan ibadah haji seperti hotel, transportasi dan konsumsi (*catering*), namun tidak menutup kemungkinan peluang investasi di luar perhajian sepanjang memenuhi ketentuan yang diatur dalam peraturan perundangan. Upaya Bidang IKSLN dalam proses penjajakan investasi di luar negeri terkendala dengan masih berlanjutnya pandemi COVID-19 yang melanda seluruh negara di dunia sejak tahun 2020, sehingga upaya penjajakan dan negosiasi yang dilakukan mengalami hambatan karena banyak negara yang menerapkan kebijakan *lockdown* ataupun pembatasan penerbangan dari negara lain termasuk Indonesia.

Di tengah kondisi yang penuh keterbatasan tersebut, pada tahun 2021 Bidang IKSLN berhasil melakukan penambahan investasi di lembaga internasional yaitu Awqaf Property Investment Fund (APIF) yang merupakan *Fund* di bawah pengelolaan Islamic Development Bank (IsDB). Tepatnya pada Juli 2021, IKSLN merealisasikan tambahan investasi sebesar US$6,5 juta investasi ke APIF sehingga total investasi BPKH pada APIF - IsDB menjadi sebesar US$11,5 juta dari investasi sebelumnya pada tahun 2020 sebesar USD5 juta.

Pada tahun 2021, APIF mendistribusikan dividen atas investasi tahun 2020 dengan nominal dividen sebesar US$112.320 yang merupakan dividen full year meskipun investasi BPKH baru dilakukan pada bulan Juni 2020

Foreign Investment and Cooperation Achievement in 2021

Since its establishment in April 2020, BPKH IKSLN field has been actively seeking investment opportunities in foreign countries particularly the ones that are directly related to hajj worship needs, such as hotels, transportation and consumption (catering), however, it does not close any possible investment opportunity outside the agreement so long as it complies with the provisions regulated under the laws and regulations. IKSLN field efforts in investment exploration process in foreign countries.is constrained by COVID-19 pandemic which has hit all countries in the world since 2020, therefore the exploration and negotiating effors sought were constrained since many countries have applied lockdown policy or flight restriction from other countries including Indonesia.

In the midst of such condition filled with restrictions, in 2021 IKSLN field succeeded in increasing investment in an International institution namely Awqaf Property Investment Fund (APIF) which is Fund under the management of Islamic Development Bank (IsDB). Precisely in Juli 2021, IKSLN realized an increase in investment in the amount of US$6.5 million to APIF therefore the total of investment value of BPKH in APIF - IsDB became US$11.5 million, higher than the previous investment in 2020 in the amount of USD5 million.

In 2021, APIF will distribute dividends on its 2020 investment with a nominal dividend of US$112,320 which is a full year dividend even though BPKH's investment was only made in June 2020 so that by annualized

sehingga dengan perhitungan annualized, dividen APIF mencapai 4,95%. Kemudian, pada Bulan Juli 2022, BPKH telah menerima distribusi dividen atas investasi tahun 2021 dengan nominal dividen sebesar US$125.000 yang merupakan dividen full year bagi BPKH.

calculation, APIF's dividend reaches 4.95%. Then, in July 2022, BPKH has received a dividend distribution on its 2021 investment with a nominal dividend of US$125,000 which is a full year dividend for BPKH.

Selain bekerja sama dengan IsDB, BPKH juga aktif menjajaki peluang kerja sama investasi dengan lembaga luar negeri lainnya dengan fokus penjajakan pada Investasi di Bidang Perhajian. Penjajakan investasi pada Lembaga keuangan juga BPKH lakukan dengan berbagai negara seperti Saudi Arabia, Kuwait dan Bahrain.

In addition to cooperating with IsDB, BPKH also actively explored investment cooperation opportunity with other foreign institutions by focusing on exploration on Investment in Hajj Field, Investment Exploration on financial institutions was performed by BPKH with various countries such as Saudi Arabia, Kuwait and Bahrain.

BPKH juga menjalin hubungan strategis dengan Lembaga regulator maupun Kementerian di Arab Saudi seperti Ministry Of Investment (MISA), Royal Commission for Makkah City and Holy Sites (RCMC) dan Saudi Arabia Monetary Authority (SAMA) dalam rangka mempermudah dan memperkuat kerja sama strategis antara Indonesia dengan Arab Saudi.

BPKH also has strategic relationship with regulating institutions and Ministries in Saudi Arabia such as Ministry Of Investment (MISA), Royal Commission for Makkah City and Holy Sites (RCMC) and Saudi Arabia Monetary Authority (SAMA) in the framework of facilitating and strengthening strategic cooperations between Indonesia and Saudi Arabia.

Pada tahun 2021 BPKH juga telah menandatangani Nota Kesepahaman (MOU) dengan PT Pembangunan Perumahan (PP) Persero untuk rencana proyek pembangunan Rumah Indonesia di Arab Saudi. Ini merupakan sebuah project internasional, untuk pelayanan akomodasi jemaah haji dan umrah yang berasal dari Indonesia.

In 2021 BPKH also entered into Memorandum of Understanding (MOU) with PT Pembangunan Perumahan (PP) Persero for development project plan of Rumah Indonesia in Saudi Arabia. This is an international project for accommodation service of hajj and umrah congergations from Indonesia.

Dalam rangka pencapaian tugas dan fungsi BPKH di bidang investasi dan kerja sama luar negeri, Bidang Investasi dan Kerja Sama Luar Negeri telah menyelenggarakan dan/atau mengikuti berbagai event internasional yang bertujuan untuk menjalin kerja sama dengan instansi dan lembaga pengelola investasi sebagai target investasi yang bersifat *sustainable* serta media untuk *sharing knowledge* antar investor global. Selain itu kegiatan event internasional tersebut juga dilaksanakan sebagai sarana promosi BPKH guna meningkatkan *recognition* dan *awareness* terhadap peran BPKH di dunia internasional.

In the framework of achieving duties and functions of BPKH, the foreign investment and cooperation field has organized and/or participated in various international events with the purpose of having a cooperation with foreign investment agency and institution as investment targets which is sustainable in nature and media for global inter-investor knowledgte. In addition such international events were also organized as BPKH promotional facility to increase recognition and awareness of BPKH role in the international world.

Mengingat penting dan besarnya potensi dan skala ekonomi syariah serta manfaat bagi NKRI dari investasi global, Bidang IKSLN melaksanakan *event* tahunan yang mempertemukan pemain utama (*key players*) investasi

Considering the importance and the large sharia economic potential and scale as well as benefit for the United States of the Republic of Indonesia from global investment, IKSLN field organized annual events which

syariah global dari berbagai negara. *Event* tahunan tersebut dilaksanakan dalam bentuk *Global Islamic Investment Forum* (GIIF) yang telah dilaksanakan pertama kali pada tahun 2021. GIIF 2021 telah diselenggarakan pada tanggal 09 April 2021 di hotel Westin Jakarta secara hybrid (kombinasi antara kegiatan *offline* dan *online*). Adapun topik strategis yang diangkat dalam GIIF 2021 adalah sebagai berikut:

1. *Global Investment Outlook;*
2. *Global Islamic Investment Challenges & Opportunities;*
3. *Hajj and Omra Investment Opportunities;*
4. Optimalisasi pengelolaan wakaf.

Selain pelaksanaan GIIF, Bidang Investasi dan Kerja Sama Luar Negeri juga telah menyelenggarakan *International Hajj Conference* 2021. *International Hajj Conference* diselenggarakan sebagai bagian dari rangkaian kegiatan Indonesia *Sharia Economic Festival* (ISEF). ISEF merupakan kegiatan rutin yang diselenggarakan oleh seluruh *stakeholder* keuangan syariah yang ada di Indonesia yang untuk saat ini masih di inisiasi oleh DJKS Bank Indonesia. Kegiatannya berupa rangkaian acara panjang terkait perkembangan dan fasilitasi seluruh *stakeholder* usaha dan keuangan syariah di Indonesia. Didalam salah satu rangkaiannya terdapat kegiatan berupa seminar internasional terkait perhajian dan investasi yang dipercayakan kepada BPKH untuk menjadi partner BI dalam melaksanakan kegiatan tersebut. Kegiatan International Hajj Conference 2021 telah dilaksanakan secara hybrid. Kegiatan secara *offline* dilaksanakan di Jakarta Convention Centre. Adapun topik yang diangkat dalam International Hajj Conference 2021 tersebut adalah:

a. *Islamic Investment Forum*
b. *Religious Tourism Hajj and Umrah*
c. *Halal Foods and Services in Hajj and Umrah Industry*

Bidang IKSLN juga telah berkolaborasi dengan UIN Sunan Kalijaga Yogyakarta dalam kegiatan seminar AICIF 2021 yang dilaksanakan pada 11-13 November 2021 dengan memberikan bantuan dalam menghadirkan pembicara internasional dalam kegiatan tersebut. Kegiatan *Asean Universities International Conference on Islamic Finance* pada tahun 2021 merupakan kegiatan ke 9 kali sejak pertama kali dilaksanakan. AICIF merupakan

bring together global sharia investment key players from various countries. Such annual events were organized in the form of Global Islamic Investment Forum (GIIF) which was organized first in 2021. GIIF 2021 was organized on April 09, 2021 at hotel Westin Jakarta in hybrid mode (combination of offline and online activities). The strategic topics discussed in GIIF 2021 were as follows:

1. *Global Investment Outlook;*
2. *Global Islamic Investment Challenges & Opportunities;*
3. *Hajj and Omra Investment Opportunities;*
4. *Bequest management Optimizing.*

In addition to GIIF implementation, Investment and Cooperation Field also organized International Hajj Conference 2021. International Hajj Conference was organized as a part of Indonesia Sharia Economic Festival (ISEF) activity series. ISEF is a regular activity organized by all sharia finance stakeholders in Indonesia which at present are still initiated by DJKS Bank Indonesia. The activcities were a series of long events related to development and facility of all business stakeholders and sharia finance in Indonesia. In one of the series there are activities in the form of international seminar on hajj and investments entrusted to BPKH to become BI partner in implementing such events. International Hajj Conference 2021 activities were performed in hybrid mode. Offline activities were performed in Jakarta Convention Centre. The topics discussed in such International Hajj Conference 2021 are as follows:

a. *Islamic Investment Forum*
b. *Religious Tourism Hajj and Umrah*
c. *Halal Foods and Services in Hajj and Umrah Industry*

IKSLN field has also collaborated with UIN Sunan Kalijaga Yogyakarta in AICIF 2021 seminar activity organized on November 11-13, 2021 by providing assistance in presenting international speakers in such activity. Asean Universities International Conference on Islamic Finance activity in 2021 is the 9th activity since it was first organized. AICIF is a combined several universities in Southeast Asia annual activity therefore it is expected to

kegiatan tahunan gabungan beberapa universitas di Asia Tenggara sehingga diharapkan penyelenggaraanya memberikan dampak pengetahuan bagi para peserta serta meningkatkan peran serta seluruh *stakeholder* dalam membantu pengembangan ekonomi syariah di dunia.

provide knowledge impacts for participants and increase the role of all stakeholders in assisting the sharia economy development in the world.

BPKH hadir dalam dua *plenary session* yaitu pada sesi *The Pivotal Role of Hajj Fund in Stregthening Islamic Economy and Halal Industry Toward Economy Recovery and Sustainable Development Admist The Pandemic Era dan sesi The Pivotal Role of Islamic Banks in Strengthening Islamic Economy and Halal Industry Toward Economy Recovery and Sustainable Development Admist The Pandemic Era.*

BPKH was present in two plenary sessions namely in The Pivotal Role of Hajj Fund in Stregthening Islamic Economy and Halal Industry Toward Economy Recovery and Sustainable Development Admist The Pandemic Era session and The Pivotal Role of Islamic Banks in Strengthening Islamic Economy and Halal Industry Toward Economy Recovery and Sustainable Development Admist The Pandemic Era session.

Rencana ke Depan Investasi dan Kerja Sama Luar Negeri

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 pengelolaan keuangan haji pada UU No. 34 tahun 2014 tentang Pengelolaan Keuangan Haji.

Beberapa sektor di Arab Saudi yang menjadi target investasi BPKH yang terkait perhajian antara lain proyek *catering*, perhotelan dan transportasi di dua kota suci Mekkah dan Madinah.

Selain itu, BPKH juga berencana melakukan penjajakan 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 negara GCC, BPKH juga membuka diskusi investasi dengan Manajer Investasi ataupun Lembaga keuangan dari berbagai belahan dunia.

Terkait investasi perhajian, BPKH dalam proses menjajaki kerja sama dengan Motawifs Pilgrims For South-East Asian Countries Company dalam usaha penyediaan makanan siap saji untuk jemaah dan BPKH akan mengupayakan adanya operator pabrik dari Indonesia sehingga akan

Foreign Investment and Cooperation Future Plan

To continuen increasing hajj services and to increase benefit value for hajj congergation nominees, BPKH will continue to explore the potential of investment in foreign countries. BPKH investment main priority in foreign countries relates to hajj, in accordance with hajj finance management purpose in Law Number 34 of 2014 on Hajj Finance Management.

Several sectors in Saudi Arabia which are BPKH investment targets related to hajj, among others are catering, hotelier and transportation projects in two holy cities Mecca and Medina.

In addition BPKH also plans to explore foreign investment in countries which are included in Gulf Cooperation Council which consists of six countries namely Saudi Arabia, Uni Emirat Arab (UEA), Bahrain, Qatar, Kuwait and Oman. In addition to GCC countries, BPKH also opens investment discussion with Investment Manager or finance Institutions from many parts of the world.

Regarding pilgrimage investment, BPKH is in the process of exploring cooperation with Motawifs Pilgrims For South-East Asian Countries Company in the business of providing ready-to-eat food for the congregation and BPKH will seek to have factory operators from Indonesia

diperoleh manfaat tambahan seperti ekspor bahan baku makanan dan bumbu Indonesia serta peluang untuk mendatangkan Tenaga Kerja Indonesia.

so that additional benefits will be obtained such as exports of Indonesian food raw materials and spices. as well as opportunities to bring in Indonesian Workers.

BPKH juga akan memperdalam kerja sama strategis dengan Lembaga Supranational IsDB dengan rencana penandatanganan *Cooperation Framework Agreement* pada tahun 2022. BPKH juga berencana menandatangani kontrak kerja sama dengan ADAHI yang masih merupakan bagian dari IsDB, terkait kerja sama distribusi daging kurban (DAM) ke Indonesia.

BPKH will also extend strategic cooperation with IsDB Supranational Institution with a plan to enter into Cooperation Framework Agreement in 2022. BPKH also plans to enter into cooperation contract with ADAHI which is still a part of IsDB, in relation to cooperarion in distributing sacrificial meat (DAM) to Indonesia.

Upaya-upaya investasi dan kerja sama luar negeri tersebut tetap mengedepankan dan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat dan likuiditas sesuai dengan amanat UU No. 34 tahun 2014 tentang Pengelolaan Keuangan Haji.

Such foreign cooperation and investment efforts still put forward and take into account security, cautinousness, benefit value and liquidity aspects in accordance with the mandate of Law Number 34 of 2014 on Hajj Finance Management.

05

Tata Kelola BPKH

BPKH Governance

BPKH berkomitmen dalam penerapan *Good Governance* didukung penuh oleh komitmen seluruh jajaran organisasi, baik Badan Pelaksana maupun Dewan Pengawas, disertai partisipasi aktif karyawan dan pemangku kepentingan, dengan menanamkan prinsip-prinsip tata kelola hingga tertanam sebagai budaya dalam perilaku kerja untuk mendorong organisasi menuju perusahaan yang lebih sehat secara fundamental dan memperkuat daya saing bisnis secara berkelanjutan.

BPKH is committed to implementing Good Governance fully supported by the commitment of all levels of the organization, both the Executive Board and the Supervisory Board, accompanied by the active participation of employees and stakeholders, by instilling the principles of governance so that it is embedded as a culture in work behavior to encourage the organization to become a better company. fundamentally sound and strengthen business competitiveness in a sustainable manner.

BPKH
Badan Pengelola Keuangan Haji

Kebijakan Tata Kelola
Governance Policy

Dengan semakin terbukanya arus informasi, tuntutan terhadap penerapan *Good Governance* semakin menguat. Terlebih bagi BPKH yang merupakan lembaga negara yang mengelola dana "titipan" masyarakat, maka penerapan *Good Governance* secara konsisten merupakan hal yang wajib untuk dilakukan agar dapat menjadi lembaga yang terpercaya.

With the increasingly open flow of information, the demands for the implementation of Good Governance are getting stronger. Especially for BPKH, which is a state institution that manages people's "deposit" funds, the consistent application of good governance is a must to do so that it can become a trusted institution.

Sadar akan hal tersebut, BPKH terus berupaya untuk meningkatkan kualitas penerapan *Good Governance* di lingkungan BPKH. Hal ini salah satunya dapat dilihat dari tema yang diusung dalam Rapat Kerja ke-4 BPKH yang diselenggarakan pada Desember 2021, yaitu "Penguatan Tata Kelola dengan Transformasi Digital, GRC, dan SDM Berintegritas untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji". Tema tersebut memiliki makna keinginan kuat BPKH untuk mendukung optimalisasi pengelolaan keuangan haji melalui tata kelola, manajemen risiko, dan kepatuhan (GRC) secara terpadu.

Aware of this, BPKH continues to strive to improve the quality of the implementation of Good Governance within BPKH. This can be seen from the theme that was brought up in the 4th BPKH Working Meeting held in December 2021, namely "Strengthening Governance with Digital Transformation, GRC and Human Resources with Integrity to Support the Optimization of Hajj Financial Management". This theme has the meaning of BPKH's strong desire to support the optimization of Hajj financial management through integrated governance, risk management and compliance (GRC).

Penguatan *Good Governance* merupakan hal yang sangat penting dalam situasi saat ini. Pengelolaan Badan yang transparan dan sehat dipercaya mampu meningkatkan kepercayaan berbagai pihak, termasuk masyarakat luas. Oleh karena itu, membangun sistem Tata Kelola yang baik secara keseluruhan dapat memperkuat kinerja bank lebih optimal.

Strengthening Good Governance is very important in the current situation. The management of a transparent and healthy body is believed to be able to increase the trust of various parties, including the wider community. Therefore, building a good governance system as a whole can strengthen the bank's performance more optimally.

Prinsip Tata Kelola

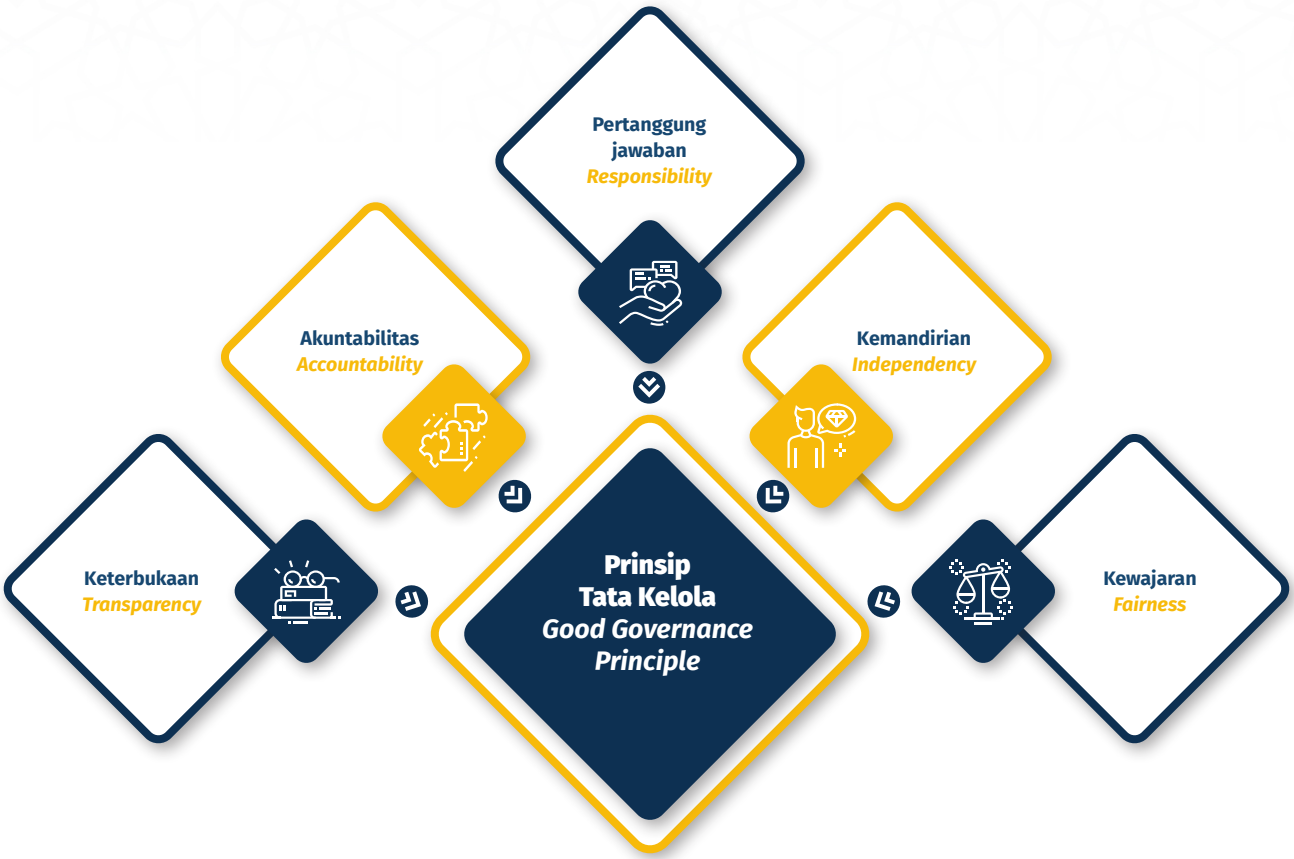
Prinsip *Good Governance* di BPKH dilakukan berdasarkan 5 (lima) prinsip, yaitu TARIF: *Transparency* (Keterbukaan), *Accountability* (Akuntabilitas), *Responsibility* (Tanggung Jawab), *Independence* (Independensi), dan *Fairness* (Kesetaraan), yang meliputi seluruh bisnis dan operasi BPKH.

BPKH sebagai badan hukum publik lebih memperhatikan *transparency* (keterbukaan) dan *Accountability* (akuntabilitas) selayaknya regulator untuk memastikan tingkat kepatuhan dari internal dan eksternal. Peran BPKH dimaksud merujuk pada ketentuan UNDP. Sedangkan untuk peran BPKH sebagai korporasi memperhatikan 5 (lima) prinsip *Good Corporate Governance* (GCG).

Governance Principles

Good Governance principles at BPKH are carried out based on 5 (five) principles, namely TARIF: Transparency (Openness), Accountability (Accountability), Responsibility (Responsibility), Independence (Independence), and Fairness (Equality), which covers the entire business and operations of BPKH .

BPKH as a public legal entity pays more attention to transparency (openness) and Accountability (accountability) like a regulator to ensure the level of compliance from internal and external. The role of BPKH referred to refers to the provisions of UNDP. Meanwhile, the role of BPKH as a corporation pays attention to the 5 (five) principles of Good Corporate Governance (GCG).



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.

1. *Openness*
   namely openness in presenting material, relevant, accurate and open information in the decision-making process, and can be accessed by interested parties. Disclosure of information includes the

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 seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya 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 objektif, 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.

vision, mission, objectives, composition of the Executive Board and Supervisory Board, financial condition, risk management, internal control system, implementation of compliance function, implementation of Good Governance and information that can be relevant to BPKH stakeholders. The principle of openness must still comply with applicable regulations and pay attention to job secrets and personal rights.

2. *Accountability*
   namely the clarity of the functions and implementation of the responsibilities of the BPKH organs so that their management runs effectively. BPKH establishes clear duties and responsibilities for each Member of the Executive Board and the Supervisory Board and all staff under them in line with the principles, vision, mission and objectives of BPKH, and establishes checks and balances in the management of Hajj finances. The entire Executive Board and Supervisory Board as well as all levels under it have competence in accordance with their responsibilities and understand their role in the implementation of Good Governance, as well as having agreed performance measures and implemented consistently.

3. *Accountability*
   namely the conformity of BPKH management with applicable laws and regulations and the principle of prudence in the management of Hajj finances, as well as caring for the environment and carrying out social responsibilities fairly..
4. *Independence*
   namely having competence, being able to act objectively, and being free from influence/pressure from any party (independence), not being influenced by unilateral interests, free from conflicts of interest (conflict of interest), avoiding unfair domination by any party, and having a commitment high to develop BPKH.

5. *Fairness*
   namely paying attention to fairness and equality in fulfilling the rights of stakeholders based on agreements and applicable laws and regulations

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.

These 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 Chair and Members of the Supervisory Board, as well as all employees of BPKH consistently. In this case, BPKH conducts comprehensive and consistent socialization, implementation and evaluation.

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 (maslahah), dan universalisme (alamiyah) serta tidak mengandung unsur: gharar, maysir, riba, zalim, dan objek haram.
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 objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (independen) serta memiliki komitmen yang tinggi untuk mengembangkan BPKH dengan memperhatikan prinsip kehati-hatian.

Hajj Financial Management Principles

In carrying out the development and management of Hajj finances, BPKH must have effective, efficient and rational targets and strategies in order to become a trusted financial management institution that can provide optimal benefits for Hajj pilgrims and the benefit of the people. Therefore, several principles have been determined as guidelines as stated in BPKH Regulation Number 3 of 2018 as follows:

1. *Sharia Principles*
   Sharia principles are Islamic principles that are kaffah or comprehensive in Hajj Financial management activities. Fulfillment of Sharia Principles is carried out, among others, by fulfilling the principles of justice and balance ('adl tua tawazun), benefit (maslahah), and universalism (alamiyah) and does not contain elements: gharar, maysir, usury, injustice and unlawful objects.
2. *Precautionary Principle*
   In carrying out the task of managing Hajj finances, BPKH adheres to the principle of prudence, namely the management of Hajj finances is carried out carefully, thoroughly, safely, in an orderly manner, and takes into account aspects of financial risk, as well as the suitability of BPKH management with applicable laws and regulations. Members of the Executive Board and Supervisory Board as well as all levels under them are competent, able to act objectively, and are free from influence/pressure from any party (independent) and have a high commitment to developing BPKH by taking into account the principle of prudence.

3. Asas Manfaat
   Asas manfaat merupakan asas yang menjadi pedoman BPKH dalam pengelolaan keuangan haji, yakni 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
   Yaitu memiliki kompetensi, mampu bertindak objektif, 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. Asas Transparan
   Asas transparan adalah asas pengelolaan keuangan haji yakni BPKH harus 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.

Tujuan Penerapan *Good Governance*

BPKH terus berkomitmen untuk menerapkan *Good Governance* yang mampu memberikan dampak positif dalam pencapaian kinerja dan keberlanjutan Badan. Penerapan *Good Governance* di BPKH didukung penuh oleh komitmen seluruh jajaran organisasi, baik Badan Pelaksana maupun Dewan Pengawas, disertai partisipasi aktif karyawan dan pemangku kepentingan, dengan menanamkan prinsip-prinsip tata kelola tidak hanya sebagai dasar dan pedoman dalam setiap pengambilan

3. *Benefit Principle*
   The principle of benefit is the principle that guides BPKH in the management of Hajj finances where BPKH must be able to fulfill the rights and provide benefits or benefits for Hajj pilgrims and Muslims based on agreements and applicable laws and regulations.

4. *Non-Profit Principle*
   BPKH in carrying out its business activities is based on the principle of prioritizing the use of the results of the development of funds to provide the maximum benefit for the Hajj pilgrims and the benefit of Muslims, but with no dividend distribution for the managers.

5. *Transparent Principle*
   The principle of transparency is the principle of Hajj financial management where BPKH must be carried out openly and honestly through the provision of material and relevant information to the public, especially to the Hajj pilgrims regarding the implementation and results of Hajj Financial management.
6. *The Principle of Accountability*
   The principle of accountability is an important principle in the management of Hajj finances, which is carried out accurately and can be accounted for to the community, especially to the Hajj pilgrims, and the management of BPKH runs effectively through the clarity of functions and implementation of the accountability of BPKH organs.

The Purpose of Good Governance Implementation

BPKH continues to be committed to implementing Good Governance that is able to have a positive impact on achieving the performance and sustainability of the Agency. The implementation of Good Governance at BPKH is fully supported by the commitment of all levels of the organization, both the Executive Board and the Supervisory Board, accompanied by the active participation of employees and stakeholders, by instilling the principles of governance not only as a basis

keputusan, tetapi juga sebagai budaya yang tertanam dalam perilaku kerja sehari-hari. Seluruh jajaran BPKH meyakini bahwa penerapan *Good Governance* akan mendorong organisasi menuju perusahaan yang lebih sehat secara fundamental dan memperkuat daya saing bisnis secara berkelanjutan.

Tujuan Penerapan *Good Governance* di BPKH adalah:

1. Mencapai tujuan sesuai visi dan misi BPKH;
2. Mengoptimalkan nilai BPKH agar menjadi lembaga pengelola keuangan yang terpercaya yang memberikan nilai manfaat optimal bagi Jemaah haji dan kemaslahatan umat;
3. Mendorong pengelolaan keuangan haji berdasarkan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan professional;
4. Mendorong Badan Pelaksana dan Dewan Pengawas dalam membuat keputusan dan menjalankan tindakan dilandasi dengan nilai etika/moral yang tinggi dan kepatuhan terhadap peraturan internal dan peraturan perundang-undangan yang berlaku;
5. Mendorong pengelolaan sumber daya dan risiko BPKH secara lebih efisien dan efektif;
6. Mengurangi potensi benturan kepentingan Badan Pelaksana, Dewan Pengawas dan Karyawan dalam menjalankan tugas dan fungsinya;
7. Memperoleh keyakinan bahwa prinsip-prinsip tata kelola yang baik telah diterapkan secara baik dan berkesinambungan; dan
8. Menciptakan lingkungan kerja yang kondusif terhadap pencapaian tujuan BPKH.

and guide in every decision making, but also as a culture. embedded in daily work behavior. All levels of BPKH believe that the implementation of Good Governance will push the organization towards a fundamentally healthier company and strengthen business competitiveness in a sustainable manner.

The objectives of implementing Good Governance at BPKH are:

1. *Achieve the objectives according to the vision and mission of BPKH;*
2. *Optimizing the value of BPKH so that it becomes a trusted financial management institution that provides optimal value for the benefits of Hajj pilgrims and the benefit of the people;*
3. *Encouraging Hajj financial management based on sharia principles and considering security, prudence and professional aspects;*
4. *Encouraging the Executive Board and the Supervisory Board in making decisions and carrying out actions based on high ethical/moral values and compliance with internal regulations and applicable laws and regulations;*
5. *Encouraging more efficient and effective management of BPKH resources and risks;*
6. *Reduce potential conflicts of interest of the Executive Board, Supervisory Board and Employees in carrying out their duties and functions;*
7. *Gaining confidence that the principles of good governance have been implemented properly and sustainably; and*
8. *Creating a conducive working environment towards the achievement of BPKH objectives.*

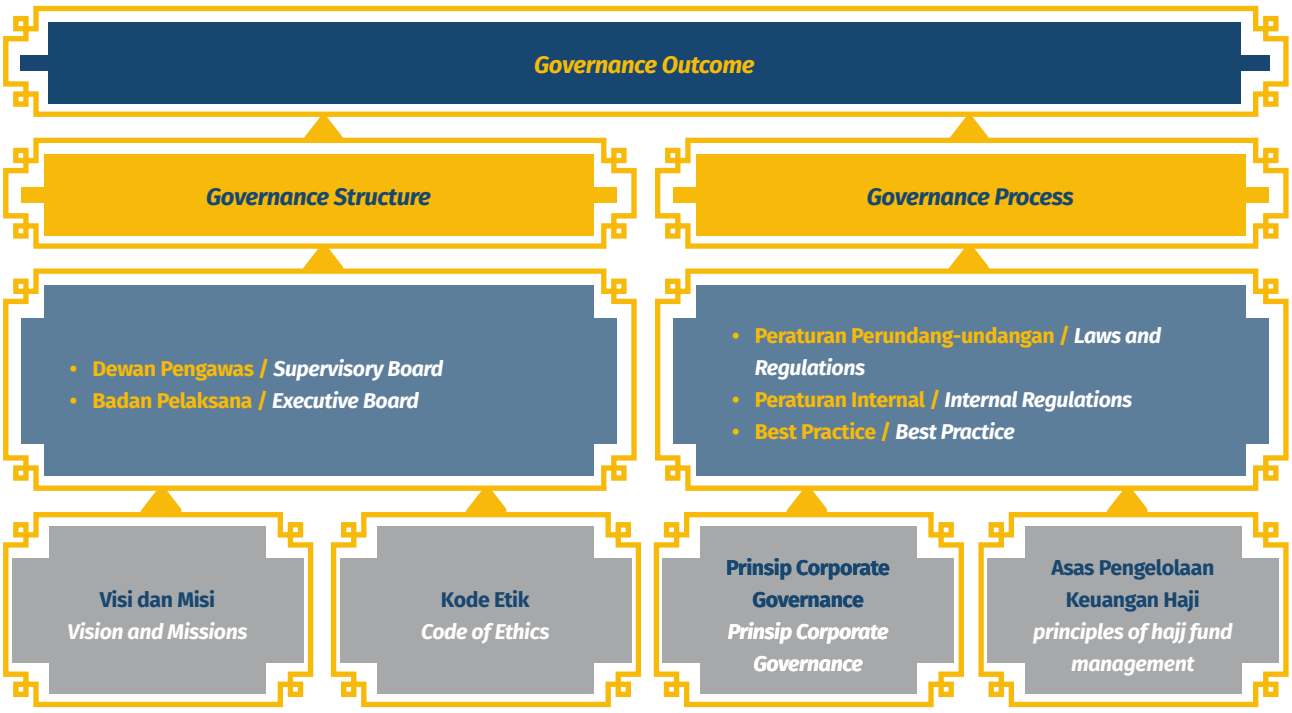
Kerangka Tata Kelola Lembaga
Institutional Governance Framework

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.

The implementation of Good Corporate Governance at BPKH refers to the applicable laws and best practices. To that end, BPKH has developed a framework for implementing GCG which can generally be divided into 3 (three) parts, namely:

1. *Governance Structure, namely the governance structure consisting of the main and supporting organs.*
2. *Governance Process, namely the process and working mechanism of the governance organ.*
3. *Governance Outcome, which is the result of the implementation of governance with the ultimate goal of becoming a trusted financial management institution that provides optimal value for the benefits of Hajj pilgrims and the benefit of the Ummah.*



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
   - Komite Audit
   - Komite Manajemen Risiko dan Syariah
   - Komite Investasi dan Penempatan
   - Sekretaris Dewan Pengawas
2. Organ Pendukung Badan Pelaksana
   - Sekretaris Badan
   - Internal Audit
   - Manajemen Risiko Korporasi dan Bisnis
   - Kepatuhan

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 Structure

Based on Presidential Regulation No. 110 of 2017, the Governance Organ in the Hajj Financial Management Agency consists of the main organs and supporting organs, which have their own functions, duties, and authorities.

Main Organs

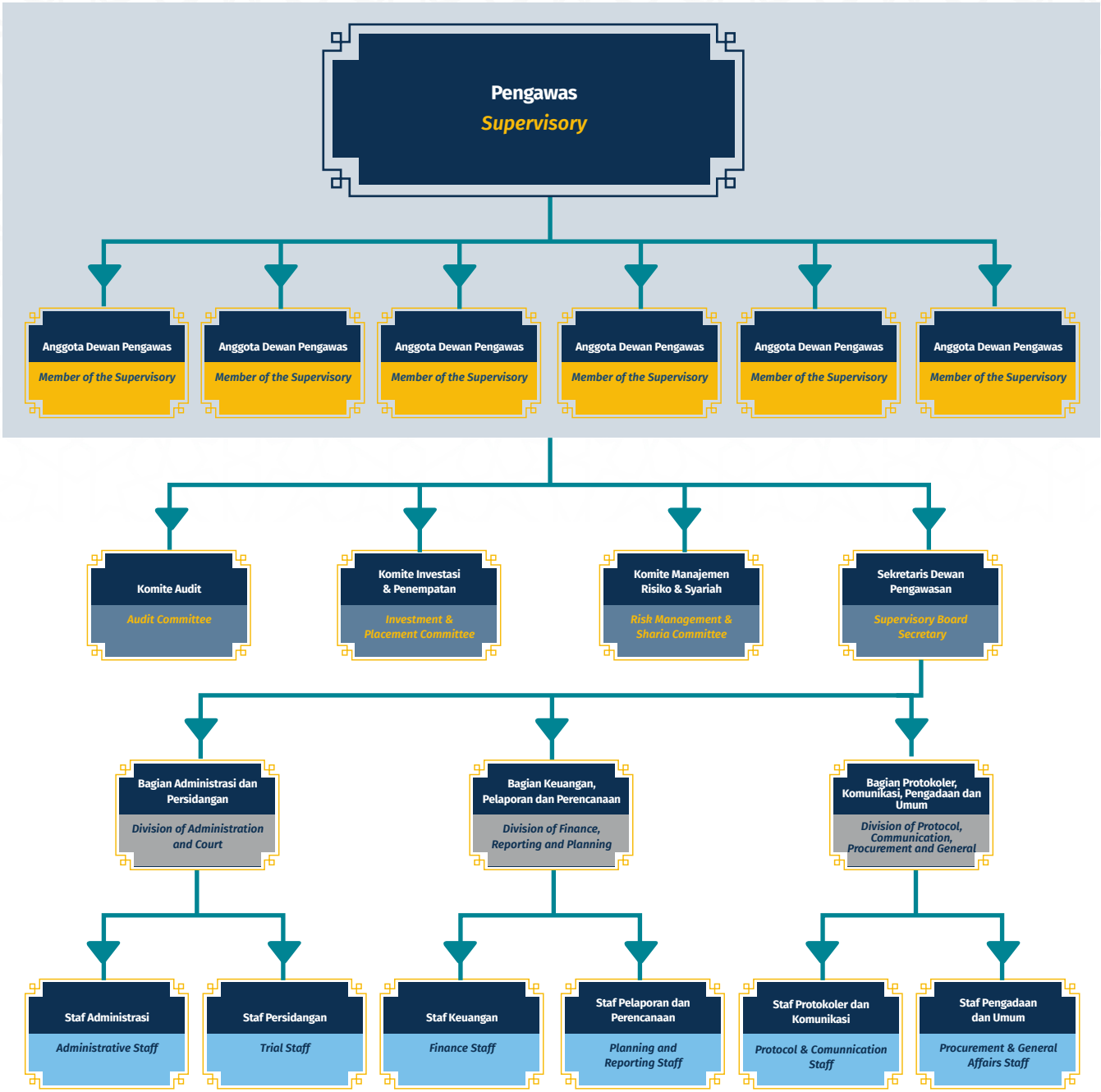
1. *The Supervisory Board is the BPKH organ that oversees the planning, implementation and accountability and reporting of Hajj Finance.*
2. *Implementing Agency is the BPKH organ that carries out the planning, implementation and accountability and reporting of Hajj Finance.*

Supporting Organs

1. *Supporting organs of the Supervisory Board*
   - *Audit Committee*
   - *Risk Management and Sharia Committee*
   - *Investment and Placement Committee*
   - *Secretary of the Supervisory Board*
2. *Supporting Organs of the Executive Board*
   - *Agency Secretary*
   - *Internal audit*
   - *Corporate and Business Risk Management*
   - *Obedience*

Governance Process

The Supervisory Board is the organ of the BPKH that oversees the financial management of Hajj 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 Religion regarding the performance of the Executive Board.


Pengawas
Supervisory
Anggota Dewan Pengawas
Member of the Supervisory
Anggota Dewan Pengawas
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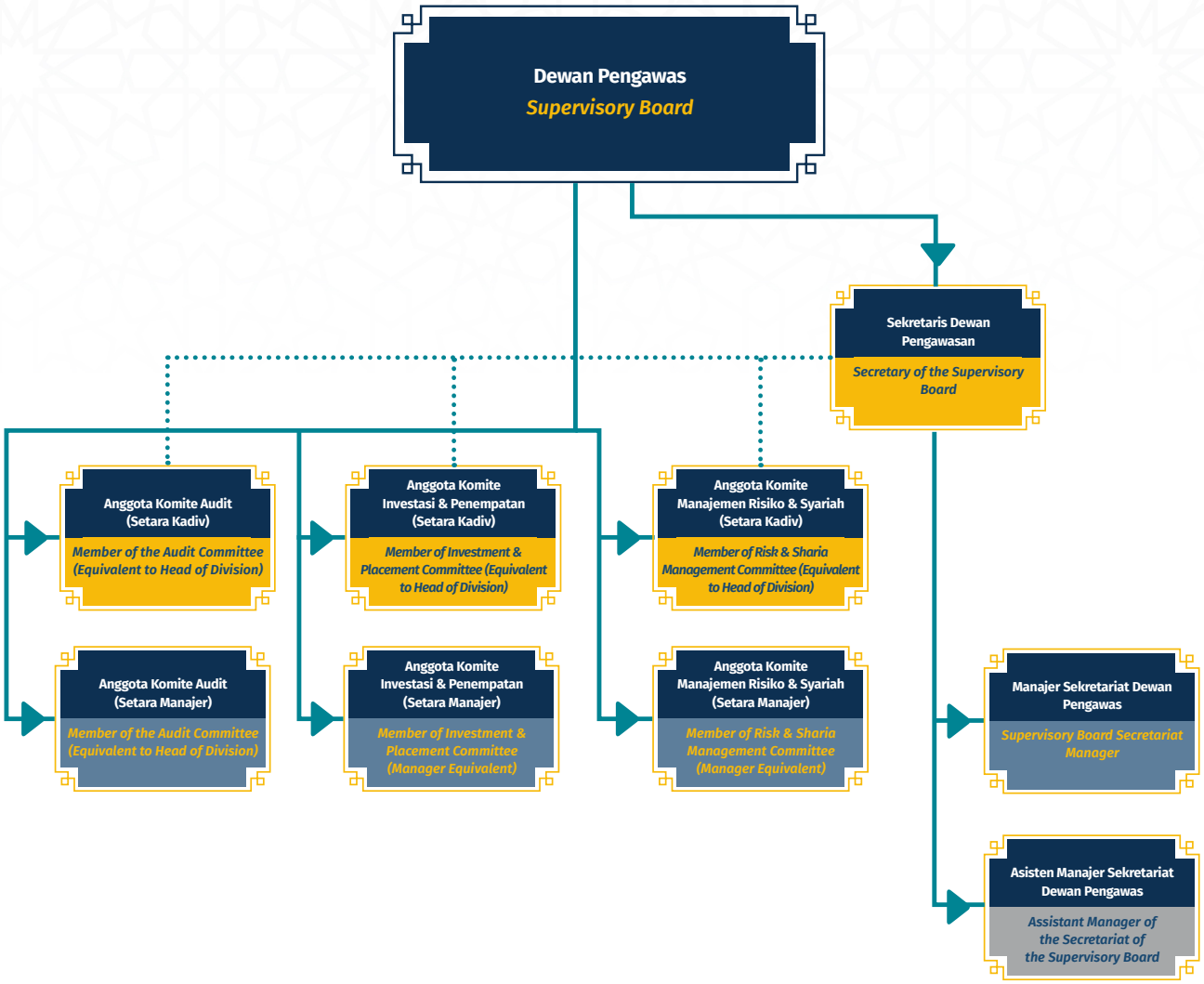
Member of the Supervisory
Anggota Dewan Pengawas
Member of the Supervisory
Komite Audit
Audit Committee
Komite Investasi & Penempatan
Investment & Placement Committee
Komite Manajemen Risiko & Syariah
Risk Management & Sharia Committee
Sekretaris Dewan Pengawasan
Supervisory Board Secretary
Bagian Administrasi dan Persidangan
Division of Administration and Court
Bagian Keuangan, Pelaporan dan Perencanaan
Division of Finance, Reporting and Planning
Bagian Protokoler, Komunikasi, Pengadaan dan Umum
Division of Protocol, Communication, Procurement and General
Staf Administrasi
Administrative Staff
Staf Persidangan
Trial Staff
Staf Keuangan
Finance Staff
Staf Pelaporan dan Perencanaan
Planning and Reporting Staff
Staf Protokoler dan Komunikasi
Protocol & Comunnication Staff
Staf Pengadaan dan Umum
Procurement & General Affairs Staff

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 the legislation.

Bagan Organisasi Sekretariat Dewan Pengawas dan Komite Dewan Pengawas
Organizational Chart of the Secretariat of the Supervisory Board and the Committee of the Supervisory Board



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 Results

The effectiveness of GCG implementation within BPKH is reflected in the governance outcomes that have been obtained. BPKH and other stakeholders have benefited from the implementation of GCG by achieving good financial and operational performance.

Peningkatan Kualitas Penerapan *Good Governance* Secara Berkelanjutan

Sustainable Quality Implementation of Good Governance Implementation

BPKH berkomitmen untuk terus meningkatkan kualitas penerapan *Good Governance*. Komitmen tersebut berjalan beriringan dengan komitmen BPKH untuk terus meningkatkan pencapaian dalam pengelolaan keuangan haji. Komitmen tersebut salah satunya diwujudkan dengan terus melakukan perbaikan dan penyempurnaan terhadap struktur, organ, dan mekanisme tata kelola yang berlaku di BPKH. Selain itu, upaya peningkatan kualitas penerapan *Good Governance* juga dilakukan dengan melakukan penilaian kualitas penerapan *Good Governance* secara konsisten setiap tahun.

BPKH is committed to continuously improving the quality of Good Governance implementation. This commitment goes hand in hand with BPKH's commitment to continuously improve achievements in the financial management of Hajj. One of these commitments is realized by continuing to make improvements and refinements to the structure, organs and governance mechanisms that apply at BPKH. In addition, efforts to improve the quality of the implementation of Good Governance are also carried out by evaluating the quality of the implementation of Good Governance consistently every year.

Perkembangan Penerapan Tata Kelola Tahun 2021

Penerapan Tata Kelola di BPKH terus ditingkatkan kualitasnya. Salah satu upaya yang dilakukan BPKH adalah dengan melakukan pengkinian terhadap sejumlah kebijakan dan pedoman agar penerapan Tata Kelola di BPKH tetap sesuai dengan peraturan perundang-undangan yang berlaku.

Sepanjang tahun 2021, BPKH telah melakukan berbagai kegiatan dalam rangka meningkatkan kualitas penerapan Tata Kelola di lingkungan BPKH, antara lain:

1. Perubahan PKBP No. 10 Tahun 2019 tentang Pedoman Audit Internal
2. Perubahan PKBP No. 11 Tahun 2019 tentang Piagam Audit Internal
3. Penyusunan *Board Manual* Dewan Pengawas dan Pedoman Pengawasan dan Pemantauan

Development of Governance Implementation in 2021

The implementation of Good Corporate Governance at BPKH continues to improve the quality of its implementation. One of the efforts made by BPKH is to update a number of policies and guidelines so that the implementation of Good Corporate Governance at BPKH remains in accordance with the applicable laws and regulations.

Throughout 2021, BPKH has carried out various activities in order to improve the quality of the implementation of Good Corporate Governance within BPKH, including:

1. *Changes in PKBP No. 10 of 2019 concerning Internal Audit Guidelines*
2. *Changes in PKBP No. 11 of 2019 concerning the Internal Audit Charter*
3. *Preparation of the Board Manual of the Supervisory Board and the Guidelines for Supervision and Monitoring*

4. Perubahan PKBP No. 27 Tahun 2020 tentang Pedoman Sistem Manajemen Mutu
5. Perubahan PKBP No. 28 Tahun 2020 tentang Pedoman Sistem Manajemen Anti Penyuapan

Penilaian Penerapan Tata Kelola

BPKH sampai saat sedang dalam proses penilaian *Good Governance* Tahun 2021 dimana BPKH telah menyusun pedoman penilaian *Good Governance* sebagai bagian dari infrastruktur penerapan tata Kelola yang baik di BPKH. Penilaian *Good Governance* di BPKH dinilai berdasarkan 5 (lima) aspek yaitu:

1. Komitmen Penerapan Tata Kelola Secara Berkelanjutan
2. Kelembagaan
3. Dewan Pengawas
4. Badan Pelaksana
5. Pengungkapan Informasi dan Transparansi

4. *Changes in PKBP No. 27 of 2020 concerning Quality Management System Guidelines*
5. *Changes in PKBP No. 28 of 2020 concerning Anti-Bribery Management System Guidelines*

Governance Implementation Assessment

BPKH is currently in the process of assessing Good Governance in 2021 where BPKH has compiled guidelines for assessing Good Governance as part of the infrastructure for implementing good governance at BPKH. Assessment of Good Governance at BPKH is assessed based on 5 (five) aspects, namely:

1. *Commitment to Implementing Sustainable Governance*
2. *Institutional*
3. *Supervisory Board*
4. *Executive Board*
5. *Information Disclosure and Transparency*

Dewan Pengawas
Supervisory Board

Dewan Pengawas merupakan organ utama yang 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.

The Supervisory Board is the main organ that functions to supervise and approve the financial management of Hajj carried out by the Executive Board. The Supervisory Board can coordinate with the House of Representatives (DPR) and provide advice and recommendations to the President through the Ministry of Religion regarding the performance of the Executive Board.

Sesuai Undang-Undang No. 34 Tahun 2014, anggota Dewan Pengawas ditunjuk dan diangkat oleh Presiden.

In accordance with Law No. 34 of 2014, members of the Supervisory Board are appointed and appointed by the President.

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

Legal basis

1. *Law No. 34 of 2014 concerning Hajj Financial Management*
2. *Presidential Regulation of the Republic of Indonesia Number 110 of 2017 concerning Hajj Financial Management Agency*

Pedoman Kerja

Dewan Pengawas BPKH telah menyusun Peraturan Badan Pengelola Keuangan Haji dan di dalam 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.

Work Guidelines

The Supervisory Board of BPKH has drawn up Regulations for the Hajj Financial Management Agency and in Regulation No. 2 concerning Organ Relations of the Hajj Financial Management Agency and Inter-Institutional Relations, it is stated 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 relations with other institutions.

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

Composition of the Supervisory Board

Based on Law Number 34 of 2014, the membership of the Supervisory Board is appointed and dismissed by the President; consisting of 7 (seven) members with a composition of 2 (two) members from the Government

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.

element (Ministry of Finance and Ministry of Religion) and 5 (five) people from professional/community elements who will carry out their duties and functions for a period of 5 (five) year.

Komposisi Dewan Pengawas per 31 Desember 2021 adalah sebagai berikut:

The composition of the Supervisory Board as of December 31, 2021 is as follows:

Nama *Name*	Jabatan *Position*	Dasar hukum *Legal Basis*	Masa Jabatan *Term of Office*	Unsur Keanggotaan *Membership Elements*
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua *Chairman*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Masyarakat *Society*
Khasan Faozi, S.E., Ak., M.Si.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Pemerintah *Government*
Moh. Hatta, Ak., M.B.A.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Pemerintah *Government*
Dr. K.H. Marsudi Syuhud	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Masyarakat *Society*
Ir. Suhaji Lestiadi, M.E.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Masyarakat *Society*
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Masyarakat *Society*
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022	Masyarakat *Society*

Fungsi Dewan Pengawas

Sesuai Pepres No. 110 Tahun 2017 disebutkan bahwa Dewan Pengawas memiliki fungsi pengawasan terhadap perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.

Tugas dan Tanggung Jawab Dewan Pengawas

1. Melaksanakan penilaian atas rumusan kebijakan, rencana strategis, rencana kerja, dan anggaran tahunan pengelolaan keuangan haji.
2. Melaksanakan pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
3. Menilai dan memberikan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana sebelum ditetapkan menjadi laporan BPKH.
4. Menyusun pedoman pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
5. Menilai rancangan rumusan kebijakan, rencana strategis, dan rencana kerja, serta anggaran tahunan pengelolaan keuangan haji paling lama 14 (empat belas) hari kerja setelah diterima dari Badan Pelaksana.
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.

Pembagian Tugas Dewan Pengawas

Pembagian tugas masing-masing Anggota Dewan Pengawas dengan merujuk Surat Keputusan Dewan Pengawas BPKH Nomor 1 hingga 7 tanggal 2 Agustus 2021, tentang Tugas Bidang Pengawasan Dewan Pengawas BPKH adalah sebagai berikut:

Supervisory Board Functions

In accordance with Presidential Decree No. 110 of 2017 it is stated that the Supervisory Board has a supervisory function on the planning, implementation, and accountability and reporting of Hajj Finance.

Duties and Responsibilities of the Supervisory Board

1. *Carry out an assessment of the formulation of policies, strategic plans, work plans and annual budgets for the financial management of Hajj.*
2. *Carry out supervision and monitoring of the implementation of Hajj financial management.*
3. *Assessing and giving consideration to the accountability report on the implementation of Hajj financial management and BPKH management prepared by the Executive Board before it is determined to be a BPKH report.*
4. *Develop guidelines for supervision and monitoring of the implementation of Hajj financial management.*
5. *Assess the draft policy formulation, strategic plan, and work plan and annual budget for the financial management of Hajj no later than 14 (fourteen) working days after being received from the Executive Board.*
6. *Reviewing and examining performance reports and financial reports.*
7. *Provide guidance on the preparation of accountability reports for the implementation of Hajj financial management and BPKH management.*
8. *Formulate procedures for granting approval to strategic plans and work plans and annual budgets for Hajj financial management as well as Hajj financial placement and/or investment.*

Division of Duties of the Supervisory Board

The division of duties of each Member of the Supervisory Board by referring to the Decree of the BPKH Supervisory Board Number 1 to 7 dated August 2, 2021, regarding the Duties of the Supervisory Board of the BPKH Supervisory Board are as follows:

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua *Chairman*	• Pengembangan (Utama); • Humas, Administrasi dan Kantor (Utama); • Pengkajian (Utama); • Sekretariat Dewan Pengawas (Utama); • Registrasi dan Analisa Kemaslahatan (Alternate 1); • SDM (Alternate 1); • Pengendalian Mutu dan Pengembangan Audit (Alternate 2); • Teknis Pemeriksaan (Alternate 2); • Administrasi Sekretariat Kepala (Alternate 2); • Hukum (Alternate 2); dan 11.Kepatuhan (Alternate 2). • *Development (Main);* • *Public Relations, Administration and Office (Main);* • *Assessment (Main);* • *Secretariat of the Supervisory Board (Main);* • *Registration and Benefit Analysis (Alternate 1);* • *HR (Alternate 1);* • *Quality Control and Audit Development (Alternate 2);* • *Technical Examination (Alternate 2);* • *Head of Secretariat Administration (Alternate 2);* • *Law (Alternate 2); and 11. Compliance (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 1/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 1/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Khasan Faozi, S.E., Ak., M.Si.	Anggota *Member*	• Pengendalian Mutu dan Pengembangan Audit (Utama); • Teknis Pemeriksaan (Utama); • Administrasi Sekretariat Kepala (Utama); • Administrasi Keuangan (Utama); • Hukum (Alternate 1); • Kepatuhan (Alternate 1); • Akuntansi dan Pelaporan (Alternate 1); • Tresuri dan Pengendalian Keuangan (Alternate 1); • Manajemen Risiko Bisnis (Alternate 2); • Manajemen Risiko Korporasi (Alternate 2); • Pelaksanaan Monev Kemaslahatan (Alternate 2); • Perencanaan (Alternate 2); dan • Pengkajian (Alternate 2). • *Quality Control and Audit Development (Main);* • *Technical Examination (Main);* • *Head of Secretariat Administration (Main);* • *Financial Administration (Main);* • *Law (Alternate 1);* • *Compliance (Alternate 1);* • *Accounting and Reporting (Alternate 1);* • *Treasury and Financial Control (Alternate 1);* • *Business Risk Management (Alternate 2);* • *Corporate Risk Management (Alternate 2);* • *Implementation of Benefit Monev (Alternate 2);* • *Planning (Alternate 2); and* • *Assessment (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 2/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 2/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Moh. Hatta, Ak., M.B.A.	Anggota *Member*	• Manajemen Risiko Bisnis (Utama); • Manajemen Risiko Korporasi (Utama); • Perencanaan (Utama); • Pengendalian Mutu dan Pengembangan Audit (Alternate 1); • Teknis Pemeriksaan (Alternate 1); • Transformasi Digital (Alternate 1); • Teknologi Informasi (Alternate 1); • Pelaksanaan dan Monev Kemaslahatan (Alternate 1); • Pengadaan dan Umum (Alternate 1); • Akuntansi dan Pelaporan (Alternate 2); • Tresuri dan Pengendalian Keuangan (Alternate 2); dan • Administrasi Keuangan (Alternate 2). • *Business Risk Management (Main);* • *Corporate Risk Management (Main);* • *Planning (Main);* • *Quality Control and Audit Development (Alternate 1);* • *Technical Examination (Alternate 1);* • *Digital Transformation (Alternate 1);* • *Information Technology (Alternate 1);* • *Implementation and Monitoring of Benefit (Alternate 1);* • *Procurement and General Affairs (Alternate 1);* • *Accounting and Reporting (Alternate 2);* • *Treasury and Financial Control (Alternate 2); and* • *Financial Administration (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 3/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 3/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Dr. K.H. Marsudi Syuhud	Anggota *Member*	• Hukum (Utama); • Kepatuhan (Utama); • Registrasi dan Analisa Kemaslahatan (Utama); • SDM (Utama); • Administrasi Sekretariat Kepala (Alternate 1); • Pengembangan (Alternate 1); • Manajemen Risiko Bisnis (Alternate 1); • Manajemen Risiko Korporasi (Alternate 1); • Humas, Administrasi dan Kantor (Alternate 1); • Advisory dan Support Luar Negeri (Alternate 2); dan • Sekretariat Dewan Pengawas (Alternate 2). • *Law (Main);* • *Compliance (Main);* • *Registration and Benefit Analysis (Main);* • *HR (Main);* • *Head of Secretariat Administration (Alternate 1);* • *Development (Alternate 1);* • *Business Risk Management (Alternate 1);* • *Corporate Risk Management (Alternate 1);* • *Public Relations, Administration and Office (Alternate 1);* • *Overseas Advisory and Support (Alternate 2); and* • *Secretariat of the Supervisory Board (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 4/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 4/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Ir. Suhaji Lestiadi, M.E.	Anggota *Member*	• Penghimpunan (Utama); • Penempatan (Utama); • Investasi Langsung dan Lainnya Dalam Negeri (Utama); • Transformasi Digital (Utama); • Teknologi Informasi (Utama); • Investasi Surat Berharga (Alternate 1); • Investasi Emas, dan Surat Berharga Lainnya (Alternate 1); • Investasi Luar Negeri (Alternate 1); • Kerjasama Luar Negeri (Alternate 1); • Advisory dan Support Luar Negeri (Alternate 1); • Pengembangan (Alternate 2); dan • Humas, Administrasi dan Kantor (Alternate 2). • *Collection (Main);* • *Placement (Main);* • *Domestic Direct and Other Investment (Main);* • *Digital Transformation (Main);* • *Information Technology (Main);* • *Investment in Securities (Alternate 1);* • *Investment in Gold, and Other Securities (Alternate 1);* • *Foreign Investment (Alternate 1);* • *Foreign Cooperation (Alternate 1);* • *Overseas Advisory and Support (Alternate 1);* • *Development (Alternate 2); and* • *Public Relations, Administration and Office (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 5/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 5/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota *Member*	• Akuntansi dan Pelaporan (Utama); • Tresuri dan Pengendalian Keuangan (Utama); • Investasi Luar Negeri (Utama); • Kerja Sama Luar Negeri (Utama); • Advisory dan Support Luar Negeri (Utama); • Administrasi Keuangan (Alternate 1); • Penghimpunan (Alternate 1); • Penempatan (Alternate 1); • Investasi Langsung dan Investasi Lainnya Dalam Negeri (Alternate 1); • Investasi Surat Berharga (Alternate 2); • Investasi Emas dan Surat Berharga Lainnya (Alternate 2); • Transformasi Digital (Alternate 2); • Teknologi Informasi (Alternate 2); dan • Pengadaan dan Umum (Alternate 2). • *Accounting and Reporting (Main);* • *Treasury and Financial Control (Main);* • *Foreign Investment (Main);* • *Foreign Cooperation (Main);* • *Overseas Advisory and Support (Main);* • *Financial Administration (Alternate 1);* • *Collection (Alternate 1);* • *Placement (Alternate 1);* • *Direct Investment and Other Domestic Investment (Alternate 1);* • *Investment in Securities (Alternate 2);* • *Investment in Gold and Other Securities (Alternate 2);* • *Digital Transformation (Alternate 2);* • *Information Technology (Alternate 2); and* • *Procurement and General Affairs (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 6/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 6/DP/08/2021*

Nama *Name*	Jabatan *Position*	Bidang Tugas dan Fungsi Pengawasan *Field of Duties and Supervision Functions*	Dasar Hukum *Legal Basis*
Prof Dr. Abd. Hamid Paddu, M.A.	Anggota *Member*	• Investasi Surat Berharga (Utama); • Investasi Emas, dan Surat Berharga Lainnya (Utama); • Pelaksanaan dan Monev Kemaslahatan (Utama); • Pengadaan dan Umum (Utama); • Perencanaan (Alternate 1); • Pengkajian (Alternate 1); • Sekretariat Dewan Pengawas (Alternate 1); • Penghimpunan (Alternate 2) • Penempatan (Alternate 2); • Investasi Langsung dan Investasi Lainnya Dalam Negeri (Alternate 2); • Investasi Luar Negeri (Alternate 2); • Kerja Sama Luar Negeri (Alternate 2); • Registrasi dan Analisa Kemaslahatan (Alternate 2); • SDM (Alternate 2). • *Securities Investment (Main);* • *Investment in Gold, and Other Securities (Main);* • *Implementation and Monitoring of Benefit (Main);* • *Procurement and General (Main);* • *Planning (Alternate 1);* • *Assessment (Alternate 1);* • *Secretariat of the Supervisory Board (Alternate 1);* • *Collection (Alternate 2)* • *Placement (Alternate 2);* • *Direct Investment and Other Domestic Investment (Alternate 2);* • *Foreign Investment (Alternate 2);* • *Foreign Cooperation (Alternate 2);* • *Registration and Benefit Analysis (Alternate 2);* • *HR (Alternate 2).*	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 7/DP/08/2021 *Decision of the Supervisory Board of the Hajj Financial Management Agency Number 7/DP/08/2021*

Rapat Dewan Pengawas

Sepanjang tahun 2021, Dewan Pengawas menyelenggarakan rapat sebanyak 95 (sembilan puluh lima) 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 2021, the Supervisory Board held 95 (ninety five) meetings. The meeting was attended by the Supervisory Board and the Secretary of the Supervisory Board who are tasked with making and preparing the minutes of the meeting and stored as archives. The attendance frequency and meeting agenda are as follows:

Frekuensi Kehadiran
Attendance Frequency

Nama *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendan*	Persentase *Percentage*
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua *Chairman*	94	80	85%
Khasan Faozi, S.E., Ak., M.Si.	Anggota *Member*	94	82	87%
Moh. Hatta, Ak., M.B.A.	Anggota *Member*	94	86	92%
Dr. K.H. Marsudi Syuhud	Anggota *Member*	94	83	88%
Ir. Suhaji Lestiadi, M.E.	Anggota *Member*	94	76	81%
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota *Member*	94	87	93%
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota *Member*	94	87	93%

Agenda Rapat
Meeting Agenda

No.	Tanggal *Date*	Agenda *Agenda*
1	Rabu, 20 Januari 2021 *Wednesday, January 20, 2021*	• Pembahasan Penyampaian Perubahan atas Lampiran Rancangan Amandemen PBPKH Nomer 1 Tahun 2019 Tentang Tata Cara Dan Bentuk Penempatan Keuangan Haji; dan • Lain-lain. • *Discussion on Submission of Changes to Attachment of the Draft PBPKH Amendment Number 1 Year 2019 about Procedures and Forms of Financial Hajj Placements; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
2	Senin, 1 Februari 2021 *Monday, February 1, 2021*	• Pengambilan Keputusan atas Permohonan Penilaian kembali untuk Persetujuan Investasi pada Sidra Capital Company; • Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal Haji Reguler dalam Mata Uang Rupiah Sebesar Rp960.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Decision Making on Application for Reassessment of Investment Approval in Sidra Capital Company;* • *Decision-making on Application for the Placement Approval of Regular Hajj Initial Deposit in Rupiah Currency with the amount of IDR960,000,000,000.00 through the Placement Auction Mechanism; and* • *Etc.*
3	Senin, 22 Februari 2021 *Monday, February 22, 2021*	• Pembahasan Usulan Rencana Investasi Tahunan (RIT) 2021; dan • Lain-lain. • *Discussion of 2021 Annual Investment Plan Proposal (RIT); and* • *Etc.*
4	Senin, 22 Februari 2021 *Monday, February 22, 2021*	• Pengambilan Keputusan atasUsulan Rencana Investasi Tahunan (RIT) 2021; dan • Lain-lain. • *Decision Making of Annual Investment Plan Proposal (RIT) 2021; and* • *Etc.*
5	Rabu, 24 Februari 2021 *Wednesday, February 24, 2021*	• Paparan Laporan Hasil Penelitian Awal atas Pengadaan Kendaraan Operasional BPKH; • Tanggapan/Hasil Penilaian DP atas LP3KH 2020 (*unaudited*) dan LP3KH Januari 2021; • Tanggapan atas Rancangan RKAT-P 2021; dan • Lain-lain. • *Exposure about the Result of Preliminary Research Report on Procurement of BPKH Operational Vehicles;* • *Responses/Results of DP Assessment on LP3KH 2020 (unaudited) and LP3KH on January 2021;* • *Response to Draft RKAT-P 2021; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
6	Senin, 1 Maret 2021 *Monday, March 1, 2021*	• Pembahasan Usulan Rencana Investasi Tahunan (RIT) 2021; • Pembahasan Usulan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportation Company; dan • Lain-lain: a. Diseminasi Dewas 2021; dan b. Rencana Aksi atas Konsep Hasil Pemeriksaan BPK. • *Discussion of 2021 Annual Investment Plan Proposal (RIT);* • *Discussion of Other Investment Proposals in the Form of Financing to Saudi Al Qaid Transportation Company; and* • *Etc:* *a. 2021 Dewas Dissemination; and* *b. Action Plan of BPK Audit Results Concept.*
7	Senin, 1 Maret 2021 *Monday, March 1, 2021*	• Pengambilan Keputusan atas Usulan Rencana Investasi Tahunan (RIT) 2021; • Pengambilan Keputusan atas Usulan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportation Company; dan • Lain-lain. • *Decision Making of Annual Investment Plan Proposal (RIT) 2021;* • *Decision Making of Other Investment Proposals in the Form of Financing to Saudi Al Qaid Transportation Company; and* • *Etc.*
8	Kamis, 4 Maret 2021 *Thursday, March 4, 2021*	• Pembahasan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) Tahun 2020; dan • Lain-lain. • *Discussion of Investment Proposal for RDSPT PNM Micro Financing BUMN with Underlying Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) in 2020; and* • *Etc.*
9	Kamis, 4 Maret 2021 *Thursday, March 4, 2021*	Pengambilan Keputusan atas Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) Tahun 2020; dan Lain-lain. • *Decision Making of Investment Proposal for RDSPT PNM Micro Financing BUMN with Underlying Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) in 2020; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
10	Jumat, 12 Maret 2021 *Friday, March 12, 2021*	• Pembahasan Tanggapan atas RKAT-P 2021 Badan Pelaksana; • Pembahasan Usulan RKAT-P Dewan Pengawas; dan • Lain-lain: a. Pembagian Tugas/Fungsi Pengawasan DP & OPD; b. *Skep List* SOP yang akan diselesaikan tahun 2021; dan c. Informasi pengisian SPT Tahunan dan LHKPN. • *Discussion on Responses to RKAT-P 2021 Implementing Agency;* • *Discussion on RKAT-P Proposal of Supervisory Board; and* • *Etc:* *a. Allocation of Duties/Functions for Supervision of DP & OPD;* *b. Skep List of SOPs to be completed in 2021; and* *c. Information on filling out Annual SPT and LHKPN.*
11	Kamis, 18 Maret 2021 *Thursday, March 18, 2021*	• Persiapan Rapat Gabungan: a. Penyampaian Hasil Penilaian dan Keputusan Dewan Pengawas atas Usulan RKAT-P 2021; b. Penyampaian RKAT-P 2021 Bidang Dewas; dan c. Penyampaian Pembagian Tugas dan Fungsi Pengawasan di Dewas • Lain-lain. • *Joint Meeting Preparation:* *a. Submission of Assessment Results and Decisions of the Supervisory Board on Proposed RKAT-P 2021;* *b. Submission of RKAT-P 2021 for the Board of Directors; and* *c. Submission of Allocation of Duties and Supervision Functions in Dewas* • *Etc.*
12	Selasa, 23 Maret 2021 *Tuesday, March 23, 2021*	• Penyampaian Hasil Usulan Laporan Audit tentang Pengadaan Kendaraan Dinas Operasional Tahun 2020-2021; • Persiapan Rapat Gabungan 24 Maret 2021; dan • Lain-lain. • *Submission of the Proposed Audit Report about Procurement of Operational Service Vehicles for 2020-2021;* • *Preparation for Joint Meeting on March 24, 2021; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
13	Kamis, 1 April 2021 *Thursday, April 1, 2021*	• Pembahasan Usulan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp622.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pembahasan Usulan Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp142.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Discussion of the Proposal for Placement Approval Initial Deposit Funds in Rupiah with the amount of IDR622,000,000,000.00 through the Placement Auction Mechanism;* • *Discussion of the Proposal for Placement Approval Funds with Benefit Value in Rupiah with the amount of IDR142,000,000,000.00 through the Placement Auction Mechanism; and* • *Etc.*
14	Kamis, 1 April 2021 *Thursday, April 1, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp622.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp142.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Decision Making of the Proposal for Placement Approval Initial Deposit Funds in Rupiah with the amount of IDR622,000,000,000.00 through the Placement Auction Mechanism;* • *Decision Making of the Proposal for Placement Approval Funds with Benefit Value in Rupiah with the amount of IDR142,000,000,000.00 through the Placement Auction Mechanism; and* • *Etc.*
15	Senin, 5 April 2021 *Monday, April 5, 2021*	• Pembahasan Amandemen PBPKH Nomor 3 Tahun 2019 tentang Pengelolaan Kekayaan Berupa Barang yang Dapat Dinilai Dengan Uang; dan • Lain-lain. • *Discussion of PBPKH Amendment Number 3 Year 2019 about Management of Wealth in the form of goods that can be valued in currency; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
16	Kamis, 22 April 2021 *Thursday, April 22, 2021*	• Pembahasan Tindak Lanjut terkait Pemeriksaan terhadap Kendaraan Dinas Operasional (KDO); dan • Lain-lain: Pembahasan Amandemen PBPKH Nomor 3 Tahun 2019 tentang Pengelolaan Kekayaan Berupa Barang yang Dapat Dinilai Dengan Uang. • *Advanced Discussion on Inspection of Operational Vehicles (KDO); and* • *Etc: Discussion of PBPKH Amendment Number 3 Year 2019 about Management of Wealth in the form of goods that can be valued in currency*
17	Senin, 26 April 2021 *Monday, April 26, 2021*	• Pembahasan Usulan Permohonan Persetujuan Pengalihan Aset dan Redemption Reksa dana dalam rangka pelaksanaan UU No. 11 Tahun 2020 tentang Cipta Kerja; • Pembahasan Usulan Permohonan Persetujuan atas Perpanjangan PKS BPS BPIH; dan • Lain-lain. • *Discussion on Application for Approval for the Transfer of Assets and Redemption of Mutual Funds Proposal in order to implementing the Law No. 11 of 2020 about Job Creation;* • *Discussion on Application for Approval of PKS BPS BPIH extension Proposal; and* • *Etc.*
18	Senin, 26 April 2021 *Monday, April 26, 2021*	• Pengambilan Keputusan atas Usulan Permohonan Persetujuan Pengalihan Aset dan *Redemption* Reksa dana dalam rangka pelaksanaan UU No 11 Tahun 2020 tentang Cipta Kerja; Pengambilan Keputusan atas Usulan Permohonan Persetujuan atas Perpanjangan PKS BPS BPIH; dan • Lain-lain. • *Decision Making on Application for Approval for the Transfer of Assets and Redemption of Mutual Funds Proposal in order to implementing the Law No. 11 of 2020 about Job Creation;* • *Etc.*
19	Selasa, 27 April 2021 *Tuesday, April 27, 2021*	• Pembahasan Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Discussion of BPKH Investment Plan Proposal to BMI; and* • *Etc.*
20	Selasa, 27 April 2021 *Tuesday, April 27, 2021*	• Pengambilan Keputusan atas Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Decision Making of BPKH Investment Plan Proposal to BMI; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
21	Rabu, 28 April 2021 *Wednesday, April 28, 2021*	• Pembahasan Lanjutan Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Advanced Discussion of BPKH Invesment Plan Proposal to BMI; and* • *Etc.*
22	Kamis, 29 April 2021 *Thursday, April 29, 2021*	• Pembahasan Lanjutan Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Advanced Discussion of BPKH Invesment Plan Proposal to BMI; and* • *Etc.*
23	Selasa, 4 Mei 2021 *Tuesday, May 4, 2021*	• Pembahasan Lanjutan Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Advanced Discussion of BPKH Invesment Plan Proposal to BMI; and* • *Etc.*
24	Rabu, 5 Mei 2021 *Wednesday, May 5, 2021*	• Pembahasan Lanjutan Usulan Rencana Investasi BPKH pada BMI; dan • Lain-lain. • *Advanced Discussion of BPKH Invesment Plan Proposal to BMI; and* • *Etc.*
25	Senin, 17 Mei 2021 *Monday, May 17, 2021*	• Pembahasan atas Permohonan Penilaian Kembali untuk Persetujuan Investasi pada Sidra Capital; • Pembahasan atas Permohonan Persetujuan Usulan Investasi Rekening Emas; dan • Lain-lain. • *Discussion of Application for Reassessment on Investment Approval in Sidra Capital;* • *Discussion of Application for Approval on Gold Account Investment Proposal; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
26	Rabu, 2 Juni 2021 *Wednesday, June 2, 2021*	• Pembahasan atas Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah PT Permodalan Nasional Madani (Persero); • Pembahasan atas Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pembahasan atas Permohonan Persetujuan Rencana Investasi pada Al Deafah International Group; dan • Lain-lain. • *Discussion of Application for Approval on Investment of RDSPT PNM Micro Financing SOEs Proposal with Underlying Mudharabah Sukuk of PT Permodalan Nasional Madani (Persero);* • *Discussion of Application for Approval on Funds Placement for Initial Deposit in USD Currency with the amount of USD5,000,000.00 through Fund Placement Mechanisms for Bank Mega Syariah;* • *Discussion of Application for Approval on Investment Plan at Al Deafah International Group; and* • *Etc.*
27	Rabu, 2 Juni 2021 *Wednesday, June 2, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah PT Permodalan Nasional Madani (Persero); • Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pengambilan Keputusan atas Permohonan Persetujuan Rencana Investasi pada Al Deafah International Group; dan • Lain-lain. • *Decision Making of Application for Approval on Investment of RDSPT PNM Micro Financing SOEs Proposal with Underlying Mudharabah Sukuk of PT Permodalan Nasional Madani (Persero);* • *Decision Making of Application for Approval on Funds Placement for Initial Deposit in USD Currency with the amount of USD5,000,000.00 through Fund Placement Mechanisms for Bank Mega Syariah;* • *Decision Making of Application for Approval on Investment Plan at Al Deafah International Group; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
28	Rabu, 9 Juni 2021 *Wednesday, June 9, 2021*	• Pembahasan atas Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp21 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021: • Pembahasan atas Pengkinian (*Updating*) Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama (PKS) dan Penambahan Fungsi BPS BPIH berdasarkan Data Keuangan Triwulan IV Tahun 2020 (Audited); • Pembahasan atas Permohonan Persetujuan Rencana Investasi pada Sedco Capital;dan • Lain-lain: Permohonan Persetujuan dan Penugasan Perjalanan Dinas ke Arab Saudi dalam Rangka Proses Persetujuan Usulan Sekaligus Penjajakan Investasi Luar Negeri. • *Discussion on Application for BPKH Investment Approval with the amount of IDR21 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021:* • *Discussion on Updating Application of Approval for Extension of Cooperation Agreement (PKS) and Additional Functions of BPS BPIH based on Financial Data Quarter IV Year 2020 (Audited);* • *Discussion on Application for Approval of Investment Plan at Sedco Capital; and* • *Others: Application for Approval and Assignment of Official Travel to Saudi Arabia in order for Approval Process for Proposals as well as Exploration of Foreign Investments.*

No.	Tanggal *Date*	Agenda *Agenda*
29	Rabu, 9 Juni 2021 *Wednesday, June 9, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp21 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021; • Pengambilan Keputusan atas Pengkinian (Updating) Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama (PKS) dan Penambahan Fungsi BPS BPIH berdasarkan Data Keuangan Triwulan IV Tahun 2020 (*Audited*); • Pengambilan Keputusan atas Permohonan Persetujuan Rencana Investasi pada Sedco Capital; dan • Lain-lain: Permohonan Persetujuan dan Penugasan Perjalanan Dinas ke Arab Saudi dalam Rangka Proses Persetujuan Usulan Sekaligus Penjajakan Investasi Luar Negeri. • *Decision Making on Application for BPKH Investment Approval with the amount of IDR21 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021:* • *Decision Making on Updating Application of Approval for Extension of Cooperation Agreement (PKS) and Additional Functions of BPS BPIH based on Financial Data Quarter IV Year 2020 (Audited);* • *Decision Making on Application for Approval of Investment Plan at Sedco Capital; and* • *Others: Application for Approval and Assignment of Official Travel to Saudi Arabia in order for Approval Process for Proposals as well as Exploration of Foreign Investments.*
30	Kamis, 10 Juni 2021 *Thursday, June 10, 2021*	• Pembahasan atas Permohonan Persetujuan dan Penugasan Perjalanan Dinas ke Arab Saudi dalam Rangka Proses Persetujuan Usulan Sekaligus Penjajakan Investasi Luar Negeri; dan • Lain-lain. • *Discussion on Application for Approval and Assignment of Official Travel to Saudi Arabia in order for Approval Process for Proposals as well as Exploration of Foreign Investments.* • *Etc.*
31	Rabu, 16 Juni 2021 *Wednesday, June 16, 2021*	• Pembahasan atas Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2021 Guna Menjaga Porsi Portofolio Investasi & Pencapaian Target Nilai Manfaat Tahun 2021; dan • Lain-lain. • *Discussion on Application for BPKH Investment Approval to Sukuk Corporate of PT PP (Persero), Tbk in 2021 to Maintain Investment Portfolio Portion & Achievement of Target Value of Benefits in 2021; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
32	Rabu, 16 Juni 2021 *Wednesday, June 16, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2021 Guna Menjaga Porsi Portofolio Investasi & Pencapaian Target Nilai Manfaat Tahun 2021; dan • Lain-lain. • *Decision Making on Application for BPKH Investment Approval to Sukuk Corporate of PT PP (Persero), Tbk in 2021 to Maintain Investment Portfolio Portion & Achievement of Target Value of Benefits in 2021; and* • *Etc*
33	Jumat, 2 Juli 2021 *Friday, July 2, 2021*	• Pembahasan atas Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT Sarana Multigriya Finansial (SMF); dan • Lain-lain. • *Discussion on Application for Sustained Sukuk Mudharabah Investment Proposal Approval of PT Sarana Multigriya Finansial (SMF); and* • *Etc.*
34	Jumat, 2 Juli 2021 *Friday, July 2, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT Sarana Multigriya Finansial (SMF); dan • Lain-lain. • *Decision Making on Application for Sustained Sukuk Mudharabah Investment Proposal Approval of PT Sarana Multigriya Finansial (SMF); and* • *Etc.*
35	Rabu, 7 Juli 2021 *Wednesday, July 7, 2021*	• Pembahasan atas Permohonan Persetujuan Investasi pada PT Bank Muamalat Indonesia Tbk; dan • Lain-lain. • *Discussion on Application for Investment Approval to PT Bank Muamalat Indonesia Tbk; and* • *Etc.*
36	Kamis, 7 Juli 2021 *Thursday, July 7, 2021*	• Pembahasan atas Permohonan Persetujuan Investasi pada PT Bank Muamalat Indonesia Tbk (Lanjutan); dan • Lain-lain. • *Discussion on Application for Investment Approval to PT Bank Muamalat Indonesia Tbk (Advanced); and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
37	Kamis, 15 Juli 2021 *Thursday, July 15, 2021*	• Pembahasan atas Permohonan Persetujuan RKAT PKH BPKH Tahun 2021 Perubahan Kedua; • Pembahasan atas Permohonan Persetujuan Rancangan Pemutakhiran Renstra Tahun 2021-2025; dan • Lain-lain. • *Discussion on Application of RKAT PKH BPKH 2021 Approval for Second Amendment;* • *Discussion on Application of Strategic Plan Update Approval as for 2021-2025; and* • *Etc.*
38	Rabu, 21 Juli 2021 *Wednesday, July 21, 2021*	• Pembahasan atas Permohonan Persetujuan RKAT PKH BPKH Tahun 2021 Perubahan Kedua; • Pembahasan atas Permohonan Persetujuan Rancangan Pemutakhiran Renstra Tahun 2021-2025; dan • Lain-lain (Pembahasan Tusi Dewas). • *Discussion on Application for Second Amendment to the 2021 BPKH RKAT PKH Approval;* • *Discussion on Application for Strategic Plan Update Approval as for 2021-2025; and* • *Others (Discussion of Tusi Dewas).*
39	Kamis, 22 Juli 2021 *Thursday, July 22, 2021*	• Pembahasan atas Permohonan Persetujuan RKAT PKH BPKH Tahun 2021 Perubahan Kedua; • Pembahasan atas Permohonan Persetujuan Rancangan Pemutakhiran Renstra Tahun 2021-2025; dan • Lain-lain (Pembahasan Tusi Dewas) • *Discussion on Application for Second Amendment to the 2021 BPKH RKAT PKH Approval;* • *Discussion on Application for Strategic Plan Update Approval as for 2021-2025; and* • *Others (Discussion of Tusi Dewas).*
40	Jumat, 23 Juli 2021 *Friday, July 23, 2021*	• Pembahasan atas Permohonan Persetujuan Penetapan PT Bank Aladin Syariah Tbk sebagai BPS BPIH Fungsi Penerima; dan • Lain-lain. • *Discussion on Application for Determination of PT Bank Aladin Syariah Tbk as BPS BPIH Recipient Function Approval; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
41	Jumat, 23 Juli 2021 *Friday, July 23, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Penetapan PT Bank Aladin Syariah Tbk sebagai BPS BPIH Fungsi Penerima; dan • Lain-lain. • *Decision Making on Application for Determination of PT Bank Aladin Syariah Tbk as BPS BPIH Recipient Function Approval; and* • *Etc.*
42	Selasa, 27 Juli 2021 *Tuesday, 27 July 2021*	• Pembahasan Laporan Pengawasan Dewan Pengawas atas Pengelolaan Keuangan Haji Tahun 2020 dan semester 1 Tahun 2021 kepada Presiden dan DPR; dan • Lain-lain. • *Discussion on the Supervisory Board's Supervision Report on Hajj Financial Management in 2020 and semester 1 of 2021 to the President and DPR; and* • *Etc.*
43	Jumat, 30 Juli 2021 *Friday, July 30, 2021*	• Pembahasan Pembagian Tugas dan Fungsi Pengawasan Anggota Dewan Pengawas serta Organ Pendukung Dewan Pengawas; dan • Lain-lain. • *Discussion on Allocation of Duties and Supervision Functions of Supervisory Board Members and Supporting Organs of the Supervisory Board; and* • *Etc.*
44	Jumat, 6 Agustus 2021 *Friday, August 6, 2021*	• Pembahasan Permohonan Penilaian kembali untuk Persetujuan Usulan Investasi pada Sidra Capital; • Pembahasan Permohonan Persetujuan Usulan Investasi Dalam Bentuk Sukuk Diyar Al Muharraq sebesar USD20.000.000 melalui Kuwait *Finance House* (K.S.C.P); • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000,00 melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan • Lain-lain. • *Discussion on Application for Revaluation of Investment Proposal Approval in Sidra Capital;* • *Discussion on Application for Proposed Investment approval in the form of Sukuk Diyar Al Muharraq with the amount of USD20,000,000 through the Kuwait Finance House (K.S.C.P);* • *Discussion on Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
45	Jumat, 6 Agustus 2021 *Friday, August 6, 2021*	• Pengambilan Keputusan atas Permohonan Penilaian kembali untuk Persetujuan Usulan Investasi pada Sidra Capital; • Pengambilan Keputusan atas Permohonan Persetujuan Usulan Investasi Dalam Bentuk Sukuk Diyar Al Muharraqsebesar USD20.000.000 melalui Kuwait Finance House (K.S.C.P); • Pengambilan Keputusan atasPermohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000,00 melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan • Lain-lain. • *Decision Making on Application for Revaluation of Investment Proposal Approval in Sidra Capital;* • *Decision Making on Application for Proposed Investment approval in the form of Sukuk Diyar Al Muharraq with the amount of USD20,000,000 through the Kuwait Finance House (K.S.C.P);* • *Decision Making on Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* • *Etc.*
46	Senin, 9 Agustus 2021 *Monday, August 9, 2021*	• Pembahasan Rancangan Pemutakhiran Renstra Pengelolaan Keuangan Haji BPKH Tahun 2021-2025; • Pembahasan Rancangan Naskah Usulan RKATP Tahap II Tahun 2021 Dewan Pengawas dan Badan Pelaksana; • Pembahasan Rancangan RKAT Tahun 2022 Dewan Pengawas dan Badan Pelaksana; dan • Lain-lain. • *Discussion on Updated Draft of BPKH Hajj Financial Management Strategic Plan for 2021-2025;* • *Discussion on Proposal Draft for Phase II RKATP 2021, the Supervisory Board and the Implementing Agency;* • *Discussion of RKAT 2022 Draft for Supervisory Board and Implementing Agency; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
47	Selasa, 10 Agustus 2021 *Tuesday, August 10, 2021*	• Pembahasan Rancangan Pemutakhiran Renstra Pengelolaan KeuanganHaji BPKH Tahun 2021-2025 serta Rancangan Naskah Usulan RKATP Tahap II Tahun 2021 Badan Pelaksanadan Dewan Pengawas; • Pembahasan Rancangan RKAT Tahun 2022 Badan Pelaksana dan Dewan Pengawas; dan • Lain-lain. • *Discussion on Updated Draft of BPKH Hajj Financial Management Strategic Plan for 2021-2025;* • *Discussion on Proposal Draft for Phase II RKATP 2021, the Supervisory Board and the Implementing Agency;* • *Discussion of RKAT 2022 Draft for Supervisory Board and Implementing Agency; and* • *Etc.*
48	Kamis, 12 Agustus 2021 *Thursday, August 12, 2021*	• Pembahasan Rancangan RKAT Tahun 2022 Badan Pelaksana dan Dewan Pengawas; • Persetujuan Rancangan RKAT Tahun 2022 Badan Pelaksana dan Dewan Pengawas; dan • Lain-lain. • *Discussion on Draft of RKAT 2022 for Implementing Agency and Supervisory Board;* • *Approval of Draft RKAT 2022 for Implementing Agency and Supervisory Board; and* • *Etc.*
49	Jumat, 13 Agustus 2021 *Friday, August 13, 2021*	• Pembahasan Lanjutan Rancangan RKAT Tahun 2022 Badan Pelaksana dan Dewan Pengawas; • Persetujuan Rancangan RKAT Tahun 2022 Badan Pelaksana dan Dewan Pengawas; dan • Lain-lain. • *Advanced Discussion on Draft of RKAT 2022 for Implementing Agency and Supervisory Board;* • *Approval of Draft RKAT 2022 for Implementing Agency and Supervisory Board; and* • *Etc.*
50	Senin, 16 Agustus 2021 *Monday, August 16, 2021*	• Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000,00 melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan • Lain-lain. • *Discussion of Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
51	Senin, 16 Agustus 2021 *Monday, August 16, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000,00 melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan • Lain-lain. • *Decision Making of Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* • *Etc.*
52	Senin, 23 Agustus 2021 *Monday, August 23, 2021*	• Pembahasan Rancangan Naskah Usulan RKATP Tahap II Tahun 2021 Badan Pelaksana dan Dewan Pengawas; dan • Lain-lain. • *Discussion on Draft Proposal for Phase II of 2021 RKATP Implementing Agency and Supervisory Board; and* • *Etc.*
53	Selasa, 24 Agustus 2021 *Tuesday, August 24, 2021*	• Pembahasan Permohonan Persetujuan *Appeal* Acuan Yield SBSN Senilai Rp10 T Tahap I Tahun 2021; dan • Lain-lain. • *Discussion on Application for Approval of SBSN Yield Reference Appeal with amount of IDR10 T Phase I Year 2021; and* • *Etc.*
54	Selasa, 24 Agustus 2021 *Tuesday, August 24, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan *Appeal* Acuan Yield SBSN Senilai Rp10 T Tahap I Tahun 2021; dan • Lain-lain. • *Decision Making on Application for Approval of SBSN Yield Reference Appeal with amount of IDR10 T Phase I Year 2021; and* • *Etc.*
55	Kamis, 26 Agustus 2021 *Thursday, August 26, 2021*	• Pembahasan Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp10 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021; dan • Lain-lain. • *Discussion on Application for BPKH Investment Approval with amount of IDR10 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
56	Kamis, 26 Agustus 2021 *Thursday, August 26, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp10 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021; dan • Lain-lain. • *Decision Making on Application for BPKH Investment Approval with amount of IDR10 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021; and* • *Etc.*
57	Kamis, 2 September 2021 *Thursday, September 2, 2021*	• Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp75.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pembahasan Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Perubahan Fasilitas dari PYD menjadi Deposito Mudharabah Muqayyadah pada PT Bank NTB Syariah; dan • Lain-lain: Penyampaian Informasi Terkini Terkait Proses Investasi BPKH pada PT Bank Muamalat Indonesia Tbk. • *Discussion on Application for Placement of Benefit Value Funds Approval in Rupiah Currency with amount of IDR75,000,000,000.00 Via Placement Auction Mechanism;* • *Discussion on Application for Approval of the Proposed Decrease in Expectations Yield and Facility Change from PYD to Time Deposit Mudharabah Muqayyadah at PT Bank NTB Syariah; and* • *Other:* *Submission of Latest Information Regarding to BPKH Investment Process at PT Bank Muamalat Indonesia Tbk.*
58	Kamis, 2 September 2021 *Thursday, September 2, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp75.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pengambilan Keputusan atas Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Perubahan Fasilitas dari PYD menjadi Deposito Mudharabah Muqayyadah pada PT Bank NTB Syariah; dan • Lain-lain. • *Making Decision on Application for Placement of Benefit Value Funds Approval in Rupiah Currency with amount of IDR75,000,000,000.00 Via Placement Auction Mechanism;* • *Making Decision on Application for Approval of the Proposed Decrease in Expectations Yield and Facility Change from PYD to Time Deposit Mudharabah Muqayyadah at PT Bank NTB Syariah; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
59	Jumat, 3 September 2021 *Friday, September 3, 2021*	• Pembahasan Permohonan Persetujuan Investasi Sukuk Ijarah PT Polytama Propindo; • Permohonan Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap I Tahun 2021; dan • Lain-lain. • *Discussion on Application for Sukuk Ijarah Investment Approval to PT Polytama Propindo;* • *Application for Approval of Appeal Deadline for Execution of SBSN Phase I Year 2021; and* • *Etc.*
60	Jumat, 3 September 2021 *Friday, September 3, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Investasi Sukuk Ijarah PT Polytama Propindo; • Pengambilan Keputusan atas Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap I Tahun 2021; dan • Lain-lain. • *Decision Making on Application for Sukuk Ijarah Investment Approval to PT Polytama Propindo;* • *Decision Making on Application for Approval of Appeal Deadline for Execution of SBSN Phase I Year 2021; and* • *Etc.*
61	Minggu, 5 September 2021 *Sunday, September 5, 2021*	• Pembahasan Bahan Paparan untuk RDP; dan • Lain-lain. • *Discussion of Exposure Materials for RDP; and* • *Etc.*
62	Senin, 13 September 2021 *Monday, September 13, 2021*	• Pembahasan Tanggapan Badan Pelaksana atas Tanggapan Dewan Pengawas terkait Permohonan Persetujuan Rencana Investasi pada Sedco Capital; • Permohonan Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap I Tahun 2021; dan • Lain-lain. • *Discussion of Implementing Agency's Response to the Supervisory Board's Response regarding to Application for Investment Plan Approval at Sedco Capital;* • *Application for Appeal Approval for 2021 Phase I SBSN Execution Deadline; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
63	Senin, 13 September 2021 *Monday, September 13, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Rencana Investasi pada Sedco Capital; • Pengambilan Keputusan atas Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap I Tahun 2021; dan • Lain-lain. • *Decision Making on Application for Investment Plan Approval at Sedco Capital;* • *Decision Making on Appeal Approval Execution Deadline SBSN Phase I 2021; and* • *Etc.*
64	Rabu, 15 September 2021 *Wednesday, September 15, 2021*	• Pembahasan SDM Organ Pendukung Dewan Pengawas (kekosongan posisi Sekretaris Dewas, Anggota Komite Audit, dan Anggota KIP); dan • Lain-lain. • *Discussion of HR Supporting Organs of Supervisory Board (vacant position for Secretary of the Council, Members of the Audit Committee, and Members of KIP); and* • *Etc.*
65	Rabu, 15 September 2021 *Wednesday, September 15, 2021*	• Pembahasan *Template* Laporan Bidang Kepada Dewan Pengawas; • Pembahasan Permohonan Masukan Terhadap Rancangan PKBP BPKH Tentang BMPI Internal; • Pembahasan Permohonan Masukan Terhadap Rancangan PKBP BPKH Tentang RIT; dan • Lain-lain. • *Discussion of Field Report Templates to the Supervisory Board;* • *Discussion on Requests for Input of BPKH PKBP Draft about Internal BMPI;* • *Discussion on Requests for Input of BPKH PKBP Draft about RIT; and* • *Etc.*
66	Selasa, 21 September 2021 *Tuesday, September 21, 2021*	• Pembahasan *Template* Laporan Bidang Kepada Dewan Pengawas; • Pembahasan Permohonan Masukan Terhadap Rancangan PKBP BPKH Tentang BMPI Internal; • Pembahasan Permohonan Masukan Terhadap Rancangan PKBP BPKH Tentang RIT; dan • Lain-lain. • *Discussion of Field Report Templates to Supervisory Board;* • *Discussion on Requests for Input of BPKH PKBP Draft about Internal BMPI;* • *Discussion on Requests for Input of the BPKH PKBP Draft about RIT; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
67	Selasa, 5 Oktober 2021 *Tuesday, October 5, 2021*	• Pembahasan Usulan Revisi Kedua Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2021; • Pembahasan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp390.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp250.000.000.000,00 Melalui Mekanisme Lelang Penempatan; Lain-lain. • *Discussion on the Second Revision of Annual Investment Plan (RIT) Proposal for Securities and Gold Investment in 2021;* • *Discussion on Application for Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR390,000,000,000.00 through Placement Auction Mechanism;* • *Discussion on on Application for Placement of Funds with Value of DAU and Non-DAU Approval in Rupiah Currency with the amount of IDR250,000,000,000.00 through Placement Auction Mechanism;* • *Etc.*
68	Selasa, 5 Oktober 2021 *Tuesday, October 5, 2021*	• Pengambilan Keputusan atas Usulan Revisi Kedua Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2021; • Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp390.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp250.000.000.000,00 Melalui Mekanisme Lelang Penempatan; • Lain-lain. • *Decision making on the Second Revision of the Annual Investment Plan (RIT) Proposal for Securities and Gold Investment in 2021;* • *Decision making on Application for Placement of Initial Deposit Funds Proposal in Rupiah Currency with the amount of IDR390,000,000,000.00 through Placement Auction Mechanism;* • *Decision making on Application for Placement of Funds with Value of DAU and Non-DAU Approval in Rupiah Currency with the amount of IDR250,000,000,000.00 through Placement Auction Mechanism;* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
69	Selasa, 19 Oktober 2021 *Tuesday, October, 19 2021*	• Penyampaian paparan dari Bidang A7 mengenai Implementasi BSC (*Balanced Scorecard*) BPKH dan *draft* PKBP Penilaian Kinerja Organisasi BPKH; • Lain-lain. • *Presentation of exposure from Division A7 regarding to BPKH BSC (Balanced Scorecard) Implementation and draft PKBP BPKH Organizational Performance Assessment;* • *Etc.*
70	Senin, 25 Oktober 2021 *Monday, October 25, 2021*	• Pembahasan Permohonan Persetujuan Sedco Capital sebagai Manajer Portofolio BPKH; • Pembahasan Laporan Komite Audit atas hasil Penelitian Awal terhadap realisasi investasi APIF tahap II tahun 2021; • Lain-lain. • *Discussion on Application for Approval of Sedco Capital as BPKH Portfolio Manager;* • *Discussion of Audit Committee's Report on results of Preliminary Research on the realization of APIF phase II investment in 2021;* • *Etc.*
71	Senin, 25 Oktober 2021 *Monday, October 25, 2021*	• Pengambilan Keputusan atas Permohonan Persetujuan Sedco Capital sebagai Manajer Portofolio BPKH; • Lain-lain. • *Decision Making on Application for Approval of Sedco Capital as BPKH Portfolio Manager;* • *Etc.*
72	Jumat, 29 Oktober 2021 *Friday, October 29, 2021*	• Pembahasan rancangan *board manual* Dewan Pengawas; • Lain-lain. • *Discussion of board manual draft for Supervisory Board;* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
73	Selasa, 9 November 2021 *Tuesday, November 9, 2021*	• Pembahasan Jawaban dan Tindak Lanjut BP atas masukan Dewan Pengawas pada Batas Maksimum Penempatan dan Investasi (BMPI) BPKH; • Pembahasan Rancangan PKBP BPKH Pedoman Investasi Surat Berharga; • Pembahasan Rancangan PKBP BPKH Pedoman Investasi Surat Berharga Lainnya; dan • Lain-lain (Permohonan Konfirmasi atas Hasil Persetujuan-A3 ISBE). • *Discussion of BP's Answers and Follow-up for input of Supervisory Board on Maximum Placement and Investment Limit (BMPI) of BPKH;* • *Discussion on PKBP BPKH Guidelines Draft for Securities Investment;* • *Discussion on PKBP BPKH Guidelines Draft for Other Securities Investments; and* • *Others (Application for Confirmation on Results of Approval-A3 ISBE).*
74	Senin, 15 November 2021 *Monday, November 15, 2021*	• Pembahasan atas Jawaban dan Tindak Lanjut masukan Dewan Pengawas atas Batas Maksimum Penempatan dan Investasi (BMPI); • Pembahasan Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Tentang Pedoman Investasi Surat Berharga; • Pembahasan Isu Strategis BPKH: • Pemenuhan kepatuhan terhadap ketentuan mengenai alokasi investasi dan penempatan (70% : 30%); • Kebutuhan Pegawai dan Tenaga Magang di BPKH; dan • Lain-lain. • *Discussion on Answers and Follow-up on Supervisory Board's input of Maximum Placement and Investment Limit (BMPI);* • *Discussion on Draft Regulation of Implementing Agency'S Head for Hajj Financial Management Agency Guidelines for Securities Investment;* • *Discussion of BPKH Strategic Issues:* • *Fulfillment of compliance with provisions of investment allocation and placement (70% : 30%);* • *Employees and Interns Requirement at BPKH; and* • *Etc.*
75	Selasa, 16 November 2021 *Tuesday, November 16, 2021*	• Pembahasan rancangan *Manual Board* Dewan Pengawas • Pembahasan rancangan Pedoman Pengawasan dan Pemantauan Investasi Keuangan Haji; dan • Pembahasan rancangan Tugas dan Fungsi Organ Pendukung Dewan Pengawas. • *Discussion on Supervisory Board's Manual Draft* • *Discussion on Draft Guidelines for Supervision and Monitoring of Hajj Financial Investments; and* • *Discussion on Draft Duties and Functions of Supervisory Board Supporting Organs.*

No.	Tanggal *Date*	Agenda *Agenda*
76	Rabu, 17 November 2021 *Wednesday, November 17, 2021*	• Pembahasan Permohonan Persetujuan atas Usulan Investasi Pembiayaan Sindikasi Syariah kepada PT Permodalan Nasional Madani (Persero); • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank BPD Riau Kepri UUS; • Pembahasan Permohonan Persetujuan atas Penambahan Fungsi BPD Kalsel sebagai Mitra Investasi; • Pembahasan Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Tentang Pedoman Investasi Emas; • Pembahasan Penyampaian Tanggapan atas Catatan Dewan Pengawas pada Pemberian Izin Prinsip Terhadap Usulan Investasi Rekening Emas; dan • Lain-lain. • *Discussion on Application for Approval of the Proposed Sharia Syndicated Financing Investment to PT Permodalan Nasional Madani (Persero);* • *Discussion on Application for Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR100,000,000,000.00 through the Request Mechanism for Placement of Funds at Bank BPD Riau Kepri UUS;* • *Discussion on Application for Addition of the South Kalimantan BPD Function Approval as Investment Partner;* • *Discussion on Requests for Feedback on Draft Regulation of Implementing Agency's Head for Hajj Financial Management Agency concerning Gold Investment Guidelines;* • *Discussion on Submission of Responses to the Notes from Supervisory Board for permission of Principle Licensing to the Gold Account Investment Proposal; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
77	Rabu, 17 November 2021 *Wednesday, November 17, 2021*	• Pembahasan Permohonan Persetujuan atas Usulan Investasi Pembiayaan Sindikasi Syariah kepada PT Permodalan Nasional Madani (Persero); • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank BPD Riau Kepri UUS; • Pembahasan Permohonan Persetujuan atas Penambahan Fungsi BPD Kalsel sebagai Mitra Investasi; • Pembahasan Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Tentang Pedoman Investasi Emas; • Pembahasan Penyampaian Tanggapan atas Catatan Dewan Pengawas pada Pemberian Izin Prinsip Terhadap Usulan Investasi Rekening Emas; dan • Lain-lain. • *Discussion on Application for Approval of the Proposed Sharia Syndicated Financing Investment to PT Permodalan Nasional Madani (Persero);* • *Discussion on Application for Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR100,000,000,000.00 through the Request Mechanism for Placement of Funds at Bank BPD Riau Kepri UUS;* • *Discussion on Application for Addition of the South Kalimantan BPD Function Approval as Investment Partner;* • *Discussion on Requests for Feedback on Draft Regulation of Implementing Agency's Head for Hajj Financial Management Agency concerning Gold Investment Guidelines;* • *Discussion on Submission of Responses to the Notes from Supervisory Board for permission of Principle Licensing to the Gold Account Investment Proposal; and* • *Etc.*
78	Kamis, 18 November 2021 *Thursday, November 18, 2021*	• Penyampaian paparan dari Bidang A7 mengenai Implementasi BSC (*Balanced Scorecard*) BPKH dan *draft* PKBP Penilaian Kinerja Organisasi BPKH; dan • Lain-lain. • *Presentation of exposure from Division A7 regarding to Implementation of BPKH BSC (Balanced Scorecard) and PKBP Draft for Assessment of BPKH Organizational Performance; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
79	Jumat, 19 November 2021 *Friday, November 19, 2021*	• Telaah atas Kecukupan Kebijakan dan Peraturan di BPKH Berdasar Hasil *Compliance Assessment*; • Telaah atas Hasil *Compliance* Reviu • *Research on Adequacy of Policies and Regulations at BPKH based on the results of Compliance Assessment;* • *Research on Compliance Review Results*
80	Selasa, 23 November 2021 *Tuesday, November 23, 2021*	• Pembahasan Usulan Rencana Investasi Surat Berharga dan Emas Tahunan; • Detil RAB RKAT BPKH Tahun 2022; dan • Lain-lain. • *Discussion on Proposed Annual Securities and Gold Investment Plan;* • *Details of BPKH RAB RKAT 2022; and* • *Etc.*
81	Selasa, 23 November 2021 *Tuesday, November 23, 2021*	• Pengambilan Keputusan atas Usulan Rencana Investasi Surat Berharga dan Emas Tahunan; • Lain-lain. • *Decision making on Annual Securities and Gold Investment Plan Proposal;* • *Etc.*
82	Selasa, 30 November 2021 *Tuesday, November 30, 2021*	• Pembahasan Usulan Tambahan Investasi BPKH Sebesar Rp2,5 Triliun Pada SBSN Guna Mencapai Target Portofolio Investasi Pada Tahun 2021; • Pembahasan Usulan Investasi Kolektif Efek Beragun Aset Syariah Rekind Daya Mamuju (KIK-EBAS RDM) - Manfaat Atas Konsesi Jasa PLTU Mamuju 2x25 MW; dan • Lain-lain (Pembahasan Usulan Investasi Lainnya dalam Bentuk Produk Bank Syariah yang Menggunakan Akad Mudharabah Muqayyadah pada PT Bank NTB Syariah). • *Discussion of the Proposed Additional Investment of IDR2.5 Trillion for BPKH in SBSN in order to achieve the Investment Portfolio Target in 2021;* • *Discussion on the Proposal for Collective Investment in Sharia Asset-Backed Securities of Rekind Daya Mamuju (KIK-EBAS RDM) - Benefits of the 2x25 MW PLTU Mamuju Service Concession; and* • *Others (Discussion of Other Investment Proposals in the Form of Islamic Bank Products Using Mudharabah Muqayyadah Contracts at PT Bank NTB Syariah).*

No.	Tanggal *Date*	Agenda *Agenda*
83	Selasa, 30 November 2021 *Tuesday, November 30, 2021*	• Pengambilan Keputusan atas Usulan Tambahan Investasi BPKH Sebesar Rp2,5 Triliun Pada SBSN Guna Mencapai Target Portofolio Investasi Pada Tahun 2021; • Pengambilan Keputusan atas Usulan Investasi Kolektif Efek Beragun Aset Syariah Rekind Daya Mamuju (KIK-EBAS RDM) - Manfaat Atas Konsesi Jasa PLTU Mamuju 2x25 MW; dan • Lain-lain. • *Decision making of the Proposed Additional Investment of IDR2.5 Trillion for BPKH in SBSN in order to achieve the Investment Portfolio Target in 2021;* • *Decision making on the Proposal for Collective Investment in Sharia Asset-Backed Securities of Rekind Daya Mamuju (KIK-EBAS RDM) - Benefits of the 2x25 MW PLTU Mamuju Service Concession; and* • *Etc.*
84	Selasa, 30 November 2021 *Tuesday, November 30, 2021*	• Pembahasan RKAT 2022 BPKH; dan • Lain-lain. • *Discussion on BPKH RKAT 2022; and* • *Etc.*
85	Kamis, 9 Desember 2021 *Thursday, December 9, 2021*	• Pembahasan Usulan Penambahan Fungsi Bank Sumsel Babel UUS sebagai Mitra; • Pembahasan Usulan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp350.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Discussion on Suggestion for Additional Functions of UUS Sumsel Babel Bank as Partner;* • *Discussion for Placement of Initial Deposit Funds Proposal in Rupiah with the amount of IDR350,000,000,000.00 through the Placement Auction Mechanism; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
86	Kamis, 9 Desember 2021 *Thursday, December 9, 2021*	• Pembahasan Usulan Penambahan Fungsi Bank Sumsel Babel UUS sebagai Mitra; • Pembahasan Usulan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp350.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Discussion on Suggestion for Additional Functions of UUS Sumsel Babel Bank as Partner;* • *Discussion on Placement of Initial Deposit Funds Proposal in Rupiah with the amount of IDR350,000,000,000.00 through the Placement Auction Mechanism; and* • *Etc.*
87	Senin, 13 Desember 2021 *Monday, December 13, 2021*	• Pembahasan Permohonan Persetujuan Pelaksanaan Investasi pada PT Bank Muamalat Indonesia Tbk.; dan • Lain-lain. • *Discussion on Application for Approval of Investment Implementation at PT Bank Muamalat Indonesia Tbk.; and* • *Etc.*
88	Senin, 13 Desember 2021 *Monday, December 13, 2021*	• Pembahasan Permohonan Persetujuan Pelaksanaan Investasi pada PT Bank Muamalat Indonesia Tbk.; dan • Lain-lain. • *Discussion on Application for Approval of Investment Implementation at PT Bank Muamalat Indonesia Tbk.; and* • *Etc.*
89	Jumat, 17 Desember 2021 *Friday, December 17, 2021*	• Pembahasan Tindak Lanjut Rapat Gabungan terkait Rencana Investasi pada PT Bank Muamalat Indonesia Tbk; dan • Lain-lain. • *Advanced Discussion for Joint Meetings related to Investment Plan in PT Bank Muamalat Indonesia Tbk; and* • *Etc.*
90	Jumat, 17 Desember 2021 *Friday, December 17, 2021*	• Pembahasan Tindak Lanjut Rapat Gabungan terkait Rencana Investasi pada PT Bank Muamalat Indonesia Tbk; dan • Lain-lain. • *Advanced Discussion for Joint Meetings related to Investment Plan in PT Bank Muamalat Indonesia Tbk; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
91	Sabtu, 18 Desember 2021 *Saturday, December 18, 2021*	• Pengambilan Keputusan terkait Rencana Investasi pada PT Bank Muamalat Indonesia Tbk; dan • Lain-lain. • *Decision-making regarding to Investment Plan at PT Bank Muamalat Indonesia Tbk; and* • *Etc.*
92	Selasa, 28 Desember 2021 *Tuesday, December 28, 2021*	• Pembahasan *Appeal* atas Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD6.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp200.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Discussion on Appeal for Application for Approval of the Proposed Investment in Sedco Capital and the Appointment of Sedco Capital as Portfolio Manager;* • *Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD6,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* • *Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* • *Discussion on Application for Placement of Funds with Value of DAU and Non-DAU Approval in Rupiah with the amount IDR200,000,000,000.00 through Placement Auction Mechanism; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
93	Selasa, 28 Desember 2021 *Tuesday, December 28, 2021*	• Pembahasan *Appeal* atas Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD6.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; • Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp200.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan • Lain-lain. • *Discussion on Appeal for Application for Approval of the Proposed Investment in Sedco Capital and the Appointment of Sedco Capital as Portfolio Manager;* • *Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD6,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* • *Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* • *Discussion on Application for Placement of Funds with Value of DAU and Non-DAU Approval in Rupiah with the amount IDR200,000,000,000.00 through Placement Auction Mechanism; and* • *Etc.*
94	Rabu, 29 Desember 2021 *Wednesday, December 29, 2021*	• Pembahasan Penyampaian Usulan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022; • Pembahasan Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi PT PNM Investment Management; • Pembahasan Pengajuan Kembali Permohonan Persetujuan Perubahan Target Jumlah Pendaftar Haji Baru Tahun 2021; dan • Lain-lain. • *Discussion on Submission of Annual Foreign Investment Plan (RIT) for 2022;* • *Discussion on Application for Extension of Decision Letter (SK) Approval of Investment Manager PT PNM Investment Management;* • *Discussion on Submission of Application for Approval of Changes in Target Number of New Hajj Registrants in 2021; and* • *Etc.*

No.	Tanggal *Date*	Agenda *Agenda*
95	Rabu, 29 Desember 2021 *Wednesday, December 29, 2021*	• Pembahasan Penyampaian Usulan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022; • Pembahasan Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi PT PNM Investment Management; • Pembahasan Pengajuan Kembali Permohonan Persetujuan Perubahan Target Jumlah Pendaftar Haji Baru Tahun 2021;dan • Lain-lain. • *Discussion on Submission of Annual Foreign Investment Plan (RIT) for 2022;* • *Discussion on Application for Extension of Decision Letter (SK) Approval of Investment Manager PT PNM Investment Management;* • *Discussion on Submission of Application for Approval of Changes in Target Number of New Hajj Registrants in 2021; and* • *Etc.*

Rapat Dewan Pengawas dan Badan Pelaksana

Rapat gabungan antara Dewan Pengawas dan Badan Pelaksana pada tahun 2021 dilangsungkan sebanyak 9 (sembilan) 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

The joint meeting between the Supervisory Board and the Executive Board in 2021 will be held 9 (nine) times. The realization of the 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 *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendan*	Persentase *Percentage*
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua Dewan Pengawas *Chairman of the Supervisory Board*	10	10	100%
Khasan Faozi, S.E., Ak., M.Si.	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	9	90%
Moh. Hatta, Ak., M.B.A.	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	10	100%
Dr. K.H. Marsudi Syuhud	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	10	100%
Ir. Suhaji Lestiadi, M.E.	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	10	100%

Nama *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendan*	Persentase *Percentage*
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	8	80%
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota Dewan Pengawas *Member of the Supervisory Board*	10	10	100%
Dr. Anggito Abimayu, M.Sc.	Ketua Badan Pelaksana *Head of the Executive Board*	9	9	100%
Ir. Ajar Susanto Broto, M.M.	Anggota Badan Pelaksana *Executive Board Member*	9	9	100%
Dr. Rahmat Hidayat, S.E., M.T.	Anggota Badan Pelaksana *Executive Board Member*	9	8	89%
Dr. Beny Witjaksono, S.P., M.M.	Anggota Badan Pelaksana *Executive Board Member*	9	8	89%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana *Executive Board Member*	9	8	89%
A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana *Executive Board Member*	9	7	78%
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota Badan Pelaksana *Executive Board Member*	9	8	89%

Frekuensi Kehadiran
Attendance Frequency

No.	Tanggal *Date*	Agenda *Agenda*
1	Kamis, 14 Januari 2021 *Thursday, January 14, 2021*	• Isu-isu strategis tahun 2021 • lain-lain • *Strategic issues for 2021; and* • *etc.*
2	Kamis, 21 Januari 2021 *Thursday, January 21, 2021*	• Konsep GRC dan Rencana Implementasinya • Lain-lain • *GRC Concept and Implementation Plan* • *etc*
3	Jumat, 5 Januari 2021 *Friday, January 5, 2021*	• Pembahasan Hasil Audit Internal • Lain-lain • *Discussion of Internal Audit Results* • *etc*

No.	Tanggal *Date*	Agenda *Agenda*
4	Kamis, 25 Februari 2021 *Thursday, February 25, 2021*	• Pembahasan Laporan Keuangan dan LP3KH bulan Januari 2021 serta LP3KH 2020 *Unaudited* • Pembahasan Hasil Penelitian Awal atas Pengadaan Kendaraan Operasional BPKH • Lain-lain (Usulan Agenda BP): a. Rancangan RKAT-P 2021 b. Rencana Investasi Tahunan (RIT) 2021 • *Discussion on Financial Statements and LP3KH for January 2021 and LP3KH 2020 Unaudited* • *Discussion of Preliminary Research Results on the Procurement of BPKH Operational Vehicles* • *Others (Proposed BP Agenda):* *a. Draft RKAT-P 2021* *b. Annual Investment Plan (RIT) 2021*
5	Selasa, 24 Maret 2021 *Tuesday, March 24, 2021*	• Penyampaian Hasil Penilaian Dewan Pengawas atas Usulan RKAT-P 2021 Badan Pelaksana; • Penyampaian RKAT-P 2021 Bidang Dewan Pengawas • Lain-lain • *Submission of the Supervisory Board's Assessment Results on the Proposed RKAT-P 2021 to the Executive Board* • *Submission of RKAT-P 2021 for the Supervisory Board* • *etc*
6	Senin, 10 Mei 2021 *Monday, May 10, 2021*	• Pembahasan LP3KH Periode Triwulan 1 Tahun 2021 • Lain-Lain • *Discussion on LP3KH for the 1st Quarter of 2021* • *etc*
7	Selasa, 11 Mei 2021 *Tuesday, May 11, 2021*	• Tindak lanjut pertemuan dengan BPK pada tanggal 7 Mei 2021 • Lain-lain • *Follow-up meeting with BPK on May 7, 2021* • *etc*
8	Senin, 7 Juni 2021 *Monday, June 7, 2021*	• Pembahasan *Issue* terkini mengenai Pembatalan Haji • Lain-lain • *Discussion of the latest issue regarding Hajj Cancellation* • *etc*
9	Jumat, 9 Juli 2021 *Friday, July 9, 2021*	• Pembahasan LP3KH BPKH Bulan Mei 2021 dan 2020 Audited; • Pembahasan Isu Strategis BPKH; dan • Lain-lain. • *Discussion on LP3KH BPKH May 2021 and 2020 Audited;* • *Discussion of BPKH Strategic Issues; and* • *Etc.*

Pelaksanaan Tugas Dewan Pengawas

Berikut beberapa penyelesaian pelaksanaan tugas Dewan Pengawas tahun kerja 2021:

1. Kegiatan Pembahasan dan Penyusunan RKAT-P Tahun 2021 Dewan Pengawas pada tanggal 7-8 Maret 2022
2. *Monitoring* dan Evaluasi Hasil Efektivitas Komunikasi dan Kehumasan BPKH
3. Kegiatan Diseminasi Pengawasan Keuangan Haji dalam rangka Pengawasan Pengelolaan Keuangan Haji di Era Pandemi COVID-19
4. Kegiatan Diseminasi Pengawasan Keuangan Haji dalam rangka Pengawasan Pengelolaan Keuangan Haji di Era Pandemi COVID-19
5. Diseminasi dan Pengawasan Pelaksanaan Program Kemaslahatan dan Pemberian *Living Cost* di Embarkasi
6. Kegiatan Diseminasi dan Pengawasan Pelaksanaan Program Kemaslahatan dan Pemberian *Living Cost* di Embarkasi
7. Kegiatan Diseminasi Pengawasan Pengelolaan Keuangan dan Investasi Dana Haji dengan *Stakeholder* Perhajian
8. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
9. Diseminasi Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
10. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
11. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
12. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
13. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
14. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
15. Kegiatan Konsinyering Penyusunan Peraturan Dewan Pengawas
16. Diseminasi Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian di Daerah
17. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian

Implementation of the Supervisory Board's Duties

The following are some of the completion of the duties of the Supervisory Board for the 2021 working year:

1. *Discussion and Preparation of RKAT-P 2021 Supervisory Board on March 7-8, 2022*
2. *Monitoring and Evaluation of the Effectiveness of Communication and Public Relations of BPKH*
3. *Dissemination of Hajj Financial Supervision in the context of Supervision of Hajj Financial Management in the Era of the COVID-19 Pandemic*
4. *Hajj Financial Supervision Dissemination Activities in the context of Supervision of Hajj Financial Management in the Era of the COVID-19 Pandemic*
5. *Dissemination and Supervision of the Implementation of Benefit Programs and Provision of Living Costs at Embarkation*
6. *Dissemination and Supervision of the Implementation of the Benefit Program and the Provision of Living Costs at the Embarkation*
7. *Dissemination of Hajj Fund Investment and Financial Management Supervision Activities with Hajj Stakeholders*
8. *Operational Dissemination of Hajj Financial Supervision with Hajj Stakeholders*
9. *Dissemination of Hajj Financial Supervision with Hajj Stakeholders*
10. *Operational Dissemination of Hajj Financial Supervision with Hajj Stakeholders*
11. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
12. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
13. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
14. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
15. *Consignment Activities for Drafting Supervisory Board Regulations*
16. *Dissemination of Hajj Financial Supervision with Regional Hajj Stakeholders*
17. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*

18. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
19. Kegiatan *Monitoring* dan Evaluasi Hasil Efektivitas Komunikasi dan Kehumasan BPKH
20. Kegiatan Penyusunan RKAT 2022 Dewan Pengawas
21. Kegiatan Peraturan Penyusunan dan Penyempurnaan Kebijakan/Peraturan Dewan Pengawas
22. Kegiatan *Monitoring* dan Reviu (Telaah) atas Rancangan Produk Hukum BPKH
23. Kegiatan Penyusunan SOP Komite Audit
24. Kegiatan Diseminasi Pengawasan Operasional dan Sustainabilitas Haji dengan *Stakeholder* Perhajian
25. Kegiatan Evaluasi Kinerja Investasi dan Kerja sama Luar Negeri
26. Kegiatan Diseminasi Operasional Pengawasan Keuangan Haji dengan *Stakeholder* Perhajian
27. Evaluasi Pelaporan dan Kinerja Bidang Investasi Surat Berharga dan Emas
28. Kegiatan Pengawasan Pelaksanaan Program Badan Pelaksana (Pengawasan Penyusunan LP3KH dan Program Digitalisasi Keuangan)
29. Kegiatan Evaluasi Kinerja Bidang Akuntansi dan Keuangan (Pengawasan Penyusunan Laporan LP3KH dan Program Digitalisasi Keuangan)
30. Kegiatan Diseminasi Pengawasan Pengelolaan Keuangan Haji
31. Kegiatan Pemantauan dan Penilaian Kinerja Bidang Hukum dan Kepatuhan (A7) Semesteran
32. Kegiatan Pengawasan dan Pemantauan Risiko Penghimpunan Penempatan dan Investasi Langsung dan Lainnya di Dalam Negeri
33. Kegiatan Evaluasi Kinerja Badan Pelaksana Bidang Keuangan

18. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
19. *Monitoring and Evaluation Activities of the Effectiveness of Communication and Public Relations of BPKH*
20. *Activities for Drafting RKAT 2022 Supervisory Board*
21. *Regulatory Activities for Drafting and Completing the Policy/Regulation of the Supervisory Board*
22. *Monitoring and Reviewing Activities on the Draft BPKH Legal Product*
23. *Audit Committee SOP Preparation Activities*
24. *Dissemination of Hajj Operational Supervision and Sustainability with Hajj Stakeholders*
25. *Investment Performance Evaluation Activities and Foreign Cooperation*
26. *Operational Dissemination Activities of Hajj Financial Supervision with Hajj Stakeholders*
27. *Evaluation of Reporting and Performance in the Securities and Gold Investment Sector*
28. *Monitoring Activities of Implementing Agency Program Implementation (Supervision of LP3KH Preparation and Financial Digitization Program)*
29. *Performance Evaluation Activities in the Accounting and Finance Sector (Supervision of LP3KH Report Preparation and Financial Digitization Program)*
30. *Dissemination of Hajj Financial Management Supervision Activities*
31. *Monitoring and Evaluation of Legal and Compliance Sector Performance (A7) Semester*
32. *Activities of Supervision and Monitoring of Domestic and Other Investment Placements and Investments in the Country*
33. *Performance Evaluation Activities of the Implementing Agency for Finance*

Peningkatan Kompetensi Dewan Pengawas

Program peningkatan kompetensi dan pelatihan bagi Dewan Pengawas diperlukan agar senantiasa dapat mengikuti perkembangan peraturan eksternal, standar, serta *best practices* dalam pelaksanaan tugas dan tanggung jawabnya. Sepanjang tahun 2021, anggota Dewan Pengawas BPKH telah mengikuti program pengembangan kompetensi sebagai berikut:

Competency Development of the Supervisory Board

Competency improvement and training programs for the Supervisory Board are needed to keep abreast of developments in external regulations, standards, and best practices in carrying out their duties and responsibilities. Throughout 2021, members of the BPKH Supervisory Board have participated in the following competency development programs:

Nama *Name*	Jabatan *Position*	Pelatihan *Training*	Waktu *Date*	Penyelenggara *Organizer*
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua Dewan Pengawas *Chairman of the Supervisory Board*	*Certified Investment Bank* *Certified Investment Bank*	2021	*Leadership* Nasional *National Leadership*
		Refreshment: Certified Banking Management – Level 5 *Refreshment: Certified Banking Management – Level 5*	2021	*Leadership* Nasional *National Leadership*
Khasan Faozi, S.E., Ak., M.Si.	Anggota Dewan Pengawas *Member of the Supervisory Board*	Sertifikasi Manajemen Risiko Tingkat ll *Risk Management Certification Level ll*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
		Sertifikasi Manajemen Risiko Tingkat III *Risk Management Certification Level lll*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
Moh. Hatta, Ak., M.B.A.	Anggota Dewan Pengawas *Member of the Supervisory Board*	*Certified Investment Bank* *Certified Investment Bank*	2021	*Leadership* Nasional *National Leadership*
		Certified Risk Professional (CRP) *Certified Risk Professional (CRP)*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
Dr. K.H. Marsudi Syuhud	Anggota Dewan Pengawas *Member of the Supervisory Board*	Sertifikasi Manajemen Risiko Tingkat l *Risk Management Certification Level l*	2021	Badan Sertifikasi Manajemen Risiko & GARP *GARp & Risk Management Certification Agency*
		Sertifikasi Manajemen Risiko Tingkat ll *Risk Management Certification Level ll*	2021	Badan Sertifikasi Manajemen Risiko & GARP *GARp & Risk Management Certification Agency*

Nama *Name*	Jabatan *Position*	Pelatihan *Training*	Waktu *Date*	Penyelenggara *Organizer*
Ir. Suhaji Lestiadi, M.E.	Anggota Dewan Pengawas *Member of the Supervisory Board*	*Certified Risk Governance Professional* (Level IV) *Certified Risk Governance Professional (Level IV)*	2021	*Risk Advisory and Performance* *Risk Advisory and Performance*
		Sertifikasi Manajemen Risiko Tingkat I *Risk Management Certification Level I*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
		Sertifikasi Manajemen Risiko Tingkat II *Risk Management Certification Level II*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
		Sertifikasi Manajemen Risiko Tingkat III *Risk Management Certification Level III*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota Dewan Pengawas *Member of the Supervisory Board*	*Certified Investment Bank* *Certified Investment Bank*	2021	*Leadership* Nasional *National Leadership*
		Certified Risk Professional (CRP) *Certified Risk Professional (CRP)*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota Dewan Pengawas *Member of the Supervisory Board*	Sertifikasi Manajemen Risiko Tingkat I, II, dan III *Risk Management Certification Level I, II and III*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*
		Certified Risk Professional (CRP) *Certified Risk Professional (CRP)*	2021	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*

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.

The Executive Board is the main organ of 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 the Hajj Finance accountability report to the President and the DPR through the Minister.

Legal Basis

1. *Law No. 34 of 2014 concerning Hajj Financial Management*
2. *Regulation of the President of the Republic of Indonesia Number 110 of 2017 concerning the Hajj Financial Management Agency*
3. *Government Regulation Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 concerning Hajj Financial Management*

Executive Board Work Guidelines

BPKH has compiled Regulations for the Hajj Financial Management Agency and in Regulation No. 2 concerning Organ Relations of the Hajj Financial Management Agency and Inter-Institutional Relations, it is stated regarding the organs and work procedures of the implementing Agency. The contents of the regulation, among others, explain the duties, responsibilities, reporting as well as coordination and relations with other institutions.

Composition of the Executive Board

Based on Law Number 34 of 2014, the implementing agency 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 implementing agency are appointed for a period of 5 (five) years and may be proposed to be reappointed for the next 1 (one) term of office.

Pada tahun 2021, susunan dan komposisi anggota Badan Pelaksana tidak mengalami perubahan 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 2021, the composition and composition of the members of the Executive Board will not change based on the Decree of the President of the Republic of Indonesia Number 74/P of 2017, concerning the Appointment of Membership of the Supervisory Board and Members of the Executive Board of the Hajj Financial Management Agency, as follow:

Nama *Name*	Jabatan *Position*	Dasar hukum *Legal Basis*	Masa Jabatan *Term of Office*
Dr. Anggito Abimayu, M.Sc.	Kepala *Head*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
Dr. Beny Witjaksono, S.P., M.M.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
A. Iskandar Zulkarnain, S.E., M.M.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
Ir. Ajar Susanto Broto, M.M.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
Dr. Rahmat Hidayat, S.E., M.T.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota *Member*	Keputusan Presiden RI Nomor 74/P Tahun 2017 *Decree of the President of the Republic of Indonesia Number 74/P Year 2017*	2017-2022

Tugas dan Tanggung Jawab Badan Pelaksana

1. Menyiapkan rumusan kebijakan, rencana strategis, dan rencana kerja, serta 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.
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.

Duties and Responsibilities of Executive Board

1. *Prepare the formulation of policies, strategic plans, and work plans and annual budgets for Hajj financial management.*
2. *Implementing the hajj financial management program that has been determined as well as recommendations on the results of supervision and monitoring from the Supervisory Board.*
3. *To administer the financial management of Hajj and BPKH assets in accordance with the provisions of the legislation.*
4. *Determine the technical provisions for the operational implementation of BPKH.*
5. *Organizing the administration of Hajj financial management in accordance with the provisions of the legislation.*
6. *Establish accounting policies and accounting systems for Hajj financial 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 yearly).*
8. *Prepare accountability reports on the implementation of Hajj Financial management on a regular basis (monthly, quarterly, semester, and yearly).*
9. *Prepare BPKH accountability reports to the President and the DPR.*
10. *Submit an accountability report on the implementation of Hajj financial management to the President and the House of Representatives through the Minister every 6 (six) months.*
11. *Report on the implementation of the annual Hajj financial management program and budget to the Supervisory Board.*
12. *Make financial reports in accordance with the provisions of laws and regulations.*

Tugas dan Tanggung Jawab Masing-masing Badan Pelaksana
Individual Duty and Responsibility of Executive Board

Nama *Name*	Jabatan *Position*	Bidang Tugas *Field of Duty*
Dr. Anggito Abimayu, M.Sc.	Ketua Anggota Badan Pelaksana Bidang Hukum dan Pengembangan *Head of Executive Board Member for Legal and Development Division*	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. *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.*
	Bidang Audit Internal *Internal Audit*	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. *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.*

Nama *Name*	Jabatan *Position*	Bidang Tugas *Field of Duty*
Ir. Ajar Susanto Broto, M.M.	Anggota Badan Pelaksana Bidang SDM, Kepatuhan, Perencanaan dan Pengkajian *Executive Board Member for HR, Compliance, Planning and Research*	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. *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.*
Dr. Rahmat Hidayat, S.E., M.T.	Anggota Badan Pelaksana Bidang Sekretariat Badan dan Kemaslahatan *Executive Board Member for Secretariat of the Agency and Philantrophy*	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. *Secretariat of the Agency and Philantrophy 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.*

Nama *Name*	Jabatan *Position*	Bidang Tugas *Field of Duty*
Dr. Beny Witjaksono, S.P., M.M.	Anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, TI dan Pengadaan Barang dan Jasa *Executive Board Member for Securities Investment, Gold Investment, Transformation, IT and Procurement of Goods and Services*	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. *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.*
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko *Executive Board Member for Finance and Risk Management*	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. *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.*

Nama *Name*	Jabatan *Position*	Bidang Tugas *Field of Duty*
A. A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya *Executive Board Member for Field of Collection, Placement, Direct Investment and Other Investments*	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 *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.*
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota Badan Pelaksana Bidang Investasi dan Kerja Sama Luar Negeri *Executive Board Member for Foreign Investment and International Relations Department*	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. *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.*

Rapat Badan Pelaksana

Badan Pelaksana memiliki kewajiban untuk menyelenggarakan rapat seminggu sekali dan risalah rapat akan dibuat oleh Sekretaris Badan Perlaksana ditandatangani oleh seluruh anggota Badan Pelaksana untuk kemudian diarsipkan.

Sepanjang tahun 2021, Badan Pelaksana melangsungkan rapat sebanyak 76 kali dengan agenda dan frekuensi kehadiran sebagai berikut:

Executive Board Meeting

Executive Board has an obligation to arrange weekly meeting where the minutes of meeting will be prepared by the Secretary to Executive Board and signed by all of the Executive Board member to be archieved.

Throughout 2021, the Executive Board held 76 meetings with agenda and attending frequency, as follows:

Frekuensi Kehadiran
Attendance Frequency

Nama *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendan*	Persentase *Percentage*
Dr. Anggito Abimayu, M.Sc.	Ketua Badan Pelaksana *Chairman of the Implementing Agency*	76	76	100%
Ir. Ajar Susanto Broto, M.M.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	74	97%
Dr. Rahmat Hidayat, S.E., M.T.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	74	97%
Dr. Beny Witjaksono, S.P., M.M.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	76	100%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	74	97%
A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	75	99%
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota Badan Pelaksana *Member of the Implementing Agency*	76	71	93%

Agenda Rapat
Meeting Agenda

No.	Tanggal *Date*	Agenda
1	5 Januari 2021 *January 5, 2021*	Persiapan Pelaksanaan RKAT 2021 dan Agenda-Agenda Stratejik BP di 2021 *Preparation for the Implementation of RKAT 2021 and BP Strategic Agendas in 2021*
2	12 Januari *January 12, 2021*	1. Pembukaan Hasil Konsultasi Organ dengan Dewas (tertutup) 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital dan TI • *Progress* TI dan Transformasi Digital • Persiapan *Soft Launching* H2H Kemenag, BPS-BPIH dan Bank Kustodi 4. Peraturan-Peraturan • Ijin Prinsip PKBP dan SOTK Kemaslahatan • FLR Lampiran PKBP Rapat BP 5. SDM • *Update* SDM: Hasil Lelang Jabatan • Progres Tanggap COVID-19 (Bidang A3 dan A6) 6. Manajemen Risiko Maturitas Penerapan Manajemen Risiko BPKH 7. Lain-Lain Usulan CMT: Pembatasan Kegiatan Kantor di Lingkungan BPKH *1. Opening* *Results of Organ Consultation with Dewas (closed)* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation and IT* • *IT Progress and Digital Transformation* • *Preparation for Soft Launching of H2H Ministry of Religion, BPS-BPIH and Custodial Bank* *4. Rules* • *PKBP Principle Permit and Benefit SOTK* • *FLR Attachment PKBP BP Meeting* *5. HR* • *HR Update: Position Auction Results* • *Progress of COVID-19 Response (Fields A3 and A6)* *6. Risk Management* *Maturity of BPKH Risk Management Implementation* *7. Miscellaneous* *CMT Proposal: Limiting Office Activities within BPKH*

No.	Tanggal *Date*	Agenda
3	19 Januari 2021 *January 19, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • Persiapan *Soft Launching* H2H Kemenag, BPS-BPIH dan Bank Kustodi • *Update* Progress Pengadaan dan Umum 4. Peraturan-Peraturan • Forum Legal *Review* PKBP SOTK • Ijin Prinsip PBPKH 5/2018 dan PKBP 19/2019 Mengenai Investasi Langsung dan Lainnya Dalam Negeri 5. SDM *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *Preparation for Soft Launching of H2H Ministry of Religion, BPS-BPIH and Custodial Bank* • *Update Procurement Progress and General* *4. Rules* • *SOTK PKBP Review Legal Forum* • *Principle Licensing of PBPKH 5/2018 and PKBP 19/2019 Regarding Domestic Direct and Other Investment* *5. HR* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
4	26 Januari 2021 *January 26, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • Persiapan *Soft Launching* H2H Kemenag, BPS-BPIH dan Bank Kustodi • *Update Progress* Pengadaan dan Umum 4. Peraturan-Peraturan Peraturan Badan Pengelola Keuangan Haji (PBPKH) Investasi Langsung dan Investasi Lainnya Dalam Negeri 5. SDM *Update* SDM 6. *Update* Kemaslahatan 7. Lain-Lain Bank Syariah Indonesia (BSI) *1. Opening* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *Preparation for Soft Launching of H2H Ministry of Religion, BPS-BPIH and Custodial Bank* • *Update Procurement Progress and General* *4. Rules* *Regulation of the Hajj Financial Management Agency (PBPKH) Direct Investment and Other Domestic Investment* *5. HR* *HR updates* *6. Update Benefits* *7. Others* *Indonesian Islamic Bank (BSI)*

No.	Tanggal *Date*	Agenda
5	1 Februari 2021 *February 1, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Proposal Investasi: PLN, XL Axiata, PNM • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • Persiapan *Soft Launching* H2H Kemenag, BPS-BPIH dan Bank Kustodi • Update Pengadaan: PKS dan Manajemen Kendaraan 4. Peraturan-Peraturan Forum *Legal Review*: PKBP Pedoman Pengkajian Keuangan Haji di BPKH 5. *Update* Kemaslahatan 6. *Update* SDM 7. Lain-Lain *1. Opening* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Investment Proposals: PLN, XL Axiata, PNM* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *Preparation for Soft Launching of H2H Ministry of Religion, BPS-BPIH and Custodial Bank* • *Procurement Update: PKS and Vehicle Management* *4. Rules* *Forum Legal Review: PKBP Guidelines for Hajj Financial Studies at BPKH* *5. Update Benefits* *6. HR updates* *7. Others*
6	5 Februari 2021 *February 5, 2021*	Agenda SDM *HR Agenda*

No.	Tanggal *Date*	Agenda
7	9 Februari 2021 *February 9, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Proposal Investasi: XL Axiata dan Investasi Emas • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap* dan Eksekusi) • *Update* Pengadaan: *Reimbursement* Tol, Bensin, Parkir, Manajemen Kendaraan dan FU Temuan BPK 4. *Update* Kemaslahatan 5. *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Investment Proposal: XL Axiata and Gold Investment* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Initiative Areas and Priorities): Digital Transformation (Roadmap and Execution)* • *Procurement Update: Toll Reimbursement, Gasoline, Parking, Vehicle Management and FU Findings by BPK* *4. Update Benefits* *5. HR Update* *6. Others*

No.	Tanggal *Date*	Agenda
8	16 Februari 2021 *February 16, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2020 • Proposal Investasi: CIMB Niaga; Gagasan *Roadmap* ISBE;Format Persetujuan *Universal Approved List* • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap* dan Eksekusi) • *Follow-up* Temuan BPK 4. *Update* Kemaslahatan 5. Forum *Legal Review* • PKBP 31/2020 tentang Sarana Prasarana • PKBP 10/2020 tentang Pelaksanaan SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *ISBE 2020 Portfolio Update and Performance Evaluation* • *Investment Proposal: CIMB Niaga; ISBE Roadmap Idea;Universal Approved List Approval Format* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Initiative Areas and Priorities): Digital Transformation (Roadmap and Execution)* • *Follow-up BPK Findings* *4. Update Benefits* *5. Legal Review Forum* • *PKBP 31/2020 regarding Infrastructure* • *PKBP 10/2020 regarding HR Implementation* *6. Others*
9	21 Februari 2021 *February 21, 2021*	Rapat BP Khusus untuk Usulan Bantuan Banjir di Jabodetabek *Special BP Meeting for Flood Aid Proposals in Jabodetabek*

No.	Tanggal *Date*	Agenda
10	23 Februari 2021 *February 23, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap*, Aplikasi UAT dan Eksekusi) • Vaksin Mandiri BPKH 4. *Update* Kemaslahatan 5. *Update* SDM 6. Keuangan • Penyampaian Hasil Kajian Nilai Manfaat Berbasis Kas untuk Pengeluaran Keuangan Haji • Penetapan Rasio-Rasio Keuangan BPKH 7. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation (Roadmap, UAT Application and Execution)* • *BPKH Independent Vaccines* *4. Update Benefits* *5. HR Update* *6. Finance* • *Submission of Cash-Based Benefit Value Assessment for Hajj Financial Expenditure* • *Determination of BPKH's Financial Ratios* *7. Others*
11	1 Maret 2021 *March 1, 2021*	Pembahasan Bank Muamalat Indonesia (Bank 147) *Discussion of Bank Muamalat Indonesia (Bank 147)*

No.	Tanggal *Date*	Agenda
12	2 Maret 2021 *March 2, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 dan Proposal Investasi Surat Berharga Pegadaian • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap*, Aplikasi UAT dan Eksekusi) • *Update* Pengelolaan Kendaraan 4. *Update* Kemaslahatan 5. *Update* SDM 6. Keuangan Usulan Konversi Valuta Asing USD ke SAR atau IDR1442 H/2021 M 7. Forum *Legal Review* PKBP Kebijakan Penetapan dan Distribusi *Virtual Account* 8. Lain-Lain *1. Opening* *2. Investment Update* • *Portfolio Update and Performance Evaluation of ISBE 2021 and Pegadaian Securities Investment Proposal* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation (Roadmap, UAT Application and Execution)* • *Vehicle Management Update* *4. Update Benefits* *5. HR Update* *6. Finance* *Proposed Foreign Exchange Conversion USD to SAR or IDR1442 H/2021 M* *7. Legal Review Forum* *PKBP Policy for Determination and Distribution of Virtual Accounts* *8. Others*
13	8 Maret 2021 *March 8, 2021*	Penghimpunan Dana *Funding*

No.	Tanggal *Date*	Agenda
14	9 Maret 2021 *March 9, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap*, Aplikasi UAT dan Eksekusi) • Update Pengelolaan Kendaraan 4. *Update* Kemaslahatan 5. *Update* SDM 6. Keuangan Rekomendasi Keuangan terkait Perpajakan BPKH 7. Hukum • Laporan LO dari Kejagung mengenai PLHUT dan Tindak Lanjut • *Legal Review*: PKBP Distribusi VA (Pemrakarsa A2) 8. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation (Roadmap, UAT Application and Execution)* • *Vehicle Management Update* *4. Update Benefits* *5. HR Update* *6. Finance* *Financial Recommendations related to BPKH Tax* *7. Law* • *LO Report from the AGO regarding PLHUT and Follow-up* • *Legal Review: VA Distribution PKBP (A2 Initiator)* *8. Others*

No.	Tanggal *Date*	Agenda
15	16 Maret 2021 *March 16, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021, *Update* Hasil Kunker dengan Dewas ke Sulselbar • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap*, Aplikasi UAT dan Eksekusi) • Update Pengelolaan Kendaraan 4. *Update* Kemaslahatan 5. *Update* SDM 6. Audit Internal TL Temuan BPK dalam LK 2020 7. Hukum • FLR PBPKH mengenai Kekayaan BPKH Tindak Lanjut LO PLHUT dari Kejaksaan Agung • FLR lanjutan PBPKH mengenai Distribusi VA 8. Lain-Lain *1. Opening* *2. Investment Update* • *Update the Portfolio and Performance Evaluation of ISBE 2021, Update the results of the Kunker with Dewas to Sulselbar* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation (Roadmap, UAT Application and Execution)* • *Vehicle Management Update* *4. Update Benefits* *5. HR Update* *6. Internal Audit* *TL Findings of BPK in LK 2020* *7. Law* • *FLR PBPKH regarding BPKH Wealth Follow-up to LO PLHUT from the Attorney Generals Office* • *PBPKH follow-up FLR on VA Distribution* *8. Others*

No.	Tanggal *Date*	Agenda
16	24 Maret 2021 *March 24, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital (*Roadmap*, Aplikasi UAT dan Eksekusi) • *Update* Persiapan BAST PUM 4. *Update* Kemaslahatan 5. *Update* SDM 6. Audit Internal Aplikasi Sipatuh TL Audit Internal 7. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation (Roadmap, UAT Application and Execution)* • *PUM BAST Preparation Update* *4. Update Benefits* *5. HR Update* *6. Internal Audit* *Internal Audit TL Application* *7. Others*

No.	Tanggal *Date*	Agenda
17	30 Maret 2021 *March 30, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-Bidang dan Prioritasnya); Transformasi Digital • *Update* Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. *Update* Kemaslahatan 5. *Update* SDM 6. Bidang A1 Perpanjangan PKS BPS-BPIH 7. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities); Digital Transformation* • *Update on the findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Update Benefits* *5. HR Update* *6. Field A1* *Extension of BPS-BPIH PKS* *7. Others*

No.	Tanggal *Date*	Agenda
18	6-7 April 2021 *April 6-7, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. *Update* Kemaslahatan 4. *Update* SDM 5. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-Bidang dan Prioritasnya); Transformasi Digital • *Update* Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 6. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Update Benefits* *4. HR updates* *5. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities); Digital Transformation* • *Update on the findings of the Dewas Audit Committee regarding Operational Service Vehicles* *6. Others*
19	7 April 2021 *April 7, 2021*	SDM *HR*

No.	Tanggal *Date*	Agenda
20	13 April 2021 *April 13, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital • *Update* TL Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. *Update* Kemaslahatan 5. *Update* SDM 6. Hukum dan Pengembangan • Kajian Penggunaan Kendaraan Operasional • Agenda Sosialisasi Bersama Panja BPIH 7. Lain-Lain Agenda Sharing Ramadhan *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Initiative Areas and Priorities): Digital Transformation* • *Update on TL Findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Update Benefits* *5. HR Update* *6. Law and Development* • *Operational Vehicle Usage Study* • *Socialization Agenda with the BPIH Working Committee* *7. Others* *Ramadan Sharing Agenda*

No.	Tanggal *Date*	Agenda
21	20 April 2021 *April 20, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021; Paparan Sukuk PTPP idA; Diskusi KIK SurGa dengan MEK Muhammadiyah • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital • *Update* TL Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. *Update* Kemaslahatan 5. *Update* SDM 6. Hukum dan Pengembangan Agenda A1: SK dan TL RKAT-P 2021 7. Keuangan • Pembayaran Uang Persediaan Dengan Kartu Kredit/Debit Syariah • TL KPKH 8. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation; Exposure to PTPP idA Sukuk; KIK SurGa discussion with MEK Muhammadiyah* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Initiative Areas and Priorities): Digital Transformation* • *TL Update Findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Update Benefits* *5. HR Update* *6. Law and Development* *Agenda A1: SK and TL RKAT-P 2021* *7. Finance* • *Payment of Stock Money With Sharia Credit/Debit Card* • *TL KPKH* *8. Others*

No.	Tanggal *Date*	Agenda
22	27 April 2021 *April 27, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital • *Update* TL Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. Kesekretariatan Badan dan Kemaslahatan • *Update* dan Persetujuan Proposal Kemaslahatan • *Hymne* BPKH 5. *Update* SDM 6. Keuangan • Pembayaran Uang Persediaan Dengan Kartu Kredit/Debit Syariah • Tindak Lanjut Rapat KPKH 7. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Initiative Areas and Priorities): Digital Transformation* • *Update on TL Findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Executive Secretariat and Benefits* • *Update and Approval of Benefit Proposals* • *BPKH Hymn* *5. HR Update* *6. Finance* • *Payment of Inventory Money With a Sharia Credit/Debit Card* • *Follow-up to the KPKH Meeting* *7. Others*

No.	Tanggal *Date*	Agenda
23	4 Mei 2021 *May 4, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021; Usulan Penempatan SBSN rekomendasi KPKH 2021; *Update* Likuidasi RDPUS; Usulan RDPT Syariah PNM 1H21; Mini Expose Direksi PTPP dengan BP-DP • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya): Transformasi Digital, *Update* Hasil IT *Steering Committee Meeting* • *Update* Harmonisasi Amandemen PBPKH 3 tentang Aset dan TL Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. Hukum dan Kepatuhan • Amandemen PKBP Nomor 10 Tahun 2020 tentang Pelaksanaan PBPKH Nomor 10 Tahun 2018 tentang Sistem Kepegawaian Badan Pengelola Keuangan Haji • Amandemen PBPKH Nomor 1 Tahun 2020 tentang Tata Cara Pembentukan Peraturan Perundang-Undangan di Lingkungan BPKH 6. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation; Proposal for the Placement of SBSN, recommended by KPKH 2021; RDPUS Liquidation Update; Proposed RDPT Sharia PNM 1H21; PTPP Board of Directors Mini Expose with BP-DP* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities): Digital Transformation, Update IT Steering Committee Meeting Results* • *Harmonized Update on Amendment PBPKH 3 regarding Assets and TL Findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Executive Secretariat and Benefits* *Benefit Update* *5. Law and Compliance* • *Amendment to PKBP Number 10 of 2020 regarding the Implementation of PBPKH Number 10 of 2018 concerning the Personnel System of the Hajj Financial Management Agency* • *Amendment to PBPKH Number 1 of 2020 concerning Procedures for Formation of Legislations within the BPKH* *6. Others*

No.	Tanggal *Date*	Agenda
24	11 Mei 2021 *May 11, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021; *Progress* proposal SBSN; *Update* Likuidasi RDTS dan RDPUS • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan • *Progress* TI (Inisiatif Bidang-bidang dan Prioritasnya) dan Transformasi Digital • *Update* Harmonisasi Amandemen PBPKH 3 tentang Aset dan TL Temuan Komite Audit Dewas tentang Kendaraan Dinas Operasional 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • Kajian *Hymne* BPKH 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian • *Relayout* Denah Kantor • *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation; SBSN proposal progress; RDTS and RDPUS Liquidation Update* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* • *IT Progress (Field Initiatives and Priorities) and Digital Transformation* • *Update on the Harmonization of PBPKH Amendments 3 regarding Assets and TL Findings of the Dewas Audit Committee regarding Operational Service Vehicles* *4. Executive Secretariat and Benefits* • *Benefit Update* • *BPKH Hymn Study* *5. HR, Procurement, General Affairs, Planning and Assessment* • *Office Plan Relay* • *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
25	20 Mei 2021 *May 20, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 dan *Update* SBSN • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan (*Roadmap* dan Eksekusi) 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • Kajian *Hymne* BPKH 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Update Portfolio and Performance Evaluation of ISBE 2021 and Update SBSN* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports (Roadmap and Execution)* *4. Executive Secretariat and Benefits* • *Benefit Update* • *BPKH Hymn Study* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
26	27 Mei 2021 *May 27, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 dan *Update* Proposal SBSN serta Prospek Surat Berharga • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan (*Roadmap* dan Eksekusi) 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Update on the 2021 ISBE Portfolio and Performance Evaluation and Update on SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports (Roadmap and Execution)* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
27	3 Juni 2021 *June 3, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan (*Roadmap* dan Eksekusi) 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • *Hymne* BPKH 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Update on the 2021 ISBE Portfolio and Performance Evaluation and Update on SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports (Roadmap and Execution)* *4. Executive Secretariat and Benefits* • *Benefit Update* • *HR, Procurement, General Affairs, Planning and Assessment* *5. HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
28	8 Juni 2021 *June 8, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 dan *Update* Proposal SBSN serta Prospek Surat Berharga • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan (*Roadmap* dan Eksekusi) 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Update on the 2021 ISBE Portfolio and Performance Evaluation and Update on SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports (Roadmap and Execution)* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
29	15 Juni 2021 *June 15, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 dan *Update* Proposal SBSN serta Prospek Surat Berharga • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan (Hasil FGD Bandung) 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Hukum dan Kepatuhan Forum *Legal Review*: PKBP SOTK 7. Lain-Lain *1. Opening* *2. Investment Update* • *Update on the 2021 ISBE Portfolio and Performance Evaluation and Update on SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports (Bandung FGD Results)* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Law and Compliance* *Forum Legal Review: PKBP SOTK* *7. Others*

No.	Tanggal *Date*	Agenda
30	22 Juni 2021 *June 22, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Manajemen Risiko Usulan *Risk Capacity, Risk Appetite* dan *Risk Tolerance* BPKH 7. Lain-Lain *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Risk Management* *Proposed Risk Capacity, Risk Appetite and Risk Tolerance of BPKH* *7. Others*

No.	Tanggal *Date*	Agenda
31	29 Juni 2021 *June 29, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat Setelah Rekonsiliasi ISBE 2021 dan *Update* Proposal SBSN Serta Prospek Surat Berharga • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan 4. Kesekretariatan Badan dan Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian 6. Lain-Lain *1. Opening* *2. Investment Update* • *Update Portfolio and Benefit Value After 2021 ISBE Reconciliation and Update on SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *4. Executive Secretariat and Benefits* *5. HR, Procurement, General Affairs, Planning and Assessment* *6. Others*
32	30 Juni 2021 *June 30, 2021*	Proyeksi Keuangan RKAT Perubahan 2021 *RKAT Financial Projection Change 2021*

No.	Tanggal *Date*	Agenda
33	6 Juli 2021 *July 6, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat dan Update Proposal SBSN Serta Prospek Surat Berharga • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan *Draft* Standar Biaya Masukan dan Pedoman Pencairan Anggaran Operasional Tahun 2022 7. Lain-Lain *1. Opening* *2. Investment Update* • *Update Portfolio and Benefit Values and Update SBSN Proposals and Prospects of Securities* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance* *Draft Standard for Input Fees and Guidelines for Disbursement of the 2022 Operational Budget* *7. Others*
34	8 Juli 2021 *July 8, 2021*	Pembahasan & Penetapan *Rate* Imbal hasil Investasi untuk RKATP & RENSTRA *Discussion and Determination of Return on Investment Rate for RKAT & RENSTRA*

No.	Tanggal *Date*	Agenda
35	13 Juli 2021 *July 13, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Evaluasi Kinerja ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *Update* Tindak Lanjut BPK dari Audit Internal *1. Opening* *2. Investment Update* • *2021 ISBE Portfolio Update and Performance Evaluation* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others* *BPK Follow-up Update from Internal Audit*

No.	Tanggal *Date*	Agenda
36	21 Juli 2021 *July 21, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Forum *Legal Review* Pembentukan Peraturan Kepala Badan Pelaksana BPKH tentang Pedoman Penilaian Risiko atas Proposal Investasi 7. Lain-Lain *1. Opening* *2. Investment Update* • *Update on the 2021 ISBE Portfolio and Benefits* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Legal Review Forum* *Establishment of Regulation of the Head of the BPKH Implementing Agency concerning Guidelines for Risk Assessment of Investment Proposals* *7. Others*

No.	Tanggal *Date*	Agenda
37	27 Juli 2021 *July 27, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Juli 2021 dan *Update* Persiapan Eksekusi SBSN Serta Hasil Koordinasi dengan KPKH, *Progress* Usulan SBSN *Front Loading* • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI *Data Center*; Transformasi Digital Dukungan terhadap Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Forum *Legal Review* Pembentukan Peraturan Kepala Badan Pelaksana BPKH tentang Pedoman Penilaian Risiko atas Proposal Investasi 7. Pembahasan Tindak Lanjut Temuan BPK terkait Perjadin (A5) 8. Lain-Lain *1. Opening* *2. Investment Update* • *Update on Portfolio and Value of ISBE Benefits July 2021 and Update on SBSN Execution Preparation and Coordination Results with KPKH, Progress of Front Loading SBSN Proposal* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Data Center IT Progress; Digital Transformation Support for Financial Reports* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Legal Review Forum* *Establishment of Regulation of the Head of the BPKH Implementing Agency concerning Guidelines for Risk Assessment of Investment Proposals* *7. Discussion on the Follow-up to BPK's findings related to Perjadin (A5)* *8. Otherss*

No.	Tanggal *Date*	Agenda
38	3 Agustus 2021 *August 3, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Juli 2021 dan *Update* Persiapan Eksekusi SBSN Serta Hasil Koordinasi dengan KPKH, *Update* KIK EBA Syariah Rekind Daya Mamuju dan *Pipeline* Lainnya. • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Progress* TI, Penguatan *Data Center* dan Usulan DRC; *Project* Transformasi Digital dan Dukungan terhadap Lap Keuangan, Hasil *Meeting* IT *Steering Committee*. 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Tindak Lanjut Temuan BPK Terkait Perjadin KSA 7. Lain-Lain *1. Opening* *2. Investment Update* • *Update on ISBE Portfolio and Benefit Value July 2021 and Update on SBSN Execution Preparation and Coordination Results with KPKH, Update on KIK EBA Syariah Rekind Daya Mamuju and Other Pipelines.* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *IT Progress, Data Center Strengthening and DRC Proposals; Digital Transformation Project and Support for Financial Lap, Result of IT Steering Committee Meeting.* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Follow-up to BPK's Findings Related to KSA Incidents* *7. Others*

No.	Tanggal *Date*	Agenda
39	10 Agustus 2021 *August 10, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Juli 2021 dan *Update* Persiapan Eksekusi SBSN Serta Hasil Koordinasi dengan KPKH dan Perencanaan (Senin, 9 Agustus 2021), *Legal Review Draft* PBPKH, *Draft* PKBP RIT • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan DC dan DRC, *Software*/Aplikasi TD, *Support* Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Tindak Lanjut Temuan BPK Terkait Perjadin KSA 7. Lain-Lain Acara 17 Agustus 2021 (Humas) *1. Opening* *2. Investment Update* • *Update on Portfolio and Value of ISBE Benefits July 2021 and Update on SBSN Execution Preparation and Coordination Results with KPKH and Planning (Monday, August 9, 2021), Legal Review of PBPKH Draft, RIT PKBP Draft* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC Procurement, TD Software/Applications, Financial Report Support* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Follow-up to BPK's Findings Related to KSA Incidents* *7. Others* *Event August 17, 2021*

No.	Tanggal *Date*	Agenda
40	18 Agustus 2021 *August 18, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Agustus 2021; *Update* Proposal *Appeal* dan Limit Baru serta Persiapan Eksekusi SBSN serta Hasil Koordinasi dengan Komite Dewas • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan DC dan DRC; Software/Aplikasi TD; *Support* Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian • *Update* SDM • *Update* Pengadaan 6. Tindak Lanjut Temuan BPK Terkait Perjadin KSA 7. Forum Legal *Review* • Rancangan Amandemen PBKH No. 10/2020 • *Draft* PKBP RIT ISBE • *Draft* PKBP Investasi Emas 8. Lain-Lain *1. Opening* *2. Investment Update* • *Updated ISBE Portfolio and Benefit Value August 2021; Update on Appeal Proposals and New Limits as well as SBSN Execution Preparation and Coordination Results with the Dewas Committee* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC procurement; TD Software/Applications; Financial Report Support* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* • *HR updates* • *Procurement Update* *6. Follow-up to BPK's Findings Related to KSA Incidents* *7. Legal Review Forum* • *Draft Amendment to PBKH No. 10/2020* • *Draft PKBP RIT ISBE* • *Draft PKBP Gold Investment* *8. Others*

No.	Tanggal *Date*	Agenda
41	19 Agustus 2021 *August 19, 2021*	1. *Draft* PKBP Investasi Emas 2. *Draft* PKBP Batas Maksimum Penempatan dan Investasi (BMPI) *1. Draft PKBP Gold Investment* *2. Draft PKBP Maximum Limit for Placement and Investment (BMPI)*
42	24 Agustus 2021 *August 24, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Agustus 2021; Rencana Eksekusi SBSN; Usulan Investasi DAU; Tindak Lanjut Evaluasi Kinerja Dewas; *Update* Usulan Investasi Polytama (CGIF), KIK EBAS Rekind Daya Mamuju, *Appeal Rate* an IBPA SBSN, Tambahan 10T SBSN • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC DRC dan *Software Web Client*; *Update Progress* TD; *Update Support* Laporan Keuangan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Tindak Lanjut FLR/Usulan PKBP • TL FLR PKBP RIT (A3) • TL FLR PKPB Investasi Emas (A3) • Usulan PKBP Investasi DAU (A3) 7. Lain-Lain *1. Opening* *2. Investment Update* • *Updated ISBE Portfolio and Benefit Value August 2021; SBSN Execution Plan; DAU Investment Proposal; Follow-up to the Evaluation of the Performance of the Council; Update on Polytama Investment Proposal (CGIF), KIK EBAS Rekind Daya Mamuju, Appeal Rate an IBPA SBSN, Additional 10T SBSN* • *Collection, Placement and ILAL (PPILAL)* • *oreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Update on Procurement of DC DRC and Web Client Software; TD Progress Updates; Update Support Financial Report* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Follow-up on FLR/PKBP Proposal* • *TL FLR PKBP RIT (A3)* • *TL FLR PKPB Gold Investment (A3)* • *Proposal for DAU Investment PKBP (A3)* *7. Others*

No.	Tanggal *Date*	Agenda
43	27 Agustus 2021 *August 27, 2021*	Persetujuan Rekomendasi KPKH oleh Badan Pelaksana *Approval of KPKH Recommendations by Executive Board*
44	29 Agustus 2021 *August 29, 2021*	Pembahasan Persiapan RUPSLB PT Bank Muamalat Indonesia Tbk *Discussion on Preparation for the EGMS of PT Bank Muamalat Indonesia Tbk*
45	31 Agustus 2021 *August 31, 2021*	1. Pembukaan 2. *Update* Investasi • *Update* Portofolio dan Nilai Manfaat ISBE Agustus 2021; Laporan Eksekusi & Kendala Strategis SBSN; Persetujuan PKBP RIT & Temuan Audit Berulang; Usulan FLR Ke 2 PKBP Emas dan DAU • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan; Transformasi Digital; Persiapan Pertemuan dengan Dewan Pengawas 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Updated ISBE Portfolio and Benefit Value August 2021; SBSN Execution & Strategic Constraint Report; RIT PKBP Approval & Repeated Audit Findings; Proposed 2nd FLR PKBP Gold and DAU* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Procurement; Digital Transformation; Preparation for Meeting with the Supervisory Board* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*
46	3 September 2021 *September 3, 2021*	Persiapan RDP DPR dan Kemaslahatan *Preparation of DPR RDP and Benefits*

No.	Tanggal *Date*	Agenda
47	8 September 2021 *September 8, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE Agustus 2021; Laporan Persiapan Eksekusi Investasi SBSN; *Progress* PKBP Emas dan DAU; Lain-lain Hasil Pertemuan Dewas • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan; Tranformasi Digital dan Persiapan Rencana Perjalanan dengan Dewas 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *Progress* Audit Internal Investasi *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value August 2021; SBSN Investment Execution Preparation Report; Progress of PKBP Gold and DAU; Miscellaneous Results of the Adult Meeting* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Procurement; Digital Transformation and Preparation of Itineraries with Dewas* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others* *Investment Internal Audit Progress*
48	13 September 2021 *September 13, 2021*	Akselerasi Program Kegiatan Kemaslahatan *Acceleration of Beneficial Activities Program*

No.	Tanggal *Date*	Agenda
49	14 September 2021 *September 14, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE setelah Eksekusi SBSN; Laporan *Progress* Eksekusi Investasi SBSN; *Progress* PKBP Emas dan DAU serta Investasi ISBE (Pasar Sekunder) • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan; Tranformasi Digital dan Persiapan Rencana Perjalanan dengan Dewas 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Forum *Legal Review* • Peraturan Kepala Badan Pelaksana BPKH tentang Pedoman Investasi Surat Berharga • Peraturan Kepala Badan Pelaksana BPKH tentang Pedoman Investasi Surat Berharga Lainnya • Peraturan Kepala Badan Pelaksana Perubahan Kelima atas PKBP No. 3 Tahun 2020 tentang Pedoman Teknis Kegiatan Kemaslahatan 7. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value after SBSN Execution; SBSN Investment Execution Progress Report; Progress of PKBP Gold and DAU and ISBE Investment (Secondary Market)* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Procurement; Digital Transformation and Preparation of Itineraries with Dewas* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Legal Review forum* • *Regulation of the Head of the BPKH Implementing Agency regarding Guidelines for Securities Investment* • *Regulation of the Head of the BPKH Executive Board regarding Guidelines for Investment in Other Securities* • *Regulation of the Head of the Implementing Agency for the Fifth Amendment to PKBP No. 3 of 2020 concerning Technical Guidelines for Beneficial Activities* *7. Others*

No.	Tanggal *Date*	Agenda
50	20 September 2021 *September 20, 2021*	Persetujuan Badan Pelaksana atas Proposal Kemaslahatan *Approval of the Executive Board for the Benefit Proposal*
51	21 September 2021 *September 21, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE per 17 September 2021; TL Forum Legal Reviu PKBP ISBE: PKBP Emas dan DAU; Laporan: *Summary* Tanggapan MoA RDM dan Persiapan Pasar Sekunder dan *Pricing* di BPJS TK, LPS dll. • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Pengadaan HW & SW; Transformasi Digital dan Persiapan Rencana Perjalanan dengan Dewas 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • *Update* WA *Call Center* 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan Rapat KPKH bulan September 2021 7. Forum *Legal Review* Peraturan Kepala Badan Pelaksana Perubahan Kelima atas PKBP No 3 Tahun 2020 tentang Pedoman Teknis Kegiatan Kemaslahatan 8. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Benefit Value as of September 17, 2021; TL Forum Legal Review of PKBP ISBE: PKBP Gold and DAU; Report: Summary of MoA RDM Responses and Preparation of Secondary Markets and Pricing in BPJS TK, LPS etc.* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Procurement of HW & SW; Digital Transformation and Preparation of Itineraries with Adults* *4. Corporate Secretariat and Social Responsibility* • *Benefit Update* • *Update WA Call Center* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance* *KPKH Meeting in September 2021* *7. Legal Review forum* *Regulation of the Head of the Implementing Agency for the Fifth Amendment to PKBP No. 3 of 2020 concerning Technical Guidelines for Beneficial Activities* *8. Others*

No.	Tanggal *Date*	Agenda
52	28 September 2021 *September 28, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE per 25 September 2021; Evaluasi Eksekusi Investasi SBSN (11,7T gabungan 1 & 2); TL Forum Legal Reviu PKBP ISBE: PKBP Emas dan DAU • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan HW & SW; Transformasi Digital; *Update* Hasil Perjalanan Dinas dengan Dewan Pengawas 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • WA *Call Center* 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Forum *Legal Review* FLR PKBP Emas, ISBE dan ISBELA 7. Lain-Lain Usulan Finalisasi Rincian RKAT 2022 ke Dewan Pengawas *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value as of September 25, 2021; SBSN Investment Execution Evaluation (11.7T combined 1 & 2); TL Forum Legal Review PKBP ISBE: PKBP Gold and DAU* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *HW & SW Procurement Updates; Digital Transformation; Update on Business Trip Results with the Supervisory Board* *4. Executive Secretariat and Benefits* • *Benefit Update* • *WA Call Center* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Legal Review forum* *FLR PKBP Emas, ISBE and ISBELA* *7. Others* *Proposal for Finalizing Details of RKAT 2022 to the Supervisory Board*

No.	Tanggal *Date*	Agenda
53	5 Oktober 2021 *October 5, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE per 30 September 2021; Rencana Eksekusi Investasi SBSN (9T gabungan 1 & 2); TL Forum Legal Reviu PKBP ISBE: PKBP ISBE, ISBELA dan Emas • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan HW & SW; Transformasi Digital *e-office* dan e-kemaslahatan 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan dan Manajemen Risiko • Penggunaan Dana Nilai Manfaat VA sebagai Sumber Dana Pengeluaran Investasi • Penyampaian Tinjauan Manajemen ISO 9001:2015 Sistem Manajemen Mutu dan ISO 37001: 2016 Sistem Manajemen Anti Penyuapan 7. forum *Legal Review* • Perubahan PKBP Nomor 28 Tahun 2020 tentang Pedoman Sistem Manajemen Anti Penyuapan • Perubahan PKBP Nomor 27 Tahun 2020 tentang Pedoman Sistem Manajemen Mutu • PKBP tentang Pedoman Investasi Surat Berharga • PKBP tentang Pedoman Investasi Surat Berharga Lainnya • PKBP tentang Batas Maksimum Penempatan Internal • PKBP tentang Prosedur Pencairan Anggaran Non-Operasional • Perubahan PKBP Nomor 21 Tahun 2019 tentang Tata Cara Perjalanan Dinas Dalam Negeri 8. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value as of September 30, 2021; SBSN Investment Execution Plan (9T combined 1 & 2); TL Forum Legal Review PKBP ISBE: PKBP ISBE, ISBELA and Gold* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *HW & SW Procurement Updates; Digital Transformation of e-office and e-benefits*

No.	Tanggal *Date*	Agenda
		4. *Executive Secretariat and Benefits* *Benefit Update* 5. *HR, Procurement, General Affairs, Planning and Assessment* *HR updates* 6. *Finance and Risk Management* • *Use of VA Benefit Value Fund as a Source of Investment Expenditure Funds* • *Submission of Management Review ISO 9001:2015 Quality Management System and ISO 37001:2016 Anti-Bribery Management System* 7. *Legal Review forum* • *Amendments to PKBP Number 28 of 2020 regarding Guidelines for Anti-Bribery Management Systems* • *Amendment to PKBP Number 27 of 2020 concerning Quality Management System Guidelines* • *PKBP concerning Securities Investment Guidelines* • *PKBP on Guidelines for Investment in Other Securities* • *PKBP regarding Maximum Limit for Internal Placement* • *PKBP on Procedures for Disbursement of Non-Operational Budget* • *Amendment to PKBP Number 21 of 2019 concerning Procedures for Domestic Official Travel* 8. *Others*

No.	Tanggal *Date*	Agenda
54	8 Oktober 2021 *October 8, 2021*	1. Pembukaan 2. forum *Legal Review* • PKBP tentang Pedoman Investasi Surat Berharga • PKBP tentang Pedoman Investasi Surat Berharga Lainnya • PKBP tentang Batas Maksimum Penempatan Internal • PKBP tentang Prosedur Pencairan Anggaran Non-Operasional • Perubahan PKBP Nomor 21 Tahun 2019 tentang Tata Cara Perjalanan Dinas Dalam Negeri 3. Kesekretariatan Badan dan Kemaslahatan Proposal Kemaslahatan 4. *Update* ISEF 5. Lain-Lain *1. Opening* *2. Legal Review forum* • *PKBP regarding Securities Investment Guidelines* • *PKBP on Guidelines for Investment in Other Securities* • *PKBP regarding Maximum Limit for Internal Placement* • *PKBP on Procedures for Disbursement of Non-Operational Budget* • *Amendment to PKBP Number 21 of 2019 concerning Procedures for Domestic Official Travel* *3. Executive Secretariat and Benefits* *Benefit Proposal* *4. Update ISEF* *5. Others*
55	11 Oktober 2021 *October 11, 2021*	Tindak Lanjut Audiensi dengan Dirjen PHU Kementerian Agama *Follow-up Hearing with Director General of PHU Ministry of Religion*

No.	Tanggal *Date*	Agenda
56	12 Oktober 2021 *October 12, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE per Oktober 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Transformasi Digital dan TI 4. Kesekretariatan Badan dan Kemaslahatan • *Update* Kemaslahatan • Pejabat Pengelola Informasi dan Dokumentasi (PPID) • Rapat Kerja BPKH dan *Outbound* 2021 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan dan Manajemen Risiko Penyampaian *Update* Pemutakhiran Sasaran Mutu ISO 9001:2015 Sistem Manajemen Mutu 7. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value as of October 2021* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Digital Transformation and IT Update* *4. Executive Secretariat and Benefits* • *Benefit Update* • *Information Management and Documentation Officer (PPID)* • *BPKH Work Meeting and Outbound 2021* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance and Risk Management* *Submission of Updates on the Quality Goals of ISO 9001:2015 Quality Management System* *7. Others*

No.	Tanggal *Date*	Agenda
57	15 Oktober 2021 *October 15, 2021*	1. Pembukaan 2. Kesekretariatan Badan dan Kemaslahatan Persetujuan Proposal 3. Keuangan dan Manajemen Risiko Penyampaian Update Pemutakhiran Sasaran Mutu ISO 9001:2015 Sistem Manajemen Mutu *1. Opening* *2. Executive Secretariat and Benefits* *Proposal Approval* *3. Finance and Risk Management* *Submission of Updates on the Quality Goals of ISO 9001:2015 Quality Management System*
58	19 Oktober 2021 *October 19, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE per Oktober 2021 • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Transformasi Digital dan TI 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value as of October 2021* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Digital Transformation and IT Update* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
59	22 Oktober 2021 *October 22, 2021*	1. Pembukaan 2. Persetujuan Proposal Kemaslahatan 3. Alternative Pencapaian Investasi 70% 4. Lain-Lain *1. Opening* *2. Approval of Benefit Proposals* *3. Alternative Investment Achievement 70%* *4. Others*
60	26 Oktober 2021 *October 26, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE 20 Oktober 2021; *Update* Eksekusi Investasi SBSN 19.10.21; *Update* PKBP ISBE yang ada di Dewas • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW & SW; Transformasi Digital *E-Office*, E-Kemaslahatan dan Project Lainnya 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan dan Manajemen Risiko Rapat KPKH Ke-2 bulan Oktober 2021 Pembahasan *Update* Prognosa 7. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Benefit Value October 20, 2021; SBSN Investment Execution Update 19.10.21; Update PKBP ISBE in Dewas* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Update on Procurement of DC and DRC as well as HW & SW; Digital Transformation of E-Office, E-Benefits and Other Projects* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance and Risk Management* *2nd KPKH Meeting in October 2021 Discussion on Prognosis Update* *7. Others*

No.	Tanggal *Date*	Agenda
61	2 November 2021 *November 2, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE Per 28 Oktober 2021; Rencana Eksekusi Investasi SBSN 021121; *Update* Rencana Konsultasi ke-3 BP dan Dewas Alokasi Investasi 70%; *Update* FGD MUI-Zakat Investasi Emas" • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW&SW; Transformasi Digital *E-office*, E-kemaslahatan dan Project Lainnya 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Hukum dan Kepatuhan Forum` *Legal Review* (FLR): Amandemen atas PBPKH Nomor 5 Tahun 2020 Tentang Tata Cara Pembayaran Gaji atau Upah dan Hak Keuangan Lainnya Bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji. 7. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Benefit Value as of October 8, 2021; SBSN Investment Execution Plan 021121; Update on BP's 3rd Consultation Plan and 70% Investment Allocation Council; Update MUI FGD-Zakat on Gold Investment"* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC and HW&SW Procurement Updates; Digital Transformation of E-office, E-benefit and Other Projects* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Law and Compliance* *Forum` Legal Review (FLR): Amendments to PBPKH Number 5 of 2020 concerning Procedures for Payment of Salaries or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of the Hajj Financial Management Agency.* *7. Others*

No.	Tanggal *Date*	Agenda
62	5 November 2021 *November 5, 2021*	Persetujuan Proposal Kemaslahatan *Benefit Proposal Approval*
63	9 November 2021 *November 9, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Transformasi Digital dan TI 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Value Benefits* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Digital Transformation and IT Update* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*
64	12 November 2021 *November 12, 2021*	1. Pembahasan BMI (Sesi 1) 2. Persetujuan Proposal Kemaslahatan (Sesi 2) *1. Discussion on BMI (Session 1)* *2. Approval of Benefit Proposals (Session 2)*

No.	Tanggal *Date*	Agenda
65	14 November 2021 *November 14, 2021*	1. Pembukaan 2. Investasi SBSN di Pasar Sekunder (A3) 3. Batas Maksimum Penempatan dan Investasi (A2) 4. Ketentuan 70:30%, PKBP ISB dan PKBP BMPI (A1) 5. Isu-isu terkait SDM (A7) 6. Lain-Lain *1. Opening* *2. SBSN Investment in Secondary Market (A3)* *3. Maximum Placement and Investment Limit (A2)* *4. Provisions for 70:30%, PKBP ISB and PKBP BMPI (A1)* *5. HR related issues (A7)* *6. Others*
66	16 November 2021 *November 16, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Transformasi Digital dan TI 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* *• Evaluation of the ISBE Portfolio and Value Benefits* *• Collection, Placement and ILAL (PPILAL)* *• Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Digital Transformation and IT Update* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
67	23 November 2021 *November 23, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE 19 November 2021; *Update* PKBP dan Usulan Tambahan Limit Investasi SBSN 2,5T yang ada di Dewas; *Update* Eksekusi Pasar Sekunder • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW & SW; Transformasi Digital *E-Office*, E-Kemaslahatan dan Project Lainnya 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Hukum dan Kepatuhan • Forum *Legal Review*: Perubahan PKBP No. 10/2019 tentang Pedoman Audit Internal • Forum Legal *Review*: Perubahan PKBP No. 11/2019 tentang Piagam Audit Internal 7. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Benefit Value November 19, 2021; Update on PKBP and Proposed Additional 2.5T SBSN Investment Limit in the Dewas; Secondary Market Execution Update* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Update on Procurement of DC and DRC as well as HW & SW; Digital Transformation of E-Office, E-Benefits and Other Projects* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Law and Compliance* • *Forum Legal Review: Changes to PKBP no. 10/2019 concerning Internal Audit Guidelines* • *Forum Legal Review: Changes to PKBP no. 11/2019 regarding the Internal Audit Charter* *7. Others*

No.	Tanggal *Date*	Agenda
68	30 November 2021 *November 30, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio Dan Nilai Manfaat ISBE 26 November 2021; *Update* Usulan Tambahan Limit Investasi SBSN 2,5T yang ada di Dewas; *Update* Eksekusi Pasar Sekunder • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW & SW; Transformasi Digital *E-Office*, E-Kemaslahatan dan Project Lainnya 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Hukum dan Kepatuhan Forum *Legal Review*: PKBP tentang Tata Cara Pengisian Jabatan Pengurus Anak Usaha atau Afiliasi Badan Pengelola Keuangan Haji" 7. Lain-Lain *Update* Raker 2021 *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Benefit Value November 26, 2021; Update on the proposed additional 2.5T SBSN Investment Limit in the Dewas; Secondary Market Execution Update* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *Update on Procurement of DC and DRC as well as HW & SW; Digital Transformation of E-Office, E-Benefits and Other Projects* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Law and Compliance* *Forum Legal Review: PKBP on Procedures for Filling the Position of Managers of Subsidiaries or Affiliates of the Hajj Financial Management Agency"* *7. Others* *Update 2021 work meeting*
69	1 Desember 2021 *December 1, 2021*	Rapat Kerja dan *Team Building* BPKH Tahun 2021 *BPKH Work Meeting and Team Building 2021*

No.	Tanggal *Date*	Agenda
70	3 Desember 2021 *December 3, 2021*	Persetujuan Proposal Kemaslahatan *Benefit Proposal Approval*
71	10 Desember 2021 *December 10, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE 8 Desember; • *Update* Eksekusi Investasi SBSN di Pasar Sekunder • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Update Pengadaan DC dan DRC serta HW&SW; Transformasi Digital *E-office*, E-kemaslahatan dan Project Lainnya; Persiapan Menghadapi Pemeriksaan BPK" 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of ISBE Portfolio and Benefit Value 8 December;* • *Update on SBSN Investment Execution in the Secondary Market* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC and HW&SW Procurement Updates; Digital Transformation of E-office, E-benefit and Other Projects; Preparation for BPK Examination"* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
72	14 Desember 2021 *December 14, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan Update Pengadaan DC dan DRC serta HW&SW; Transformasi Digital *E-office*, E-kemaslahatan dan Project Lainnya; Persiapan Menghadapi Pemeriksaan BPK" 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan dan Manajemen Risiko Pembahasan Mengenai Bank Muamalat sebagai Bank Operasional BPKH 7. Hukum dan Kepatuhan • FLR: PKBP Kebijakan Anggaran Kegiatan Kemaslahatan • FLR: PKBP Tentang Bank Digital. 8. Lain-Lain *1. Opening* *2. Investment Update* • *Evaluation of the ISBE Portfolio and Value Benefits* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC and HW&SW Procurement Updates; Digital Transformation of E-office, E-benefit and Other Projects; Preparation for BPK Examination"* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance and Risk Management* *Discussion on Bank Muamalat as BPKH Operational Bank* *7. Law and Compliance* • *FLR: PKBP Budget Policy for Beneficial Activities* • *FLR: PKBP About Digital Bank.* *8. Others*

No.	Tanggal *Date*	Agenda
73	17 Desember 2021 *December 17, 2021*	1. Pembukaan 2. Kesekretariatan Badan dan Kemaslahatan Persetujuan Proposal Kemaslahatan 3. Hukum dan Kepatuhan FLR: *Manual Board* dan Pedoman Pengawasan Dewas 4. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW&SW Hasil Kunjungan ke DRC Surabaya; Transformasi Digital *E-office*, E-kemaslahatan dan *Project* Lainnya; Persiapan Menghadapi Pemeriksaan BPK 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* Pengadaan dan SDM 6. Lain-Lain *1. Opening* *2. Executive Secretariat and Benefits* *Approval of Benefit Proposals* *3. Law and Compliance* *FLR: Board Manual and Guidelines for Adult Oversight* *4. Digital Transformation, IT and Procurement* *Update on Procurement of DC and DRC as well as HW&SW Result of Visit to DRC Surabaya; Digital Transformation of E-office, E-benefit and Other Projects; Preparation for BPK Examination* *5. HR, Procurement, General Affairs, Planning and Assessment* *Procurement and HR updates* *6. Others*

No.	Tanggal *Date*	Agenda
74	21 Desember 2021 *December 21, 2021*	1. Pembukaan 2. *Update* Investasi • Evaluasi Portofolio dan Nilai Manfaat ISBE • Penghimpunan, Penempatan dan ILAL (PPILAL) • Investasi dan Kerja Sama Luar Negeri (IKSLN) 3. Transformasi Digital, TI dan Pengadaan *Update* Pengadaan DC dan DRC serta HW&SW; Transformasi Digital *E-office*, E-kemaslahatan dan *Project* Lainnya. 4. Kesekretariatan Badan dan Kemaslahatan *Update* Kemaslahatan 5. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian *Update* SDM 6. Keuangan dan Manajemen Risiko Pembahasan Mengenai Bank Muamalat sebagai Bank Operasional BPKH 7. Hukum dan Kepatuhan • FLR: PKBP Tentang Bank Digital • FLR: Amandemen PKBP No. 1 Tahun 2021 tentang Pedoman Pengelolaan Keuangan Operasional 8. Lain-Lain *1. Opening* *2. Investment Update* • *ISBE Portfolio Evaluation and Value Benefits* • *Collection, Placement and ILAL (PPILAL)* • *Foreign Investment and Cooperation (IKSLN)* *3. Digital Transformation, IT and Procurement* *DC and DRC and HW&SW Procurement Updates; E-office Digital Transformation, E-benefit and Other Projects.* *4. Executive Secretariat and Benefits* *Benefit Update* *5. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *6. Finance and Risk Management* *Discussion on Bank Muamalat as BPKH Operational Bank* *7. Law and Compliance* • *FLR: PKBP About Digital Bank* • *FLR: Amendment to PKBP No. 1 of 2021 concerning Guidelines for Operational Financial Management* *8. Other*

No.	Tanggal *Date*	Agenda
75	24 Desember 2021 *December 24, 2021*	1. Pembukaan 2. Hukum dan Kepatuhan • FLR: PKBP Tentang Bank Digital • FLR: Amandemen PKBP No. 1 Tahun 2021 tentang Pedoman Pengelolaan Keuangan Operasional 3. Keuangan dan Manajemen Risiko Pembahasan Mengenai Bank Muamalat sebagai Bank Operasional BPKH 4. SDM, Pengadaan, Umum, Perencanaan dan Pengkajian Update SDM 5. Lain-Lain *1. Opening* *2. Law and Compliance* • *FLR: PKBP About Digital Bank* • *FLR: Amendment to PKBP No. 1 of 2021 concerning Guidelines for Operational Financial Management* *3. Finance and Risk Management* *Discussion on Bank Muamalat as BPKH Operational Bank* *4. HR, Procurement, General Affairs, Planning and Assessment* *HR updates* *5. Others*
76	31 Desember 2021 *December 31, 2021*	1. Pembukaan 2. Laporan Kinerja Keuangan BPKH 2021 3. Persetujuan Mitra Kemaslahatan dan LPJ 4. Lain-Lain *1. Opening* *2. Financial Performance Report of BPKH 2021* *3. Approval of Benefit Partners and LPJ* *4. Others*

Pelaksanaan Tugas Badan Pelaksana

Sepanjang tahun 2021, Badan Pelaksana telah menjalankan tugas dan tanggungjawabnya, antara lain dengan melakukan:

1. Penyusunan kebijakan dan rencana strategis BPKH.
2. Menyusun 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 2021.

Implementation of the Tasks of the Executive Board

Throughout 2021, the Executive Board has carried out its duties and responsibilities, among others by performing:

1. *Formulation of BPKH policies and strategic plans.*
2. *Prepare BPKH regulations in accordance with statutory regulations.*
3. *Implementing the Hajj financial management program that has been determined as well as recommendations on the results of supervision and monitoring from the supervisory board for 2021.*

4. Menyusun rencana kerja dan anggaran tahunan perubahan (RKATP) tahun 2021 serta rencana kerja dan anggaran tahunan tahun 2022.
5. Terlibat aktif dalam penentuan nilai Bipih dan BPIH bersama Kemenag dan DPR.
6. Menyusun strategi untuk penambahan jumlah calon jamaah baru (Haji Muda, Aplikasi Pendaftaran Haji) untuk peningkatan dana kelolaan.
7. Menjalankan strategi untuk peningkatan nilai manfaat (yield) melalui peningkatan profil risiko investasi BPKH dan pilihan strategi investasi.
8. Mennigkatkan akuntabilitas pengelolaan keuangan haji dengan transformasi digital.
9. Penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi keuangan haji termasuk penerimaan dan pengeluaran keuangan haji dan manajemen risiko keuangan haji.
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 2021
16. Melakukan tindak lanjut hasil pemeriksaan internal maupun eksternal

Peningkatan Kompetensi Badan Pelaksana

Program peningkatan kompetensi dan pelatihan bagi anggota Badan Pelaksana diperlukan agar senantiasa dapat mengikuti perkembangan peraturan eksternal, standar, serta *best practices* dalam pelaksanaan tugas dan tanggung jawabnya. Sepanjang tahun 2021, anggota Badan Pelaksana BPKH telah mengikuti program pengembangan kompetensi sebagai berikut:

4. *Prepare a revised annual work plan and budget (RKATP) for 2021 as well as an annual work plan and budget for 2022.*
5. *Actively involved in determining Bipih and BPIH values with the Ministry of Religion and the DPR.*
6. *Develop a strategy to increase the number of new pilgrims (Young Hajj, Hajj Registration Application) to increase the managed funds.*
7. *Implement a strategy to increase the value of benefits (yield) through improving the investment risk profile of BPKH and the choice of investment strategy.*
8. *Increasing the accountability of Hajj financial management with digital transformation.*
9. *Implementation of financial management, bookkeeping, and financial administration of Hajj, including the receipt and expenditure of Hajj finances and management of Hajj financial risks.*
10. *Organizing activities for the benefit of Muslims*
11. *BPKH personnel management*
12. *Management of procurement of goods and services for office operations*
13. *Implementation of applied studies and research related to investment, placement and management of hajj funds carried out by BPKH*
14. *Preparation of performance reports and financial reports on a monthly, quarterly, semester, and annual basis*
15. *Preparation of accountability reports for the implementation of Hajj financial management to the President and DPR for 2021*
16. *Follow up the results of internal and external examinations*

Executive Board Competency Development

Competency improvement programs and training for members of the Executive Board are needed to keep abreast of developments in external regulations, standards, and best practices in carrying out their duties and responsibilities. Throughout 2021, members of the BPKH Executive Board have participated in the following competency development programs:

Nominasi dan Remunerasi Dewan Pengawas dan Badan Pelaksana

Nomination and Remuneration of the Supervisory Board and the Executive Board

Nominasi Anggota Dewan Pengawas dan Badan Pelaksana

Sesuai ketentuan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji dan Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji, anggota Dewan Pengawas dan Badan Pelaksana diangkat dan diberhentikan oleh presiden. Pemilihan anggota Dewan Pengawas dan Badan Pelaksana dilakukan oleh panitia seleksi yang dibentuk oleh Presiden dan dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan.

Nominasi Anggota Dewan Pengawas

Dewan Pengawas terdiri atas 7 (tujuh) orang anggota, yang terdiri atas 2 (dua) orang dari unsur pemerintah dan 5 (lima) orang dari unsur masyarakat, dengan ketentuan sebagai berikut:

1. Anggota Dewan Pengawas yang berasal dari unsur pemerintah terdiri atas:
   a. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang agama;
   b. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang keuangan.
2. Anggota Dewan Pengawas yang berasal dari unsur masyarakat dipilih oleh panitia seleksi yang dibentuk oleh presiden.

Nomination of Members of the Supervisory Board and Executive Board

In accordance with Law Number 34 of 2014 concerning Hajj Financial Management and Presidential Regulation Number 110 of 2017 concerning the Hajj Financial Management Agency, members of the Supervisory Board and Executive Board are appointed and dismissed by the President. The selection of the members of the Supervisory Board and the Executive Board is carried out by a selection committee formed by the President and carried out in accordance with the provisions of the legis.

Supervisory Board Member Nomination

The Supervisory Board consists of 7 (seven) members, consisting of 2 (two) people from the government element and 5 (five) people from the community element, with the following provisions:

1. *Members of the Supervisory Board who come from elements of the government consist of:*
   a. 1 (one) person from the ministry that administers government affairs in the field of religion;
   b. 1 (one) person from the ministry that carries out government affairs in the financial sector.
2. *Members of the Supervisory Board who come from elements of the community are elected by a selection committee formed by the President.*

Nominasi Anggota Badan Pelaksana

1. Badan Pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional.
2. Anggota Badan Pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.
3. Anggota Badan Pelaksana dipilih oleh panitia seleksi yang dibentuk oleh presiden.

Nomination of Executive Board Members

1. *The Executive Board shall consist of at least 5 (five) members who come from professional elements.*
2. *Members of the Executive Board are appointed for a period of 5 (five) years and may be proposed to be reappointed for the next 1 (one) term of office.*
3. *Members of the Executive Board are elected by a selection committee formed by the President.*

Remunerasi Dewan Pengawas dan Badan Pelaksana

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.

Remuneration of Supervisory Board and Executive Board

Members of the Executive Board and members of the Supervisory Board receive income in accordance with their responsibilities and demands for professionalism required in carrying out their duties within the BPKH as stipulated in Presidential Regulation No. 49 of 2020 concerning Salaries or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of the Hajj Financial Management Agency.

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.

Procedure for Determining the Remuneration 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 through a Presidential Regulation by taking into account the applicable fairness level by taking into account the factors of fund management, assets, BPKH's financial condition and capability, inflation rate, and other relevant factors. These other relevant factors are generally accepted factors for determining the level of income at similar institutions or institutions that manage funds or assume responsibilities and workloads equivalent to the duties and functions of 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:

1. Honorarium
2. Hak keuangan lainnya yang terdiri dari:
   a. Tunjangan Perumahan
   b. Tunjangan Transportasi
   c. Tunjangan Hari Raya
   d. Tunjangan Cuti Tahunan
   e. Representasi
   f. Asuransi Jiwa dan Kecelakaan
   g. Fasilitas Kesehatan
   h. Tunjangan Asuransi Purna Jabatan
   i. Pendampingan Hukum
   j. Perjalanan Dinas

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.

Remuneration Structure of the Supervisory Board and Executive Board

The income of members of the Executive Board and members of the Supervisory Board consists of salaries or wages and other financial rights with the following details:

1. *Honorarium*
2. *Other financial rights consisting of:*
   a. *Housing Allowance*
   b. *Transportation Allowance*
   c. *Holiday allowance*
   d. *Annual Leave Allowance*
   e. *Representation*
   f. *Life and Accident Insurance*
   g. *Medical facility*
   h. *Post-Service Insurance Benefits*
   i. *Legal Assistance*
   j. *Official travel*

Indicators for Determining the Remuneration of the Supervisory Board and Executive Board

Determination of income is carried out by taking into account the level of fairness that applies by taking into account factors for managing funds, assets, financial conditions and capabilities of BPKH, inflation rates, and other factors relevant to similar institutions or institutions that manage funds or assume responsibilities and workloads commensurate with their duties and responsibilities. BPKH function.

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

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*).

Tugas-tugas Sekretariat DP sebagai berikut:

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. Mengkoordinasikan 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.

Duties of Secretariat of the Supervisory Board

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.

The duties of Secretariat of the Supervisory Board are as follows:

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.*

Tugas Pimpinan Sekretariat Dewan Pengawas

1. Memastikan Dewan Pengawas mematuhi peraturan perundang-undangan serta menerapkan prinsip-prinsip *Good Governance*
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
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

Duties of the Chairperson of the Secretariat of the Supervisory Board

1. *Ensure that the Supervisory Board complies with the laws and regulations and applies the principles of Good Governance*
2. *Provide information needed by the Supervisory Board on a regular basis or at any time when requested*
3. *Coordinate Committee members, if necessary in order to expedite the duties of the Supervisory Board*
4. *Develop and monitor the follow-up to the results of the meeting*
5. *Coordinate, monitor and control the speed, accuracy, and security of document flow distribution for the smooth running of the Supervisory Board's activities*
6. *Liaison officer of the Supervisory Board with other parties.*

Wewenang dan Kewajiban Pimpinan Sekretariat Dewan Pengawas

Dalam menjalankan fungsi dan tugasnya, sekretaris DP memiliki wewenang serta kewajiban yang melekat. Adapun wewenang dan kewajiban Sekretariat DP 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.

Authorities and Duties of the Chairperson of the Secretariat of the Supervisory Board

In carrying out its functions and duties, the DP secretary has the inherent authority and obligations. The powers and obligations of the DP Secretariat are as follows:

Authority

1. *Running systems and procedures for correspondence and archives within the authority of the Supervisory Board that has been determined by the Supervisory Board (DP).*
2. *Based on a written assignment letter from the Supervisory Board, the DP Secretary can access records or information about BPKH's employees, funds, assets and other resources related to the implementation of their duties.*
3. *Collecting data/information/explanation needed by the DP to relevant parties inside and outside the BPKH for the purposes of carrying out the duties of the DP.*

4. Menggunakan fasilitas-fasilitas kesekretariatan DP untuk melaksanakan tugas-tugasnya.

4. *Using DP secretarial facilities to carry out their duties.*

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

Responsibilities

1. *The Secretary of the DP shall report in writing the results of the assignment to the DP*
2. *The DP Secretary is obliged to maintain the confidentiality of BPKH documents, data and information, both obtained from internal and external parties and is only used for the benefit of his duties*

Pengembangan Kompetensi Sekretaris Dewan Pengawas

Competency Development Secretariat of the Supervisory Board

Nama *Name*	Pelatihan *Training*	Penyelenggara *Organizer*	Waktu dan Tempat *Time and Place*
Zulhendra,SE., MM,.,SE.,MM,.	Pelatihan *Macro Economic and Financial Market Analysis* *Macro Economic and Financial Market Analysis Training*	LPEM FEB UI - Jakarta	2021, Jakarta
	Certified Policy Management Profesional *Certified Policy Management Profesional*	PT Grajosa Resources – Jakarta	2021, Jakarta

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.

The 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 financial management.

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).

Legal Basis

The legal basis for the formation of the Audit Committee is in Law Number 34 of 2014 concerning Hajj Financial Management Article 32 paragraphs (4) and (5).

Pedoman Kerja Komite Audit

BPKH telah menyusun Peraturan Kepala Badan Pelaksana BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji, yakni 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.

Audit Committee Work Guidelines

BPKH has compiled Regulation of the Head of the BPKH Executive Board No. 9 of 2020 concerning the Working Guidelines for Committees under the Supervisory Board of the Hajj Financial 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.

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.

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 BPKH who have a background in competency and reputation of good accounting and finance and are able to act independently.

Keanggotaan Komite Audit per 31 Desember 2021 adalah sebagai berikut:

The membership of the Audit Committee as of December 31, 2021 is as follows:

Nama *Name*	Jabatan *Position*	Keahlian *Expertise*	Keterangan *Description*
Khasan Faozi, S.E., Ak., M.Si.	Ketua *Chairman*	Akuntansi *Accounting*	Dewan Pengawas *Supervisory Board*
Moh. Hatta, Ak., M.B.A.	Wakil Ketua *Vice-Chairman*	Keuangan *Finance*	Dewan Pengawas *Supervisory Board*
Dr. Yuslam Fauzi, S.E., M.B.A.	Wakil Ketua *Vice-Chairman*	Keuangan Syariah *Sharia Finance*	Dewan Pengawas *Supervisory Board*
Ismail	Anggota *Member*	Akuntansi dan Audit *Accounting and Audit*	Pihak Independen *Independent Party*
M. Sopian Hadianto	Anggota *Member*	Akuntansi dan Tata Kelola *Accounting and Governance*	Pihak Independen *Independent Party*
Nasermen	Anggota *Member*	Hukum, Manajemen Risiko *Legal, Risk Management*	Pihak Independen *Independent Party*
Irham Yusnadi	Anggota *Member*	Akuntansi, Audit dan Investigasi *Accounting, Audit and Investigation*	Pihak Independen *Independent Party*

Profil Anggota Komite Audit

Profil Khasan Faozi, S.E., Ak., M.Si., Moh. Hatta, Ak., M.B.A., dan Dr. Yuslam Fauzi, S.E., M.B.A. merupakan anggota Dewan Pengawas dan profil mereka dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profile of Audit Committee Members

Profiles of Khasan Faozi, S.E., Ak., M.Si., Moh. Hatta, Ak., M.B.A. and Dr. Yuslam Fauzi, S.E., M.B.A. are members of the Supervisory Board and their profiles can be seen in the Company Profile chapter of this annual report.

M Sopian Hadianto

Anggota Komite Audit
Member of Audit Committee

Usia *Age*	43 Tahun *43 years*
Domisili *Domicile*	Tangerang *Tangerang*
Riwayat Pendidikan *Education History*	• S1 Akunting, Universitas Gadjah Mada tahun 2001 • *S1 Accounting from Gadjah Mada University in 2001*
Riwayat Pekerjaan *Work Histroy*	• 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)* • *nternal Audit of PT Danareksa (Persero) (2011-2013)*
Keahlian *Expertise*	Akuntansi *Accounting*

Ismail

Anggota Komite Audit
Member of Audit Committee

Usia *Age*	48 Tahun *48 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Education History*	• D4 Akuntansi, Sekolah Tinggi Administrasi Negara tahun 1999 • S2 MIESP, Universitas Diponegoro tahun 2011 • *D4 Accounting, State Administration College 1999* • *Master of MIESP Diponegoro University in 2011*
Riwayat Pekerjaan *Work Histroy*	• Kepala Satuan Pengawas Intern BPKP (2017-2020) • Auditor Ahli Muda BPKP (1999-2017) • *Head of BPKP Internal Supervisory Unit (2017-2020)* • *BPKP Junior Expert Auditor (1999-2017)*
Keahlian *Expertise*	Akuntansi dan Audit *Accounting and Audit*

Nasermen

Anggota Komite Audit
Member of Audit Committee

Usia *Age*	49 Tahun *49 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Education History*	• S1 Fakultas Hukum Universitas Andalas tahun 1997 • S2 Magister Management Univertas Muhammadiyah tahun 2022 - sekarang • *S1 Faculty of Law Andalas University in 1997* • *Master's Degree in Management from Muhammadiyah University in 2022 - present*
Riwayat Pekerjaan *Work Histroy*	• Head of IBI/SME Financing Risk (Vice President) Bank Muamalat Indonesia (2017 – 2021) • Credit Manager dan Syariah Wholesale Business Expert Bank Danamon Syariah (2013 – 2017) • Branch Manager Cabang Surabaya, Bank BII Maybank (UUS) (2011-2013) • *Head of IB/SME Financing Risk (Vice President) Bank Muamalat Indonesia (2017 – 2021)* • *Credit Manager and Sharia Wholesale Business Expert at Bank Danamon Syariah (2013 – 2017)* • *Branch Manager Surabaya Branch, Bank BII Maybank (UUS) (2011-2013)*
Keahlian *Expertise*	Hukum, Manajemen Risiko *Law and Risk Management*

Irham Yusnadi

Anggota Komite Audit
Member of Audit Committee

Usia *Age*	43 Tahun *43 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Education History*	• S1 Akuntansi, Universitas Trisakti tahun 2003 • S2 Magister Manajemen, Universitas Indonesia 2007 • *S1 Accounting, Trisakti University in 2003* • *Masters Degree in Management, University of Indonesia 2007*
Riwayat Pekerjaan *Work Histroy*	• Anggota Komite Audit Badan Pengelola Keuangan Haji (BPKH) (Oktober 2021 – saat ini) • Kepala Departemen Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Anti Kecurangan, PT MNC Kapital Indonesia Tbk. (Desember 2020 – September 2021) • Kepala Departemen Investigasi, PT Bank Muamalat Tbk. (Agustus 2018 – November 2020) • Manager Senior Investigasi, PT Bank Maybank Indonesia Tbk. (Februari 2014 – Juli 2018) • Auditor, PT Bank Rakyat Indonesia (Persero) Tbk. (Januari 2009 – Januari 2014) • *Member of the Audit Committee of the Hajj Financial Management Agency (BPKH) (October 2021 – present)* • *Head of the Department of Anti-Money Laundering, Prevention of the Financing of Terrorism and Anti-Fraud, PT MNC Kapital Indonesia Tbk. (December 2020 – September 2021)* • *Head of the Investigation Department, PT Bank Muamalat Tbk. (August 2018 – November 2020)* • *Senior Investigation Manager, PT Bank Maybank Indonesia Tbk. (February 2014 – July 2018)* • *Auditor, PT Bank Rakyat Indonesia (Persero) Tbk. (January 2009 – January 2014)*
Keahlian *Expertise*	Akuntansi, Audit dan Investigasi *Accounting, Auditing and Investigation*

Independensi Anggota Komite Audit

Komite Audit menjalankan tugas dan tanggung jawabnya 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

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; does not have a share ownership relationship and also does 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 of the Audit Committee

1. *Carry out the governance of the Audit Committee's activities, including:*
   a. Prepare annual work plan
   b. Arrange the annual meeting schedule

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/*review* 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/*review* atas usulan rancangan rencana strategis dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
5. Melakukan telaah/*review* atas usulan rancangan RKAT dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
6. Melakukan telaah/*review* 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 ekstemal.
9. Melakukan telaah/*review* 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/*review* atas usulan pemindahtanganan atau penghapusan aset BPKH.
13. Melakukan evaluasi kineija Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan

c. Prepare minutes of meetings to be submitted to the Supervisory Board in the form of reports on the Audit Committee's periodic meetings
d. Making periodic reports and documentation of the activities of the Audit Committee

2. The Audit Committee provides recommendations to the Supervisory Board on the results of its examination, monitoring, and evaluation which include:
   a. Adequacy of the structure and implementation of the internal control system
   b. Procedures related to the process of preparing financial statements
   c. Conformity of the financial statements presented with generally accepted accounting principles
3. Conduct a review/review and examination of the accountability report for the implementation of Hajj Financial management, which includes but is not limited to financial reports and BPKH operational performance reports.
4. Conduct a review/review of the proposed strategic plan draft and its changes in financial aspects, performance targets, and compliance.
5. Conduct a review/review of the proposed RKAT draft and its changes in financial aspects, performance targets, and compliance.
6. Conduct a review/review of the accountability report on the implementation of Hajj Financial management periodically (monthly, quarterly, semester, and yearly).
7. Coordinate and harmonize the annual BPKH financial reports that have been audited by the BPK 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/review or inspection of the process of procurement of goods and/or services.
10. Assessing the performance of BPKH.
11. Monitoring the follow-up to relevant complaints or criticisms related to the management of Hajj Finance.
12. Conduct a review/review of the proposed transfer or write-off of BPKH assets.
13. Evaluate the performance of the Audit Committee independently and report the results to the

Pengawas setiap tahun.

14. Melakukan tugas lain yang berkaitan dengan pengawasan yang diberikan oleh Dewan Pengawas.

Supervisory Board every year.

14. *Perform other duties related to the supervision given by the Supervisory Board*

Rapat Komite Audit

Dalam Peraturan Kepala Badan Pelaksana 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 2021 Komite Audit telah mengadakan 24 (dua puluh empat) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

Audit Committee Meeting

In BPKH Regulation of the Head of the Executive Board Number 9 of 2020, it is stated that the Audit Committee may hold regular meetings at least 2 (two) times a month, led by the Chairman of the Committee or a representative in order to make decisions based on deliberation for consensus.

Throughout 2021 the Audit Committee has held 24 (twenty four) meetings with the following agenda and percentage of attendance:

Frekuensi Kehadiran
Attendance Frequency

Nama *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendance*	Persentase *Percentage*
Khasan Faozi, S.E., Ak., M.Si.	Ketua *Chairman*	24	23	95,8%
Moh. Hatta, Ak., M.B.A.	Wakit ketua *Vice-Chairman*	24	12	50,0%
Dr. Yuslam Fauzi, S.E., M.B.A.	Wakit ketua *Vice-Chairman*	24	14	58,3%
Zulhendra,SE.,MM,.	Anggota *Member*	24	23	95,8%
M. Sopian Hadianto	Anggota *Member*	24	23	95,8%
Ismail	Anggota *Member*	24	24	100,0%
Irham Yusnadi*	Anggota *Member*	4	4	100,0%
Nasermen*	Anggota *Member*	4	3	100,0%

* bergabung pada Oktober 2022

**Joined in October 2022*

Agenda Rapat
Meeting Agenda

No	Tanggal *Date*	Agenda *Agenda*
1	13 Januari 2021 *January 13, 2021*	Evaluasi Kinerja Bidang Audit Internal Tahun 2020 *Internal Audit Performance Evaluation 2020*
2	15 Januari 2021 *January 15, 2021*	Rapat koordinasi peluncuran WBS *WBS launch coordination meeting*
3	29 Januari 2021 *January 29, 2021*	1. Rapat Koordinasi Peluncuran WBS BPKH 2. Lain-lain. *1. BPKH WBS Launch Coordination Meeting* *2. Other*
4	4 Februari 2021 *February 4, 2021*	1. Rapat Koordinasi Penelahaan Pengadaan Kendaraan Operasional 2. Lain-lain. *1. Operational Vehicle Procurement Review Coordination Meeting* *2. Other*
5	5 Februari 2021 *February 5, 2021*	1. Koordinasi peluncuran Sistem Pelaporan Pelanggaran (WBS) BPKH 2. Lain-lain. *1. Launch Coordination of BPKH Violation Reporting System (WBS)* *2. Other*
6	11 Februari 2021 *February 11, 2021*	1. Evaluasi pelaksanaan program kemaslahatan; 2. Koordinasi pendampingan pelaksanaan audit BPK; dan 3. Lain-lain. *1. Evaluation of implementation on benefit programs;* *2. Coordination of assistance for implementation of BPK audit; and* *3. Other.*
7	16 Februari 2021 *February 16, 2021*	1. Pembahasan Laporan Pemeriksaan Awal terhadap Pengadaan Kendaraan Operasional; dan 2. Lain-lain. *1. Discussion of Preliminary Inspection Report on the Procurement of Operational Vehicles; and* *2. Other*
8	3 Maret 2021 *March 3, 2021*	1. Evaluasi pelaksanaan program kemaslahatan 2. Lain-Lain *1. Evaluation of implementation on benefit programs* *2. Other.*
9	22 Maret 2021 *March 22, 2021*	1. Pembahasan rancangan hasil audit pengadaan kendaraan dinas operasional tahun 2020-2021 2. Pembahasan Penilaian atas LP3KH Bulan Februari 2021 3. Lain-lain *1. Discussion of the draft audit results for the procurement of operational official vehicles for 2020-2021* *2. Discussion on the Assessment of LP3KH in February 2021* *3. Others*

No	Tanggal *Date*	Agenda *Agenda*
10	22 Maret 2021 *March 22, 2021*	1. Pembahasan rancangan hasil audit pengadaan kendaraan dinas operasional tahun 2020-2021 2. Pembahasan Penilaian atas LP3KH Bulan Februari 2021 3. Lain-lain *1. Discussion of the draft audit results for the procurement of operational official vehicles for 2020-2021* *2. Discussion on the Assessment of LP3KH in February 2021* *3. Others*
11	24 April 2021 *April 24, 2021*	1. Realisasi rencana kerja dan anggaran bidang Audit Internal hingga Februari 2021; 2. Progress tindak lanjut atas temuan auditor eksternal dan internal; dan 3. Lain-lain. *1. Work Plan Realization and budget for Internal Audit until February 2021;* *2. Advanced progress of findings on external and internal auditors; and* *3. Others*
12	15 April 2021 *April 15, 2021*	1. Pemantauan Tindak Lanjut Hasil Pemeriksaan; 2. Evaluasi Program Asuransi dan Peningkatan Mutu Audit Internal; 3. Realisasi berdasarkan rencana kerja dan anggaran; 4. Lain-lain. *1. Advanced Monitoring of Examination Results;* *2. Evaluation of Insurance Program and Internal Audit Quality Improvement;* *3. Realization based on work plan and budget;* *4. Others.*
13	22 April 2021 *April 22, 2021*	Konfirmasi Atas Hasil Audit Terhadap Pengadaan Kendaraan Operasional Tahun 2020 dan 2021 *Confirmation of Audit Results on Operational Vehicle Procurement in 2020 and 2021*
14	24 April 2021 *April 24, 2021*	1. Realisasi rencana kerja dan anggaran bidang Audit Internal hingga Februari 2021; 2. Progress tindak lanjut atas temuan auditor eksternal dan internal; dan 3. Lain-lain *1. Realization of work plan and budget for Internal Audit until February 2021;* *2. Progress of follow-up on the findings of external and internal auditors; and* *3. Others*
15	17 Juni 2021 *June 17, 2021*	1. Penyusunan RKAT Perubahan ke-2 2021 Anggota Dewan Pengawas Bidang Pengawasan Audit Internal; 2. Lain-lain. *1. Preparation for 2nd Amendment RKAT 2021 of Supervisory Board Members for Internal Audit Supervision;* *2. Other*

No	Tanggal *Date*	Agenda *Agenda*
16	26 Juni 2021 *June 26, 2021*	1. Penjelasan hasil Pemeriksaan atas Laporan Keuangan Badan Pengelola Keuangan Haji (BPKH) Tahun 2020; 2. Realisasi rencana kerja dan anggaran bidang Audit Internal hingga bulan Mei 2021; 3. Progress tindak lanjut atas temuan auditor eksternal dan internal; dan 4. Lain-lain. *1. Results Explanation of Hajj Financial Management Agency (BPKH) Audit 2020;* *2. Work Plan Realization and budget for Internal Audit until May 2021;* *3. Advanced Progress on findings of external and internal auditors; and* *4. Others*
17	6 Juli 2021 *July 6, 2021*	1. Rencana Integrasi WBS BPKH dengan sistem pencegahan KPK; dan 2. Lain-lain. *1. Integration Plan of BPKH WBS with KPK prevention system; and* *2. Other*
18	15 Juli 2021 *July 15, 2021*	1. Reviu RKAT-P2 Bidang Audit Internal; 2. Penyusunan Format Laporan Kinerja Bidang Badan Pelaksana kepada Dewan Pengawas; dan 3. Lain-lain. *1. Review of RKAT-P2 for Internal Audit;* *2. Compilation of Performance Report Format for Implementing Agency to Supervisory Board; and* *3. Others*
19	27 Juli 2021 *July 27, 2021*	1. Realisasi rencana kerja dan anggaran bidang Audit Internal selama Semester I 2021, dan rencana kegiatan Semester II Tahun 2021; 2. Progres tindak lanjut atas temuan auditor eksternal (BPK); dan 3. Lain-lain. *1. Work Plan Realization and budget for Internal Audit sector during Semester I 2021, and Semester II 2021 activity plans;* *2. Advanced progress on findings of external auditor (BPK); and* *3. Others.*
20	20 September 2021 *September 20, 2021*	Pembahasan Rancangan Laporan Penelitian Awal atas Proses Pelaksanaan Investasi BPKH pada The Awqaf Properties Investment Fund (APIF) Tahap II Tahun 2021 *Discussion on Initial Research Report Draft of BPKH Investment Implementation Process at The Awqaf Properties Investment Fund (APIF) Phase II 2021*
21	13 Oktober 2021 *October 13, 2021*	Pembahasan hasil Audit Khusus atas pertanyaan dalam WBS pada proses rekrutmen pegawai BPKH tahun 2021 *Discussion of Special Audit Results on questions in WBS for 2021 BPKH employee recruitment process*
22	26 Oktober 2021 *October 26, 2021*	Pembahasan SOP dan piagam Komite Audit *Discussion of SOP and Audit Committee charter*
23	12 November 2021 *November 12, 2021*	Evaluasi Kinerja Bidang Audit Internal Triwulan 3 Tahun 2021 *Performance Evaluation of Internal Audit Quarter 3 of 2021*

No	Tanggal *Date*	Agenda *Agenda*
24	22 Desember 2021 *December 22, 2021*	1. PAT 2022 2. Perubahan Piagam dan Pedoman Audit Internal 3. Pemantauan tindak lanjut rekomendasi auditor internal dan eksternal 4. Pemantauan penyelesaian kerugian negara di BPKH 5. Realisasi RKAT Desember 2021 dan prognosa tahun 2021 6. Lain-lain. *1. PAT 2022;* *2. Internal Audit Charter and Guidelines Changes;* *3. Advanced Monitoring recommendations of internal and external auditors;* *4. Monitoring the settlement of state losses at BPKH;* *5. Realization of RKAT in December 2021 and prognosis in 2021;* *6. Others*

Laporan Pelaksanaan Kerja Komite Audit

Sepanjang tahun 2021, Komite Audit telah melakukan kegiatan sebagai berikut:

Audit Committee Work Implementation Report

Throughout 2021, the Audit Committee has carried out the following activities:

No.	Laporan Pelaksanaan Kerja *Work Implementation Report*
1	Kegiatan *Monitoring* atas Penyusunan Pedoman Audit Khusus Tahun 2021 *Monitoring Activities on the Preparation of Special Audit Guidelines for 2021*
2	Kegiatan Pengawasan Pendampingan Pemeriksaan Auditor Eksternal Tahun 2021 *External Auditor Audit Assistance Supervision Activities in 2021*
3	Kegiatan *Monitoring* atas Tindak Lanjut Hasil Pemeriksaan *Monitoring Activities on Follow-up on Examination Results*
4	Kegiatan *Monitoring* atas Tindak Lanjut Hasil Pemeriksaan *Whistleblowing System Implementation and Monitoring Activities in 2021*
5	Kegiatan Pelaksanaan dan *Monitoring Whistleblowing System* Tahun 2021 *Monitoring Activities for the Management of the State Loss Settlement Team in 2021*
6	Kegiatan Evaluasi Kinerja Bidang Audit Internal Tahun 2021 *Internal Audit Performance Evaluation Activities in 2021*
7	Kegiatan *Monitoring* atas Program Kemaslahatan Tahun 2021 *Monitoring Activities for Benefits Programs in 2021*
8	Kegiatan Reviu LP3KH *LP3KH Review Activities*

Program Pengembangan Kompetensi Komite Audit

BPKH memberikan kesempatan kepada anggota Komite Audit untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang diberikan secara in house maupun pihak eksternal. Pada tahun 2021, Komite Audit mengikuti pelatihan sebagai berikut:

Audit Committee Competency Development Program

BPKH provides 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*	Pelatihan *Training*	Penyelenggara *Organizer*	Waktu dan Tempat *Time and Place*
Zulhendra,SE.,MM,.	Certification in Audit Committee Practice *Certification in Audit Committee Practice*	IKAI	2021, Jakarta
M. Sopian Hadianto	Certification in Audit Committee Practice *Certification in Audit Committee Practice*	IKAI	2021, Jakarta
Ismail	Certification in Audit Committee Practice *Certification in Audit Committee Practice*	*IKAI*	2021, Jakarta

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 2021 dianggap baik dengan memberikan laporan, informasi, serta melakukan komunikasi dengan anggota Dewan Pengawas terkait fungsi pengawasan akan sistem pengendalian intern dan efektivitas auditor intern maupun Badan Pengawas 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 for efforts 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 2021 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 Supreme Audit Agency.

Komite Manajemen Risiko dan Syariah

Risk Mangement and Sharia Committee

Dewan Pengawas dibantu oleh Komite Manajemen Risiko dalam hal pemberian pertimbangan, pendapat dan rekomendasi kepada Badan Pelaksana. Pembentukan Komite Manajemen Risiko pada awalnya bernama Komite Pemantau Risiko dan Kepatuhan Syariah, berdasarkan Peraturan BPKH Nomor 3 Tahun 2018 Tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH. Kemudian mengalami perubahan nama menjadi Komite Manajemen Risiko dan Syariah pada akhir tahun 2018.

The Supervisory Board is assisted by the Risk Management Committee in providing considerations, opinions and recommendations to the Executive Board. The establishment of the Risk Management Committee was originally named the Risk Monitoring and Sharia Compliance Committee, based on BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and BPKH Integrity Pact. Then it changed its name to the Risk Management and Sharia Committee at the end of 2018.

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.

Legal basis

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and BPKH Integrity Pact and updated in BPKH Regulation No. 9 of 2020 concerning Guidelines for the Work of Committees under the Supervisory Board of the Hajj Financial Management Agency.

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. Dalam salah satu lampirannya mencantumkan 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.

Risk Management Committee and Sharia Working Guidelines

BPKH has compiled BPKH Regulation No. 9 of 2020 concerning the Work Guidelines for Committees under the Supervisory Board of the Hajj Financial Management Agency, which in one of the attachments includes an explanation of the Risk Management and Sharia Committee. The contents of the regulation contain the functions, authorities, duties, responsibilities, rules for appointing committee members and meeting rules.

Komposisi Keanggotaan

Keanggotaan Komite Manajemen Risiko dan Syariah ditetapkan oleh Dewan Pengawas, diketuai oleh Dewan Pengawas yang membidangi hal-hal terkait manajemen risiko dengan anggota yang memiliki latar belakang kemampuan dan reputasi manajemen risiko yang baik dan mampu bertindak independen.

Membership Composition

The membership of the Risk Management and Sharia Committee is determined by the Supervisory Board, chaired by the Supervisory Board in charge of matters related to risk management, with members who have a good risk management background and reputation and are able to act independently.

No	Nama *Name*	Jabatan *Position*
1	Moh. Hatta, Ak., M.B.A.	Ketua merangkap Anggota (unsur Dewan Pengawas) *Chairman concurrently Member (element of the Supervisory Board)*
2	Dr. K.H. Marsudi Syuhud	Anggota (*alternate* 1 - unsur Dewan Pengawas) *Member (alternate 1- element of the Supervisory Board)*
3	Khasan Faozi, S.E., Ak., M.Si.	Anggota (*alternate* 2 - unsur Dewan Pengawas) *Member (alternate 2- element of the Supervisory Board)*
4	Faris Kasenda	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) *Member (equivalent to Head of Non-Supervisory Board Division)*
5	Sri Wiyana	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) *Member (equivalent to Head of Non-Supervisory Board Division)*
6	Budi Prasetyo	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) *Member (equivalent to Head of Non-Supervisory Board Division)*
7	Suryo Tri Utomo	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) *Member (equivalent to Head of Non-Supervisory Board Division)*

Profil Anggota Komite Manajemen Risiko dan Syariah

Profil Moh. Hatta, Ak., M.B.A., Dr. K.H. Marsudi Syuhud dan Khasan Faozi, S.E., Ak., M.Si. dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

Profile of Risk Management and Sharia Committee Members

The profiles of Moh. Hatta, Ak., M.B.A., Dr. K.H. Marsudi Syuhud and Khasan Faozi, S.E., Ak., M.Si. can be seen in the Company Profile chapter of this Annual Report.

Faris Kasenda

Anggota Komite Manajemen Risiko dan Syariah
Member of the Risk Management and Sharia Committee

Usia *Age*	39 Tahun *39 years*
Domisili *Domicile*	Tangerang Selatan *South Tangerang*
Riwayat Pendidikan *Educational Background*	• S1 Accounting, Universitas Indonesia (2004) • S2 Keuangan, Universitas Indonesia (2005) • S3 Keuangan, Universitas Persada Indonesia (2015) • *S1 Accounting, University of Indonesia (2004)* • *Master's Degree in Finance, University of Indonesia (2005)* • *Doctoral Degree in Finance, University of Persada Indonesia (2015)*
Riwayat Pekerjaan *Work History*	• 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*	38 Tahun *38 years*
Domisili *Domicile*	Tangerang Selatan *South Tangerang*
Riwayat Pendidikan *Educational Background*	S1 Teknik Pertanian, Fakultas Teknologi Pertanian, Institut Pertanian Bogor (2004) *S1 Agricultural Engineering, Faculty of Agricultural Technology, Bogor Agricultural University (2004)*
Riwayat Pekerjaan *Work History*	• Pengawas Internal, Komisi Pemberantasan Korupsi (2013-2018) • IT Auditor Bank Syariah Mandiri (2008-2013) • *Internal Supervisor , 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 *Age*	38 Tahun *38 years*
Domisili *Domicile*	Jakarta
Riwayat Pendidikan *Educational Background*	S1 Ekonomi, Universitas Padjadjaran (2005) *S1 Economics, Padjadjaran University (2005)*
Riwayat Pekerjaan *Work History*	• Portfolio & Process Improvement Head Panin Dubai Syariah Bank (2017-2018) • Deputy Head RCS Secured Loan (Mortgage, Wealth & Staff Loan) Hongkong and Shanghai Bank Corporation (HSBC) (2015-2017) • Manager Risk Assessment and Verification Secured and Loan Hongkong and Shanghai Bank Corporation (HSBC) (2011-2015) • *Portfolio & Process Improvement Head of Panin Dubai Syariah Bank (2017-2018)* • *Deputy Head of RCS Secured Loan (Mortgage, Wealth & Staff Loan) Hongkong and Shanghai Bank Corporation (HSBC) (2015-2017)* • *Manager Risk Assessment and Verification Secured and Loan Hongkong and Shanghai Bank Corporation (HSBC) (2011-2015)*
Keahlian *Expertise*	Manajemen Risiko *Risk management*

Suryo Tri Utomo

Anggota Komite Manajemen Risiko dan Syariah
Member of the Risk Management and Sharia Committee

Usia *Age*	41 Tahun *41 years*
Domisili *Domicile*	Jakarta
Riwayat Pendidikan *Educational Background*	• S1 Ekonomi, Universitas Pancasila (2002) • Magister Manageemnt, Universitas Indonesia (2008) • *S1 Economics, University of Pancasila (2002)* • *Master of Management, University of Indonesia (2008)*
Riwayat Pekerjaan *Work History*	• Senior Managing Partner BW Kapital (2020 – 2021) • Vice President, Indonesia Eximbank (2020) • Head of Sharia Business, IndonesiaExmibank (2019 – 2020) • Head of Special Asset Management, Indonesia Eximbank (2018 – 2019) • *Senior Managing Partner of BW Kapital (2020 – 2021)* • *Vice President, Indonesia Eximbank (2020)* • *Head of Sharia Business, IndonesiaExmibank (2019 – 2020)* • *Head of Special Asset Management, Indonesia Eximbank (2018 – 2019)*
Keahlian *Expertise*	Keuangan Syariah *Sharia Finance*

Independensi Anggota Komite Manajemen Risiko dan Syariah

Komite Manajemen Risiko dan Syariah menjalankan tugas dan tanggung jawabnya 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.

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; does not have a share ownership relationship and also does not serve as an administrator of political parties, officials and government. Risk Management and Sharia Committees from outside BPKH do not have personal interests/relationships that can cause negative impacts and conflict of interest with the Agency.

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 *review* 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.
8. Merencanakan program kerja tahunan Komite dengan berkordinasi dengan Ketua Dewan Pengawas;
9. Mengelola sumbder daya untuk melaksanakan program kerja Komite sesuai tenggat waktu yang telah ditetapkan;
10. Melakukan pertemuan berkala, guna membahas proses pengawasan yang telah dilakjukan dan rencana tindakan ke depan;
11. Menyampaikan laporan berkala tentang pelaksanaan program kerja Komite kepada Dewan Pengawas;

Duties and Responsibilities of the Risk Management and Sharia Committee

All members of the Risk Management and Sharia 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. *Reviewing BP's 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 implementing risk management and ensuring BP's compliance with the application of Sharia principles in the implementation of BPKH operational activities;*
3. *To evaluate the risk assessment used by BPKH and provide suggestions for further refinement*
4. *Reviewing the suitability of risk management policies and implementation of Sharia principles with their implementation;*
5. *Monitored BPKH's risk profile and the effectiveness of its mitigation plans, either referring to the Strategic Plan or the RKAT;*
6. *Reviewing the results of measuring the maturity level of risk management;*
7. *Ensure that there is a reliable evaluation procedure for strategic risks;*
8. *To plan 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 program according to the predetermined deadlines;*
10. *Hold 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. Secara *periodic* melakukan pengkajian dan menelaah kelengkapan *Charter* (Pedoman Kerja) dan memberikan rekomendasi kepada Dean Pengawas atas penyesuaian-penyesuaian yang diperlukan;dan
13. Melaksanakan tugas-tugas lainnya sesuai dengan kelayakan dan praktik terbaik (*best practices*) dan berdasarkan kebijakan yang digariskan oleh Dewan Pengawas

12. *Periodically conduct studies and review the completeness of the Charter (Work Guidelines) and provide recommendations to the Supervisory Dean for the necessary adjustments; and*
13. *Carry out other tasks in accordance with feasibility and best practices and based on policies outlined 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 2021 Komite Manajemen Risiko dan Syariah telah mengadakan 57 (lima puluh tujuh) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

Risk Management and Sharia Committee Meetings

In accordance with BPKH Regulation No.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 57 (fifty seven)meeting times with the following agenda and attendance percentage:

Frekuensi Kehadiran
Attendance Frequency

Nama *Name*	Jabatan *Position*	Jumlah rapat *Number of meetings*	Kehadiran *Attendance*	Persentase *Percentage*
Moh. Hatta, Ak., M.B.A.	Ketua *Chairman*	57	56	98%
Dr. K.H. Marsudi Syuhud	Anggota *Member*	57	50	88%
Khasan Faozi, S.E., Ak., M.Si.	Anggota *Member*	57	55	95%
Faris Kasenda	Anggota *Member*	57	56	98%
Sri Wiyana	Anggota *Member*	57	56	98%
Budi Prasetyo	Anggota *Member*	57	55	95%
Suryo Tri Utomo	Anggota *Member*	17	16	94%

Agenda Rapat
Meeting Agenda

No	Tanggal *Date*	Agenda *Agenda*
1	04 Januari 2021 *January 04, 2021*	1. Pembahasan Rencana Kerja dan Anggaran KMRS 2021 2. Evaluasi Kinerja 2020 3. Lain-lain. *1. Discussion of Work Plan and Budget for KMRS 2021* *2. Performance Evaluation 2020* *3. Others.*
2	13 Januari 2021 *January 13, 2021*	1. Penyampaian Usulan Rencana Investasi Tahunan (RIT) 2021 untuk Penilaian dan Persetujuan Dewan Pengawas; 2. Refreshment Pengajuan Investasi Lainnya di IsDB; 3. Pembahasan ABK (Analisa Beban Kinerja) KMRS; 4. Permohonan Masukan Atas Amandemen PBPKH No 1 tahun 2019;dan 5. Lain-lain: Persiapan Ragab Kamis, 14 Januari 2021 *1. Submission of Annual Investment Plan (RIT) Proposal 2021 for Supervisory Board Assessment and Approval;* *2. Refreshment of Other Investment Submissions in IsDB;* *3. Discussion of ABK (Performance Load Analysis) KMRS;* *4. Application for Input on Amendment to PBPKH No. 1 of 2019; and* *5. Others: Physical Preparation on Thursday, January 14, 2021*
3	18 Januari 2021 *January 18, 2021*	1. Refreshment Pengajuan Investasi Lainnya di IsDB; 2. Permohonan Masukan Atas Amandemen PBPKH No 1 tahun 2019; dan 3. Lain-lain *1. Discussion of ABK (Performance Load Analysis) KMRS;* *2. Application for Input on Amendment to PBPKH No. 1 of 2019; and* *3. Others.*
4	01 Februari 2021 *February 01, 2021*	1. Permohonan Persetujuan Penempatan Dana Setoran Awal Haji Reguler dalam Mata Uang Rupiah Sebesar Rp960.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 2. Lain-lain: (Sidra Capital) *1. Application for Approval of Regular Hajj Initial Deposit Funds Placement in Rupiah Currency with the amount of IDR960,000,000,000.00 through the Placement Auction Mechanism;* *2. Others: (Sidra Capital)*
5	11 Februari 2021 *February 11, 2021*	1. Pembahasan Program Kerja Dalam Rangka Pengawasan Tindak Lanjut Rekomendasi KMRS atas Usulan Investasi dan Penempatan 2. Lain-lain. *1. Discussion of Work Programs for Supervision Follow-up to KMRS Recommendations on Investment and Placement Proposals* *2. Others.*

No	Tanggal *Date*	Agenda *Agenda*
6	17 Februari 2021 *February 17, 2021*	1. Pembahasan atas Pengajuan Persetujuan dan Penilaian Rencana Investasi Tahunan (RIT) 2021 2. Permohonan Persetujuan Prinsip atas Usulan Investasi Langsung pada PT Bank Muamalat Indonesia Tbk; 3. Permohonan Persetujuan Dewan Pengawas atas Usulan Project APIF Tahap 2 4. Lain-lain: *1. Discussion on Application for Approval and Assessment Annual Investment Plan (RIT) 2021* *2. Application for Approval in Principle on Direct Investment Proposal to PT Bank Muamalat Indonesia Tbk;* *3. Application for Approval of Supervisory Board on Proposal for Project APIF Phase 2* *4. Others:*
7	23 Februari 2021 *February 23, 2021*	1. Pembahasan Jawaban BP atas Tanggapan Dewan Pengawas atas Permohonan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi Al Qaid Transportation Company; 2. Pembahasan Jawaban BP atas Tanggapan Permohonan Penilaian kembali untuk Persetujuan Investasi pada Sidra Capital Company 3. Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan Underlying Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) Tahun 2020 4. Lain-lain: *1. Discussion of BP's Response to Supervisory Board's Response to Other Investment Requests in the Form of Financing to Saudi Al Qaid Transportation Company;* *2. Discussion of BP's Responses to Reassessment Requests for Investment Approval in Sidra Capital Company* *3. Application for Approval of Investment RDSPT PNM Micro Financing BUMN Proposal with Underlying Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) in 2020* *4. Others:*
8	26 Februari 2021 *February 26, 2021*	1. Pemaparan *Draft* Konsep *Risk Appetite* dan *Risk Tolerance* BPKH 2. Lain-lain *1. Presentation of Concept Draft of Risk Appetite and Risk Tolerance BPKH* *2. others*
9	03 Maret 2021 *March 03, 2021*	1. Refreshment Hasil Kajian Risiko atas Permohoan Investasi pada RDSPT PNM; dan 2. Lain-lain: (*update* data terkait Pengajuan Investasi pada Proyek APIF tahap 2) *1. Refreshment of Risk Assessment Results on Investment Applications in RDSPT PNM; and* *2. Others: (update data related to Investment Submission in APIF Project phase 2)*

No	Tanggal *Date*	Agenda *Agenda*
10	05 Maret 2021 *March 05, 2021*	1. Pemaparan *Draft* Konsep *Risk Appetite* dan *Risk Tolerance* BPKH 2. Lain-lain. *1. Presentation of Concept Draft of Risk Appetite and Risk Tolerance BPKH* *2. others*
11	15 Maret 2021 *March 15, 2021*	1. Pembahasan atas Permohonan Masukan Terhadap Rancangan Peraturan Badan Pengelola Keuangan Haji Tentang Tata Cara dan Bentuk Investasi Langsung dan Investasi Lainnya Dalam Negeri; dan 2. Lain-lain. *1. Discussion on Requests for Input on Draft Hajj Financial Management Agency about Procedures and Forms of Direct Investment and Other Domestic Investments; and* *2. Other*
12	22 Maret 2021 *March 22, 2021*	1. Pembahasan atas Permohonan Persetujuan Usulan Investasi Rekening Emas; dan 2. Lain-lain. (*Up-date* Hasil Riviu atas Rancangan PBPKH ILAL DN) *1. Discussion on Application for Approval of Proposed Gold Account Investment; and* *2. Others. (Results update of PBPKH ILAL DN Draft review)*
13	31 Maret 2021 *March 31, 2021*	1. Pembahasan atas Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama BPS BPIH 2. Pembahasan atas Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiahsebesar Rp622.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 3. Pembahasan atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp142.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan 4. Lain-lain. *1. Discussion on Application for Approval of Cooperation Agreement BPS BPIH Extension* *2. Discussion on the Application for Approval for Placement of Initial Deposit Funds in Rupiah Currency amounting to IDR622,000,000,000.00 through the Placement Auction Mechanism;* *3. Discussion on the Application for Approval for Placement of Funds with Benefit Value in Rupiah Currency amounting to IDR142,000,000,000.00 through the Placement Auction Mechanism; and* *4. Others.*

No	Tanggal *Date*	Agenda *Agenda*
14	15 April 2021 *April 15, 2021*	1. Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama BPS BPIH; 2. Permohonan Persetujuan Usulan Perubahan Produk Penempatan atas Perpanjang Penempatan Dana Setoran Awal Haji Reguler Hasil Lelang; dan 3. Lain-lain. *1. Application for Approval of BPS BPIH Cooperation Agreement Extension;* *2. Application for Approval of Changes in Placement Products Proposal for Extending the Placement of Regular Hajj Initial Deposits from Auction Results; and* *3. Others.*
15	16 April 2021 *April 16, 2021*	1. Permohonan Persetujuan atas Usulan Investasi Langsung pada PT Bank Muamalat Indonesia Indonesia Tbk; 2. Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama BPS BPIH; 3. Permohonan Persetujuan Usulan Perubahan Produk Penempatan atas Perpanjang Penempatan Dana Setoran Awal Haji Reguler Hasil Lelang; dan 4. Lain-lain. *1. Application for Approval of Direct Investment Proposal in PT Bank Muamalat Indonesia Indonesia Tbk;* *2. Application for Approval of BPS BPIH Cooperation Agreement Extension;* *3. Application for Approval of Changes in Placement Products Proposal for Extending the Placement of Regular Hajj Initial Deposits from Auction Results; and* *4. Others.*
16	19 April 2021 *April 19, 2021*	1. Pemaparan Hasil Kajian Risiko BP Bidang Manajemen Risiko atas Usulan Investasi Langsung Pada PT Bank Muamalat Indonesia oleh Anggota Badan Pelaksana Bidang Manajemen Risiko; 2. Lanjutan Pembahasan atas Usulan Investasi Langsung pada PT Bank Muamalat, Tbk. 3. Lain-lain. *1. Presentation of BP Risk Study Results in the Risk Management Sector on Proposed Direct Investment in PT Bank Muamalat Indonesia by Implementing Agency Members for Risk Management;* *2. Continuation of the discussion on Direct Investment Proposal in PT Bank Muamalat, Tbk.* *3. Others.*

No	Tanggal *Date*	Agenda *Agenda*
17	23 April 2021 *April 23, 2021*	1. Pembahasan Kajian Risiko atas Permohonan Persetujuan Pengalihan Aset dan *Redemption* Reksa dana dalam rangka pelaksanaan UU No. 11 Tahun 2020 tentang Cipta Kerja; 2. Pembahasan Kajian Risiko atas Permohonan Persetujuan Rencana Investasi pada Sedco Capital; dan 3. Lain-lain. *1. Discussion for Risk Study on Applications of Asset Transfer and Redemption of Mutual Funds Proposal in order to implementing Law No. 11 of 2020 about Job Creation;* *2. Discussion for Risk Study on Application for Investment Plan Approval at Sedco Capital; and* *3. Others.*
18	26 April 2021 *April 26, 2021*	1. Pembahasan Lanjutan Kajian Risiko atas Permohonan Investasi langsung pada Bank Muamalat Indonesia. 2. Lain-lain. *1. Advanced Discussion of Risk Assessment on Application for Direct Investment at Bank Muamalat Indonesia.* *2. Others.*
19	27 April 2021 *April 27, 2021*	1. Pembahasan Lanjutan Kajian Risiko atas Permohonan Investasi langsung pada Bank Muamalat Indonesia. 2. Lain-lain. *1. Advanced Discussion of Risk Assessment on Application for Direct Investment at Bank Muamalat Indonesia.* *2. Others.*
20	03 Mei 2021 *May 03, 2021*	1. Pembahasan Jawaban Pertanyaan Ketua Dewas atas Kajian Risiko KMRS atas Permohonan Investasi langsung pada Bank Muamalat Indonesia. 2. Pembahasan atas Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Penambahan Kelonggaran Tarik Pembiayaan Yang Diterima (PYD) Bank Jambi - UUS 3. Lain-lain – *Update* Jawaban BP atas Surat tanggapan KMRS atas usulan Investasi Rekening Emas. *1. Discussion for Answers on Questions from the Chair of Council on Application of KMRS Risk Study for Direct Investment at Bank Muamalat Indonesia.* *2. Discussion on Application for Approval Lowering of Yield Expectations and the Addition of Allowance for Withdrawal of Financing Received (PYD) Approval for Bank Jambi - UUS* *3. Others – Update on BP's response to KMRS' response to the Gold Account Investment proposal.*

No	Tanggal *Date*	Agenda *Agenda*
21	06 Mei 2021 *May 06, 2021*	1. Pembahasan atas Permohonan Persetujuan Rencana Investasi pada Al Deafah International Group; dan 2. Lain-lain – *Update* Jawaban BP atas Surat tanggapan KMRS atas usulan Investasi Rekening Emas. *1. Discussion on Application for Approval of Investment Plan at Al Deafah International Group; and* *2. Others – Update on BP's response to KMRS' response letter to the Gold Account Investment proposal.*
22	19 Mei 2021 *May 19, 2021*	1. Pembahasan atas Permohonan Persetujuan atas Usulan Investasi Pada Project APIF Tahap 2; dan 2. Lain-lain. *1. Discussion on Application for Approval of Proposed Investment in the Phase 2 APIF Project; and* *2. Others.*
23	31 Mei 2021 *May 31, 2021*	1. Permohonan Persetujuan Rencana Investasi pada Al Deafah International Group; 2. Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah PT Permodalan Nasional Madani (Persero); dan 3. Lain-lain *1. Application for Investment Plan Approval at Al Deafah International Group;* *2. Application for Approval of Investment RDSPT PNM Micro Financing BUMN Proposal with Underlying Sukuk Mudharabah PT Permodalan Nasional Madani (Persero); and* *3. Others*
24	02 Juni 2021 *June 02, 2021*	1. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; 2. Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp21 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat dan Penyerapan Likuiditas Tahun 2021); dan 3. Lain-lain *1. Discussion on Application for Approval Initial Deposit Funds Placement in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah;* *2. Application for BPKH Investment Approval on IDR21 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value and Liquidity Absorption in 2021; and* *3. Others*

No	Tanggal *Date*	Agenda *Agenda*
25	08 Juni 2021 *June 08, 2021*	1. Pembahasan Permohonan Rencana Investasi Pada Sedco Capital; 2. Pembahasan Permohonan Persetujuan atas Perpanjangan Perjanjian Kerja Sama (PKS) dan Penambahan Fungsi BPS BPIH berdasarkan Data Keuangan Triwulan IV Tahun 2020 (*Audited*); 3. Pembahasan Permohonan Persetujuan atas Usulan Investasi Lainnya dalam bentuk Pembiayaan Modal Kerja Pengadaan Sarana Deteksi Virus COVID-19 (GeNose C19) pada PT Indofarma Global Medika; dan 4. Lain-lain *1. Discussion on Application for Investment Plan at Sedco Capital;* *2. Discussion on Application for Extension of Cooperation Agreement (PKS) Approval and Additional Functions of BPS BPIH based on Financial Data Quarter IV Year 2020 (Audited);* *3. Discussion on Application for Approval of Other Investment Proposals in the form of Working Capital Financing for the Procurement of COVID-19 Virus Detection Facilities (GeNose C19) at PT Indofarma Global Medika; and* *4. Others*
26	14 Juni 2021 *June 14, 2021*	1. Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Risiko Periode Januari – Mei 2021; dan 2. Lain-lain. *1. Performance Evaluation of Implementing Agency for Risk Management in Period January – May 2021; and* *2. Others.*
27	09 Juni 2021 *June 09, 2021*	1. Pembahasan Permohonan Persetujuan atas Usulan Investasi Lainnya dalam bentuk Pembiayaan Modal Kerja Pengadaan Sarana Deteksi Virus COVID-19 (GeNose C19) pada PT Indofarma Global Medika; dan 2. Lain-lain *1. Discussion on Application for Approval of Other Investment Proposals in the form of Working Capital Financing for the Procurement of COVID-19 Virus Detection Facility (GeNose C19) at PT Indofarma Global Medika; and* *2. Others*
28	15 Juni 2021 *June 15, 2021*	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2021 Guna Menjaga Porsi Portofolio Investasi & Pencapaian Target Nilai Manfaat Tahun 2021; dan 2. lain-lain *1. Discussion on Application for BPKH Investment Approval for Sukuk Corporate of PT PP (Persero), Tbk in 2021 to Maintain Investment Portfolio Portion & Achievement of Target Value of Benefits in 2021; and* *2. others*

No	Tanggal *Date*	Agenda *Agenda*
29	17 Juni 2021 *June 17, 2021*	1. Pembahasan Permohonan Persetujuan Investasi pada PT Bank Muamalat Indonesia Tbk; dan 2. Lain-lain *1. Discussion on Application for Investment Approval at PT Bank Muamalat Indonesia Tbk; and* *2. others*
30	22 Juni 2021 *June 22, 2021*	1. Pembahasan Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT Sarana Multigriya Finansial (SMF); 2. Pembahasan Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT PNM (Persero); 3. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan 4. Lain-lain *1. Discussion on Application for Approval of Sustained Mudharabah Sukuk Investment Proposal for PT Sarana Multigriya Finansial (SMF);* *2. Discussion on Application for Approval of Sustainable Sukuk Mudharabah Investment Proposal of PT PNM (Persero);* *3. Discussion on Application for Approval of Initial Deposit Funds Placement in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* *4. Others*
31	05 Juli 2021 *July 05, 2021*	1. Pembahasan Permohonan Usulan Investasi pada PT BMI; dan 2. Lain-lain *1. Discussion on Application for Investment Proposal at PT BMI; and* *2. Others*
32	21 Juli 2021 *July 21, 2021*	1. Pembahasan Permohonan Persetujuan Penetapan PT Bank Aladin Syariah Tbk sebagai BPS BPIH Fungsi Penerima; dan 2. Lain-lain *1. Discussion on Application for Appointment Approval of PT Bank Aladin Syariah Tbk as BPS BPIH Recipient Function; and* *2. Others*

No	Tanggal *Date*	Agenda *Agenda*
33	29 Juli 2021 *July 29, 2021*	1. Permohonan Penilaian kembali untuk Persetujuan Usulan Investasi pada Sidra Capital; 2. Permohonan Persetujuan Usulan Investasi Dalam Bentuk Sukuk Diyar Al Muharraq sebesar USD20.000.000 melalui Kuwait Finance House (K.S.C.P); dan 3. Lain-lain *1. Application of Revaluation for Proposed Investment Approval in Sidra Capital;* *2. Application of Investment Proposal Approval in the form of Sukuk Diyar Al Muharraq amounting to USD20,000,000 through Kuwait Finance House (K.S.C.P); and* *3. Others*
34	04 Agustus 2021 *August 04, 2021*	1. Pembahasan Usulan Revisi Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2021; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; dan 3. Lain-lain *1. Discussion on Proposed Revision of Annual Investment Plan (RIT) for Securities and Gold Investment in 2021;* *2. Discussion on Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000.00 through the Request Mechanism for Placement of Funds for Bank Mega Syariah; and* *3. Others*
35	19 Agustus 2021 *August 19, 2021*	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp10 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021; dan 2. Lain-lain *1. Discussion of Application for BPKH Investment Approval on IDR10 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021; and* *2. Others*

No	Tanggal *Date*	Agenda *Agenda*
36	31 Agustus 2021 *August 31, 2021*	1. Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Perubahan Fasilitas dari PYD menjadi Deposito Mudharabah Muqayyadah pada PT Bank NTB Syariah; 2. Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp75.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan 3. Lain-lain *1. Application for Approval of the Proposed Lowering of Yield Expectations and Change of Facilities from PYD to Mudharabah Muqayyadah Deposits at PT Bank NTB Syariah;* *2. Application for Approval of Placement of Funds with Benefit Value in Rupiah Currency amounting to IDR75,000,000,000.00 through Placement Auction Mechanism; and* *3. Others*
37	03 September 2021 *September 03, 2021*	1. Pembahasan Permohonan Persetujuan Investasi Sukuk Ijarah PT Polytama Propindo; 2. Pembahasan Permohonan Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap I Tahun 2021; dan 3. Lain-lain. *1. Discussion on Application for Approval of PT Polytama Propindo's Sukuk Ijarah Investment;* *2. Discussion on application for approval for 2021 SBSN Phase I Execution Deadline; and* *3. Other.*
38	08 September 2021 *September 08, 2021*	1. Pembahasan Tanggapan Badan Pelaksana atas Tanggapan Dewan Pengawas terkait Permohonan Persetujuan Rencana Investasi pada Sedco Capital; dan 2. Lain-lain. *1. Discussion for Response of Implementing Agency to Response of Supervisory Board regarding to Application for Approval of Investment Plan at Sedco Capital; and* *2. Other.*
39	09 September 2021 *September 09, 2021*	1. Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Risiko Kuartal II 2021; dan 2. Lain-lain. *1. Performance Evaluation of Implementing Agency for Risk Management in Second Quarter 2021; and* *2. Others.*

No	Tanggal *Date*	Agenda *Agenda*
40	14 September 2021 *September 14, 2021*	1. Pembahasan Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Tentang Batasan Maksimum Penempatan dan Investasi Internal; 2. Pembahasan Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Tentang Rencana Investasi Tahunan (RIT); dan 3. Lain-lain. *1. Discussion of Feedback Requests on Draft Regulation of Implementing Agency' Head for Hajj Financial Management Agency according to Maximum Limit for Internal Placements and Investments;* *2. Discussion on Requests for Input on Draft Regulation of Implementing Agency's Head for Hajj Financial Management Agency according to Annual Investment Plan (RIT); and* *3. Other.*
41	16 September 2021 *September 16, 2021*	1. Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Risiko Kuartal II Tahun 2021; dan 2. Lain-lain. *1. Performance Evaluation of Implementing Agency for Risk Management in Second Quarter of 2021; and* *2. Others.*
42	01 Oktober 2021 *October 1, 2021*	1. Pembahasan Usulan Revisi Kedua Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2021; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp250.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 3. Pembahasan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp390.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan 4. Lain-lain. *1. Discussion on Second Revision Proposal of Annual Investment Plan (RIT) for 2021 Securities and Gold Investment;* *2. Discussion on Application for Fund Placement with the Benefit Value of DAU and Non-DAU Approval denominated in Rupiah with the amount of IDR250,000,000,000.00 through the Placement Auction Mechanism;* *3. Discussion on Application for Placement of Initial Deposit Approval in Rupiah Currency with the amount of IDR390,000,000,000.00 through Placement Auction Mechanism; and* *4. Other.*

No	Tanggal *Date*	Agenda *Agenda*
43	18 Oktober 2021 *October 18, 2021*	1. Pembahasan Permohonan Persetujuan Investasi Kontrak Investasi Kolektif Efek Beragun Aset Syariah Rekind Daya Mamuju (KIK-EBAS RDM); 2. Pembahasan Permohonan Persetujuan Sedco Capital sebagai Manajer Portofolio BPKH; 3. Pembahasan Penjelasan atas Tanggapan Dewan Pengawas atas Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Perubahan Fasilitas dari PYD menjadi Deposito Mudharabah Muqayyadah pada PT Bank NTB Syariah; dan 4. Lain lain. *1. Discussion on Application for Investment Approval for Collective Investment Contract of Sharia Asset-Backed Securities Rekind Daya Mamuju (KIK-EBAS RDM);* *2. Discussion on Application for Approval of Sedco Capital as BPKH Portfolio Manager;* *3. Discussion on Explanation of Supervisory Board's Response to Application for Approval of Reduction of Yield Expectations and Changes in Facilities from PYD to Mudharabah Muqayyadah Deposits Proposal at PT Bank NTB Syariah; and* *4. Other.*
44	26 Oktober 2021 *October 26, 2021*	1. Pembahasan Jawaban dan Tindak Lanjut masukan Dewan Pengawas atas Batas Maksimum Penempatan dan Investasi (BMPI); dan 2. Lain lain. *1. Discussion on Answers and Follow-up for Supervisory Board's input on Maximum Placement and Investment Limit (BMPI); and* *2. Other.*
45	02 November 2021 *November 02, 2021*	1. Pembahasan Permohonan Masukan Terhadap Rancangan PKBP Tentang Pedoman Investasi Surat Berharga; 2. Pembahasan Permohonan Masukan Terhadap Rancangan PKBP Tentang Pedoman Investasi Surat Berharga lainnya; 3. Pembahasan Permohonan Masukan Terhadap Rancangan PKBP Tentang Pedoman Investasi Emas;dan 4. Lain-lain. *1. Discussion on Requests for Feedback of PKBPT concerning Guidelines Draft for Securities Investment;* *2. Discussion on Requests for Feedback on PKBPT concerning Guidelines Draft for other Securities Investments;* *3. Discussion on Requests for Input on PKBPT concerning Gold Investment Guidelines Draft; and* *4. Other.*

No	Tanggal *Date*	Agenda *Agenda*
46	02 November 2021 *November 02, 2021*	1. Pembahasan Permohonan Masukan Terhadap Rancangan PKBP Tentang Pedoman Investasi Emas; dan 2. Lain-lain. *Update* Surat BP terkait Permohona Konfirmasi atas Surat Keputusan Dewas mengenai Imbal hasil SBSN dan RIT ISBE *1. Discussion on Requests for Input on PKBPT concerning Guidelines Draft for Gold Investment; and* *2. Other. BP's Letter Update regarding to Requests for Confirmation of Council's Decision Letter about SBSN Returns and ISBE RIT*
47	10 November 2021 *November 10, 2021*	1. Pembahasan Permohonan Masukan Terhadap Rancangan PKBP Tentang Pedoman Investasi Emas; 2. Pembahasan Penyampaian Tanggapan atas Catatan Dewan Pengawas pada Pemberian Izin Prinsip Terhadap Usulan Investasi Rekening Emas; 3. Pembahasan Permohonan Persetujuan atas Penambahan Fungsi BPD Kalsel sebagai Mitra Investas; dan 4. Lain-lain. *1. Discussion on Requests for Feedback on PKBP Draft about Gold Investment Guidelines;* *2. Discussion on Submission of Responses to the Notes from Supervisory Board for permission of Principle Licensing to Gold Account Investment Proposal;* *3. Discussion on Application for Addition of the South Kalimantan BPD Function Proposal as an Investment Partner; and* *4. Other.*
48	11 November 2021 *November 11, 2021*	1. Pembahasan usulanPermohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank BPD Riau Kepri; 2. Pembahasan RKAT 2022 KMRS; dan 3. Lain-lain. *1. Discussion of proposals for Placement of Initial Deposit Funds Proposal in Rupiah Currency with the amount of IDR100,000,000,000.00 through the Mechanism of Requests for Placement of Funds at Bank BPD Riau Kepri;* *2. Discussion on RKAT 2022 KMRS; and* *3. Other.*
49	16 November 2021 *November 16, 2021*	1. Permohonan Persetujuan atas Usulan Investasi Pembiayaan Sindikasi Syariah kepada PT Permodalan Nasional Madani (Persero); 2. Penyampaian Usulan Rencana Investasi Surat Berharga dan Emas Tahunan 2022; dan 3. Lain-lain. *1. Application for Approval of Sharia Syndicated Financing Investment Proposal to PT Permodalan Nasional Madani (Persero);* *2. Submission of Annual Securities and Gold Investment Plan Proposal for 2022; and* *3. Other.*

No	Tanggal *Date*	Agenda *Agenda*
50	23 November 2021 *November 23, 2021*	1. Perbahasan Penyampaian Usulan Rencana Investasi Surat Berharga dan Emas Tahunan 2022; dan 2. Lain-lain. *1. Discussion on Submission of Annual Securities and Gold Investment Plan Proposal for 2022; and* *2. Other.*
51	29 November 2021 *November 29, 2021*	1. Pembahasan Permohonan Usulan Tambahan Investasi BPKH Sebesar Rp2,5 Triliun Pada SBSN Guna Mencapai Target Portofolio Investasi Pada Tahun 2021; dan 2. Lain-lain. *1. Discussion on Application for an Additional BPKH Investment of IDR2.5 Trillion in SBSN to Achieving the Investment Portfolio Target in 2021; and* *2. Other.*
52	03 Desember 2021 *December 03, 2021*	1. Pembahasan Permohonan Persetujuan atas Penambahan Fungsi Bank Sumsel Babel UUS sebagai Mitra Investasi; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp350.000.000.000,00 Melalui Mekanisme Lelang Penempatan; dan 3. Lain-lain. *1. Discussion on Application for Approval in Addition of USS Sumsel Babel Bank Functions as Investment Partner;* *2. Discussion on Application for Placement of Initial Deposit Approval in Rupiah Currency with the amount of IDR350,000,000,000.00 through the Placement Auction Mechanism; and* *3. Other.*
53	10 Desember 2021 *December 10, 2021*	1. Pembahasan Permohonan Persetujuan Pelaksanaan Investasi pada PT Bank Muamalat Indonesia, Tbk; dan 2. Lain-lain. *1. Discussion on Application for Approval of Investment Implementation in PT Bank Muamalat Indonesia, Tbk; and* *2. Other.*

No	Tanggal *Date*	Agenda *Agenda*
54	20 Desember 2021 *December 20, 2021*	1. Pembahasan Usulan *Appeal* atas Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; 2. Pembahasan Usulan Rencana Investasi Tahunan (RIT) Investasi Langsung dan Investasi Lainnya Dalam Negeri Tahun 2022; dan 3. Lain-lain. *1. Discussion on Appeal Proposal for Application of Investment Proposal Approval at Sedco Capital and the Appointment of Sedco Capital as Portfolio Manager;* *2. Discussion on Annual Investment Plan (RIT) Proposal for Direct Investment and Other Domestic Investments in 2022; and* *3. Other.*
55	21-23 Desember 2021 *December 21-23, 2021*	1. Evaluasi Kinerja KMRS- 2021; 2. Pembahasan dan *Update* Piagam KMR; 3. Pembahasan dan *Update* SOP KMRS; dan 4. Lain-lain. *1. KMRS-2021 Performance Evaluation;* *2. Discussion and Update on KMR Charter;* *3. Discussion and Update on KMRS SOPs; and* *4. Others.*
56	24 Desember 2021 *December 24, 2021*	1. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD6.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah; 3. Pembahasan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp200.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 4. Permohonan Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi – PT PNM Investment Management; dan 5. Lain-lain. (*Appeal* Permohonan Persetujuan Perubahan Target Jamaah Haji 2021) *1. Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD6,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* *2. Discussion on Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for Placement of Funds in Bank Mega Syariah;* *3. Discussion on Placement of DAU and Non-DAU Benefit Value Funds Approval in Rupiah with the amount of IDR200,000,000,000.00 through Placement Auction Mechanism;* *4. Application for Extension of Investment Manager Decision Letter (SK) Approval – PT PNM Investment Management; and* *5. Other. (Appeal for Approval of Changes in Target for Hajj Pilgrims 2021)*

No	Tanggal *Date*	Agenda *Agenda*
57	27 Desember 2021 *December 27, 2021*	1. Pembahasan Permohonan Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi – PT PNM Investment Management; 2. Pembahasan Pengajuan Kembali Permohonan Persetujuan Perubahan Target Jumlah Pendaftar Haji Baru Tahun 2021; dan 3. Lain-lain. *1. Discussion on Application for Extension of Investment Manager Decision Letter (SK) Approval – PT PNM Investment Management;* *2. Discussion on Submission of Application for Approval of Changes in Target Number of New Hajj Registrants in 2021; and* *3. Other.*

Keterangan:
Description:

MH	: Moh. Hatta, Ak., M.B.A.	SW	: Sri Wiyana
MS	: Dr. K.H. Marsudi Syuhud	BP	: Budi Prasetyo
KF	: Khasan Faozi, S.E., Ak., M.Si.	STW	: Suryo Tri Utomo
FK	: Faris Kasenda		

Laporan Pelaksanaan Kerja Komite Manajemen Risiko dan Syariah

Risk Management and Sharia Committee's Work Report

Sepanjang tahun 2021, Komite Maajemen Risiko dan Syariah telah melaksanakan tugas dan tanggung jawab sebagai berikut:

Throughout 2021, the Risk Management Committee and Sharia has carried out its duties and responsibilities as follows:

No.	Program Kerja/Kegiatan Komite *Committee Work/Activity Program*	Keterangan *Description*
1	Pemantauan dan Evaluasi Pengawasan Pengelolaan Risiko Pada BPS-BPIH *Monitoring and Evaluation of Risk Management Oversight at BPS-BPIH*	Komite Manajemen Risiko dan Syariah telah melakukan kegiatan Site Visit dalam rangka Pemantauan dan Evaluasi Pengelolaan Risiko pad pada BPS BPIH di tiga kota yaitu: • BPD Jatim Surabaya (7-9 April 2021) • Bank Nagari Padang (28-30 September 2021) • Bank Sumut Medan (27-29 Oktober 2021) *The Risk Management and Sharia Committee has conducted Site Visits in the context of Monitoring and Evaluation of Risk Management at BPS BPIH in three cities, namely:* • *BPD East Java Surabaya (April 7-9, 2021)* • *Bank Nagari Padang (September 28-30, 2021)* • *Bank Sumut Medan (October 27-29, 2021)*

No.	Program Kerja/Kegiatan Komite *Committee Work/Activity Program*	Keterangan *Description*
2	Perumusan Pengendalian Internal Dalam Pelaksanaan Fungsi Pengawasan *Formulation of Internal Control in the Implementation of the Supervisory Function*	Pada tahun 2021 telah dilakukan pengkinian tehadap bebrpapedoman kerja (SOP) Komite manajemen risiko dan Syariah, yaitu meliputi: 1. SOP – Telaah Risiko dan Aspek Syariah atas Usulan Investasi; 2. SOP – Telaah Risiko dan Aspek Syariah atas Usulan Penempatan 3. SOP dan Pedoman Pengawasan dan Pemantauan atas Pengelolaan Risiko BPKH Selain itu selama tahun 2021, telah disusun laporan hasil kegiatan pengawsan risiko BPKH meliputi: 1. Laporan Evaluasi BCM BPKH 2. Laporan Pemantauan Risiko TI BPKH 3. Laporan Pengawsan Kepatuhan Syariah atas Investasi dan Penempatan BPKH 4. Laporan Pengawasan Penilaian Maturitas Penerpan Manajemen Risiko (*Risk Maturity*) BPKH. *In 2021, several work guidelines (SOPs) for the Risk Management Committee and Sharia have been updated, which include:* *1. SOP – Analysis of Risks and Sharia Aspects of Proposed Investments;* *2. SOP – Analysis of Risks and Sharia Aspects of the Proposed Placement* *3. SOPs and Guidelines for Supervision and Monitoring of BPKH Risk Management* *In addition, during 2021, a report on the results of BPKH risk monitoring activities has been prepared including:* *1. BPKH BCM Evaluation Report* *2. BPKH IT Risk Monitoring Report* *3. Sharia Compliance Supervision Report on Investment and Placement of BPKH* *4. Monitoring Report on the Implementation of Risk Management Maturity Assessment (Risk Maturity) BPKH.*
3	Peningkatan Fungsi Pengawasan atas Pengelolaan Risiko Melalui Penyempurnaan Pedoman Pengawasan berbasis Risiko *Improvement of the Supervisory Function on Risk Management through Improvement of Risk-Based Monitoring Guidelines*	

No.	Program Kerja/Kegiatan Komite *Committee Work/Activity Program*	Keterangan *Description*
4	*Monitoring* dan Evaluasi Pengawasan Pengelolaan Risiko Pada Masing-Masing Bidang Badan Pelaksana *Monitoring and Evaluation of Risk Management Oversight in Each Field of the Executive Board*	1. Kegiatan pemantauan Profile risiko BPKH dan Evaluasi Kinerja Bidang Manajemen Risiko dan Perencanaan. Dimana pada tahun 2021 telah disusun: • Laporan Pengawasan dan Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Rsiko semester 1 2021 • Laporan Pengawasan dan Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Rsiko Tahun 2021 2. Reviu atas usulan penempatan dan investasi. Komite Manajemen Risiko dan Syariah menghasilkan 82 kajian mandiri dan 11 kajian bersama
5	*Monitoring* dan Evaluasi Pengawasan Pengelolaan Risiko Atas Usulan Investasi Langsung *Monitoring and Evaluation of Risk Management Supervision on Proposed Direct Investment*	*1. Monitoring activities of BPKH risk profile and Performance Evaluation of Risk Management and Planning. Where in 2021 has been compiled:* • *Monitoring and Evaluation Report on the Performance of the Executive Board for Risk Management in semester 1 2021* • *Monitoring and Evaluation Report on the Performance of the Implementing Agency for Risk Management in 2021* *2. Review of placement and investment proposals. The Risk Management and Sharia Committee produced 82 independent studies and 11 joint studies*

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 2021 adalah sebagai berikut:

The training and competency development activities carried out throughout 2021 are as follows:

No	Nama *Name*	Jabatan *Position*	*Workshop*/Pelatihan /Seminar *Workshop/Training/ Seminar*	Penyelenggara *Organizer*	Waktu dan Tempat *Time and place*
1	Moh. Hatta, Ak., M.B.A.	Ketua Komite Manajemen Risiko dan Syariah *Chairman of the Risk Management and Sharia Committee*	Certified Investment Bank	PT Leadership Nasional	Jakarta November, 2021 *November, 2021*
			Sertifikasi Manajemen Risiko Tingkat I (Satu) *Risk Management Certification Level I (One)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat II (Dua) *Risk Management Certification Level II (Two)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat III (Tiga) *Risk Management Certification Level III (Three)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*

No	Nama *Name*	Jabatan *Position*	*Workshop*/Pelatihan /Seminar *Workshop/Training/ Seminar*	Penyelenggara *Organizer*	Waktu dan Tempat *Time and place*
2	Dr. K.H. Marsudi Syuhud	Anggota – (Dewan Pengawas) *Member - (Supervisory Board)*	Certified Investment Bank	PT Leadership Nasional	Jakarta November, 2021 *November, 2021*
			Sertifikasi Manajemen Risiko Tingkat I (Satu) *Risk Management Certification Level I (One)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat II (Dua) *Risk Management Certification Level II (Two)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat III (Tiga) *Risk Management Certification Level III (Three)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
3.	Khasan Faozi, S.E., Ak., M.Si.	Anggota – (Dewan Pengawas) *Member - (Supervisory Board)*	Sertifikasi Manajemen Risiko Tingkat I (Satu) *Risk Management Certification Level I (One)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat II (Dua) *Risk Management Certification Level II (Two)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
			Sertifikasi Manajemen Risiko Tingkat III (Tiga) *Risk Management Certification Level III (Three)*	Badan Sertifikasi Manajemen Risiko *Risk Management Certification Agency*	Jakarta, Oktober, 2021 *October, 2021*
4	Faris Kasenda	Anggota *Member*	CCGO Certification	CRMS	Bandung, Oktober 2021 *October, 2021*
			Macro Economic	LPM UI	Jakarta, November, 2021 *November, 2021*

No	Nama *Name*	Jabatan *Position*	*Workshop*/Pelatihan /Seminar *Workshop/Training/ Seminar*	Penyelenggara *Organizer*	Waktu dan Tempat *Time and place*
5	Sri Wiyana	Anggota *Member*	CCGO Certification	CRMS	Bandung, Oktober 2021 *October, 2021*
			Macro Economic	LPM UI	Jakarta, November, 2021 *November, 2021*
6	Budi Prasetyo	Anggota *Member*	CCGO Certification	CRMS	Bandung, Oktober 2021 *October, 2021*
			Macro Economic	LPM UI	Jakarta, November, 2021 *November, 2021*
7	Suryo T Utomo	Anggota *Member*	Baru bergabung September 2021 *Just joined September 2021*		

Penilaian Kinerja Komite Manajemen Risiko dan Syariah

Penilaian Dewan Pengawas terhadap kinerja Komite Manjemen Risiko dan Syariah pada tahun 2021 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.

Risk Management and Sharia Committee Performance Assessment

The Supervisory Board's assessment of the performance of the Risk Management and Sharia Committee in 2021 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 the receipt and expenditure of Hajj Finance management.

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.

The Investment and Placement Committee was established 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 fulfill the principles and principles of Hajj financial management in investment which include; sharia principles, prudential principles and security, liquidity and benefits.

Dasar Hukum

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH yang telah diperbaharui dalam Peratuan BPKH Nomor 9 Tahun 2020 tentang Pedoman Kerja Komite di Bawah Dewan Pengawas Badan Pengelola Keuangan Haji.

Legal Basis

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and BPKH Integrity Pact which has been updated in BPKH Regulation Number 9 of 2020 concerning Work Guidelines for Committees under the Supervisory Board of the Hajj Financial Management Agency.

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, yakni 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.

Investment and Placement Committee Working Guidelines

BPKH has compiled BPKH Regulation No. 9 of 2020 concerning Guidelines for Committee Work under the Supervisory Board of the Hajj Financial Management Agency, which in one of the attachments includes an explanation of the Investment and Placement Committee. The contents of the regulation contain the functions, authorities, duties, responsibilities, rules for appointing committee members and meeting rules.

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 2021, keanggotaan komite terdiri dari:

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 the BPKH who have a background in ability and good reputation in the investment field and are able to act independently. In 2021, the committee membership will consist of:

Nama *Name*	Jabatan di Komite Investasi dan Penempatan *Position on Investment and Placement Committee*	Jabatan di BPKH *Position at BPKH*
Ir. Suhaji Lestiadi, M.E.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Penghimpunan Dana, Penempatan, Investasi Langsung dan Investasi Lainnya merangkap Anggota *Chairman of the Investment and Placement Committee in charge of the Fundraising, Placement, Direct Investment and Other Investment concurrently Member*	Anggota Dewan Pengawas BPKH *Member of the Supervisory Board*
Prof. Dr. Abd. Hamid Paddu, M.A.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi Surat Berharga dan Emas merangkap Anggota *Chairman of the Investment and Placement Committee in charge of the Securities and Gold Investment concurrently Member*	Anggota Dewan Pengawas BPKH *Member of the Supervisory Board*
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi dan Kerja Sama Luar Negeri merangkap Anggota *Chairman of the Investment and Placement Committee in charge of the Foreign Investment and Cooperation concurrently a Member*	Anggota Dewan Pengawas BPKH *Member of the Supervisory Board*
Ari Supangat	Anggota *Member*	Anggota Komite Investasi dan Penempatan/Setara Eselon II *Member of the Investment and Placement Committee/Echelon II Equivalent*
Siswa Rizali	Anggota *Member*	Anggota Komite Investasi dan Penempatan/Setara Eselon II *Member of the Investment and Placement Committee/Echelon II Equivalent*
Dyah Puspita Rini	Anggota *Member*	Anggota Komite Investasi dan Penempatan/Setara Eselon II *Member of the Investment and Placement Committee/Echelon II Equivalent*
Rifat Annur	Anggota *Member*	Anggota Komite Investasi dan Penempatan/Setara Eselon II *Member of the Investment and Placement Committee/Echelon II Equivalent*
Yogashwara Vidyan	Anggota *Member*	Anggota Komite Investasi dan Penempatan/Setara Eselon II *Member of the Investment and Placement Committee/Echelon II Equivalent*

Profil Anggota Komite Investasi dan Penempatan

Profil Bapak Ir. Suhaji Lestiadi, M.E., Prof Dr. Abd. Hamid Paddu, M.A., dan Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak. dapat dilihat pada bab Profil Perusahaan dalam buku Laporan tahunan ini.

Investment and Placement Committee Member Profile

Profile of Mr. Ir. Suhaji Lestiadi, M.E., Prof. Dr. Abd. Hamid Paddu, M.A., and Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak. can be seen in the Company Profile chapter in this annual report.

Ari Supangat

Anggota Komite Investasi dan Penempatan
Member of the Investment and Placement Committee

Usia *Age*	47 Tahun *47 years*
Domisili *Domicile*	Tangerang *Tangerang*
Riwayat Pendidikan *Educational Background*	• S1 Strata Satu (SE) Fakultas Ekonomi, Universitas Islam Indonesia, Yogyakarta (1997) • S2 Magister Manajemen (MM) Universitas Trisakti, Jakarta (2018) • *S1 Strata One (SE) Faculty of Economics, Islamic University of Indonesia, Yogyakarta (1997)* • *Master of Management (MM) Trisakti University, Jakarta (2018)*
Riwayat Pekerjaan *Employment History*	• 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 *Expertise*	Investasi dan Keuangan *Investment and Finance*
Sertifikasi Keahlian	• Certified Chief Governance Officer (CCGO), BNSP-LSP (Lembaga Sertifikasi Profesi Mitra Kalyana Sejahtera); • Certificate Investment Banker (CIB), Tap Kapital Indonesia; • Certificate of The Anti-Bribery Management System, Badan Pengelola Keuangan Haji (BPKH); • Certified Securities Analyst (CSA), Capital Market Professional Certification Board/LSPPM license BNSP (Badan Nasional Sertifikasi Profesi); • Certificate Risk Analyst (CRA), LSPPM Lembaga Sertifikasi Profesi Pasar Modal under license BNSP (Badan Nasinal Sertifikasi Profesi); • Wakil Manajer Investasi, Otoritas Jasa Keuangan (OJK); • Advanced Islamic Banking and Finance Certificate, in Jeddah, KSA; • Bank Risk Management, Certificate of Competence under Badan Nasional Sertifikasi Profesi (BNSP); • Sharia banking risk management Certificate, Abisindo Indonesia; • Certificate of Equity Sales (CES), Lembaga Sertifikasi Pasar Modal Indonesia (LSPPM); • Investment Manager Representative Certificate, The Indonesia Capital Market Institute (TICMI); • Training for Trainer (ToT) Certificate, Pendidikan Berkelanjutan Profesi Pasar Modal Indonesia; • JATS Certificate. Bursa Efek Indonesia (IDX); • Ijin Wakil Perantara Perdagangan Efek Indonesia (broker dealer) dari Bapepam/Otoritas Jasa Keuangan (OJK); • Jakarta Stock Exchange (JSX) Registered Broker; • Professional Standard Certificate; • Certificate from SSX OTC-FIS Training; • Future Automated Trading System (FATS) SSX Certificate.

Expertise Certification	• *Certified Chief Governance Officer (CCGO), BNSP-LSP (Professional Certification Institute for Kalyana Sejahtera Partners);* • *Certificate Investment Banker (CIB), Tap Kapital Indonesia;* • *Certificate of The Anti-Bribery Management System, Hajj Financial Management Agency (BPKH);* • *Certified Securities Analyst (CSA), Capital Market Professional Certification Board/LSPPM license BNSP (National Agency for Professional Certification);* • *Certificate Risk Analyst (CRA), LSPPM Capital Market Professional Certification Agency under license BNSP (National Agency for Professional Certification);* • *Investment Manager Deputy, Financial Services Authority (OJK);* • *Advanced Islamic Banking and Finance Certificate, in Jeddah, KSA;* • *Bank Risk Management, Certificate of Competence under the National Professional Certification Agency (BNSP);* • *Sharia banking risk management Certificate, Asbisindo Indonesia;* • *Certificate of Equity Sales (CES), Indonesian Capital Market Certification Institute (LSPPM);* • *Investment Manager Representative Certificate, The Indonesia Capital Market Institute (TICMI);* • *Training for Trainer (ToT) Certificate, Continuing Education for Indonesian Capital Market Profession;* • *JATS Certificate. Indonesia Stock Exchange (IDX);* • *Permit for Indonesian Securities Intermediary Representative (broker dealer) from Bapepam/Financial Services Authority (OJK);* • *Jakarta Stock Exchange (JSX) Registered Broker;* • *Professional Standard Certificate;* • *Certificate from SSX OTC-FIS Training;* • *Future Automated Trading System (FATS) SSX Certificate.*

Siswa Rizali

Anggota Komite Investasi dan Penempatan

Member of the Investment and Placement Committee

Usia *Age*	48 Tahun *48 years*
Domisili *Domicile*	Depok *Depok*
Riwayat Pendidikan *Educational Background*	• S1 Fakultas Ekonomi (spesialiasi Ekonomi Uang dan Bank), Universitas Indonesia (1996) • S2 Department of Economics, National University of Singapore (NUS Research Scholarship - • 2000) • *S1 Faculty of Economics (specialization in Money and Bank Economics), University of Indonesia (1996)* • *Master's Degree from Department of Economics, National University of Singapore (NUS Research Scholarship -2002)*
Riwayat Pekerjaan *Employment History*	• 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 of PT Asanusa Asset Management, September 2015 – December 2018.* • *nvestment Director of PT AAA Asset Management, February 2015 – September 2015.* • *Head of Investment PT AAA Asset Management, April 2012 – February 2015*
Keahlian *Expertise*	Investasi dan Keuangan *Investment and Finance*

Dyah Puspita Rini

Anggota Komite Investasi dan Penempatan

Member of the Investment and Placement Committee

Usia *Age*	36 Tahun *36 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	S1 Fakultas Ekonomi Universitas Indonesia (2008) *S1 Faculty of Economics, University of Indonesia (2008)*
Riwayat Pekerjaan *Employment History*	• Manajer Investasi Badan Pengelola Keuangan Haji, Desember 2018 – Mei 2020. • Senior Manager Financial Institution Division PT Pemeringkat Efek Indonesia (PEFINDO), June 2012 - December 2018 • Relationship Manager Standard Chartered Bank, Desember 2011 - Juni 2012 • Account Officer BCA, 2008 - November 2011 • *Investment Manager, Hajj Financial Management Agency of the Republic of Indonesia. December 2018 – May 2020.* • *Senior Manager Financial Institution Division of PT Pemeringkat Efek Indonesia (PEFINDO), June 2012- December 2018* • *Standard Chartered Bank Relationship Manager, December 2011 – June 2012* • *BCA Account Officer, 2008 – November 2011*
Keahlian *Expertise*	Investasi dan Keuangan *Investment and Finance*
Sertifikasi Keahlian *Expertise Certification*	• Certified Chief Governance Officer (CCGO) • Certified Investment Banker (CIB) • Professional Financial Modeler (PFM) • Wakil Manajer Investasi (WMI) • Bank Risk Management Level 1 • *Certified Chief Governance Officer (CCGO)* • *Certified Investment Banker (CIB)* • *Professional Financial Modeler (PFM)* • *Deputy Investment Manager (WMI)* • *Bank Risk Management Level 1*

Rifat Annur

Anggota Komite Investasi dan Penempatan

Member of the Investment and Placement Committee

Usia *Age*	44 Tahun *44 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Ilmu Administrasi Negara, Fakultas Ilmu Sosial dan Ilmu Politik Universitas Gadjah Mada, Yogyakarta (2001) • Pasca Sarjana Jurusan Ekonomi Keuangan Islam, Universitas Islam Indonesia, (2017-2021) • *S1 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 *Employment History*	• 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 *Investment and Finance*
Sertifikasi Keahlian *Expertise Certification*	• WPPE (Wakil Perantara Pedagang Efek) • IARFC (International Associate Registered Financial Consultant) • Manajemen Risiko Bank Syariah Level 1 • CCGO (Certified Chief Governance Officer) • Invesment Manager Representative (Wakil Manajer Investasi) • CSA (Certified Securities Analyst) • CIB (Certified Invesment Banking) • CPM (Certified Portfolio Management) • *WPPE (Deputy Broker-Dealer)* • *IARFC (International Associate Registered Financial Consultant)* • *Islamic Bank Risk Management Level 1* • *CCGO (Certified Chief Governance Officer)* • *Investment Manager Representative (Vice Investment Manager)* • *CSA (Certified Securities Analyst)* • *CIB (Certified Investment Banking)* • *CPM (Certified Portfolio Management)*

Yogashwara Vidyan

Anggota Komite Investasi dan Penempatan

Member of the Investment and Placement Committee

Usia *Age*	36 Tahun *36 years*
Domisili *Domicile*	Jakarta *Jakarta*
Riwayat Pendidikan *Educational Background*	• S1 Akuntansi, Fakultas Ekonomi Universitas Indonesia (2009) • Pasca Sarjana Profesi Akuntan Fakultas Ekonomi, Universitas Padjadjaran (2017) • *S1 Accounting, Faculty of Economics, University of Indonesia (2009)* • *Postgraduate Accountant Profession Faculty of Economics, Padjadjaran University (2017)*
Riwayat Pekerjaan *Employment History*	• Manajer Risiko Bisnis, Badan Pengelola Keuangan Haji, November 2018 – Desember 2021. • Dosen Pasca Sarjana Profesi Akuntan Fakultas Ekonomi, Universitas Padjadjaran (2017-2019) • Manajer Wholesale Risk, PT Bank Syariah Mandiri (2011-2018), posisi terakhir • Financial Auditor, Kantor Akuntan Publik Deloitte Touche Tohmatsu, 2008 - 2011 • Researcher, Pusat Ekonomi dan Bisnis Syariah, Fakultas Ekonomi Universitas Indonesia (2007-2008) • *Business Risk Manager, Hajj Financial Management Agency of the Republic of Indonesia. 2018 – 2021.* • *Lecturer of Postgraduate Accountant Profession Faculty of Economics, Padjadjaran University. 2017-2019.* • *Wholesale Risk Manager, PT Bank Syariah Mandiri. 2011-2018* • *Financial Auditor, Public Accounting Firm Deloitte Touche Tohmatsu (Big Four). 2008 - 2011* • *Researcher, Center for Islamic Economics and Business, Faculty of Economics, University of Indonesia. 2007 - 2008*
Keahlian *Expertise*	Investasi dan Keuangan *Investment and Finance*
Sertifikasi Keahlian *Expertise Certification*	• Certified Securities Analyst (CSA) • Professional Financial Modeler (PFM) • Certified Invesment Banking (CIB) • Certified Portfolio Management (CPM) • Certified Public Accountant (CPA) • Certified Management Accountant (CMA) • Chartered Accountant (CA) • ASEAN Chartered Professional Accountant (ASEAN CPA) • Register Negara Akuntan (RNA) • Certified Sharia Accounting (SAS) • Certified Risk Management Professional (CRMP) • Financial Risk Analyst for Corporation (FRAC) • Banking Risk Management • *Professional Financial Modeler (PFM)* • *Certified Public Accountant (CPA)* • *Certified Management Accountant (CMA)* • *Chartered Accountant (CA)* • *ASEAN Chartered Professional Accountant (ASEAN CPA)* • *State Register of Accountants (RNA)* • *Certified Securities Analyst (CSA)* • *Certified Investment Banking (CIB)* • *Certified Portfolio Management (CPM)* • *Certified Sharia Accounting (SAS)* • *Certified Risk Management Professional (CRMP)* • *Financial Risk Analyst for Corporation (FRAC)* • *Banking Risk Management*

Independensi Anggota Komite Investasi dan Penempatan

Komite Investasi dan Penempatan menjalankan tugas dan tanggung jawabnya 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 Pengelola Keuangan Haji.

Tugas dan Tanggung Jawab Komite Investasi dan Penempatan

Ruang lingkup tugas Komite Investasi dan Penempatan adalah memberikan telaah kepada Dewan Pengawas atas usulan investasi dan/atau penempatan dari Badan Pelaksana, yaitu dengan tugas pokok sebagai berikut:

1. Melakukan *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan yang disampaikan oleh Badan Pelaksana, yang meliputi aspek syariah, administrasi legalitas, bisnis dan industri, teknis dan prospek usaha, risiko usaha, imbal hasil.
2. Menyusun draf hasil *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas.
3. Memberikan paparan dan penjelasan atas hasil *review*; 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 *review*, telaah dan penilaian atas kelayakan penempatan dan/atau investasi.

Independence 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 or family relationship with the Supervisory Board, Executive Board and other committee members. All members of the Investment and Placement Committee also do not have management relationships in other institutions/business units; does not have a share ownership relationship and does not also serve as an administrator of political parties, officials and government. The Investment and Placement Committee originating from outside the BPKH has no personal interest/relationship that could have a negative impact and conflict of interest with the Hajj Financial Management Agency.

Duties and Responsibilities of the Investment and Placement Committee

The scope of duties of the Investment and Placement Committee is to provide a review to the Supervisory Board on investment and/or placement proposals from the Executive Board, with the following main tasks:

1. *Conduct a review, review and assessment of the feasibility of investment and/or placement submitted by the Executive Board, which includes aspects of Sharia, Administrative Legality, Business and Industry, Technical and Business Prospects, Business Risk, Returns.*
2. *Prepare a draft of the results of the review; review and assessment of the feasibility of investment and/or placement to the Supervisory Board.*
3. *Provide exposure and explanation of the results of the review, review and assessment of the feasibility of investment and/or placement to the Supervisory Board (if necessary).*
4. *Based on the recommendation of the Supervisory Board, the Investment and Placement Committee prepares and submits a final report on the results of the review, review and assessment of the feasibility of placement and/or investment.*

5. Memastikan dibuatnya risalah rapat yang dilakukan Komite Investasi dan Penempatan untuk dilaporkan kepada Dewan Pengawas secara reguler.
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 serta 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.

Wewenang

Wewenang Komite Investasi dan Penempatan dalam rangka bertugas membantu Dewan Pengawas atas hal-hal yang terkait pelaksanaan pengelolaan keuangan haji meliputi:

5. *Ensure that the minutes of meetings conducted by the Investment and Placement Committee are prepared to be reported to the Supervisory Board on a regular basis.*
6. *Provide reference materials and information for the purposes of the Supervisory Board regarding Investment management if requested.*
7. *Carry out other duties of the Supervisory Board related to the roles and responsibilities of the Supervisory Board in terms of supervising the investment and/or placement of BPKH.*
8. *In carrying out its duties, the Investment and Placement Committee is required to prioritize sharia principles and ensure that the composition and portfolio of investment and/or financial placements for Hajj do not exceed the percentage limit of Hajj financial expenditures in accordance with Government Regulation Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 regarding Hajj Financial Management.*
9. *Reporting the results of the Investment and Placement Committee to the Supervisory Board on a regular basis.*
10. *Reviewing and reviewing the completeness of the Investment and Placement Committee guidelines and providing recommendations to the Supervisory Board on necessary adjustments on a regular basis.*
11. *Supervise and ensure the implementation of investment and placement policies that have been determined in accordance with regulations related to applicable investments and placements.*
12. *To evaluate the performance of the Investment and Placement Committee independently and report the results to the Supervisory Board annually.*
13. *Prepare an annual work plan for the Investment and Placement Committee which is aligned with the annual work plan for the Investment and/or Placement BPKH policy.*

Authority

The authority of the Investment and Placement Committee in the context of assisting the Supervisory Board on matters related to the implementation of Hajj Financial management includes:

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.
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.

1. Accessing records or information on Hajj investment and/or financial placement, use of funds related to Hajj investment or financial placement, assets and other BPKH resources related to the implementation of tasks.
2. Communicating directly with the Supervisory Board and members of the Executive Board. Investment Sector and Members of the Executive Board for Operations and their respective staff.
3. Request and/or obtain cooperation from working partners, including the Secretary of the Supervisory Board and Other Committees, Deputy for Investment and Deputy for Operations at the Executive Board.
4. Involve independent parties other than the members of the Investment and Placement Committee to assist in carrying out their duties if necessary.
5. Prepare, evaluate, amend and implement guidelines for the Investment and Placement Committee, including determining the procedures and scope of work for the Investment and Placement Committee, with the approval of the Supervisory Board.
6. Perform other authorities given by the Supervisory Board.

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 2021:

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 held throughout 2021

Frekuensi Kehadiran
Attendance Frequency

Nama *Name*	Jabatan *Position*	Jumlah Rapat *Number of Meetings*	Kehadiran *Attendance*	Persentase *Percentage*
Ir. Suhaji Lestiadi, M.E.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Penghimpunan Dana, Penempatan, Investasi Langsung dan Investasi Lainnya merangkap Anggota *Chairman of the Investment and Placement Committee in charge of Fundraising, Placement, Direct Investment and Investment Others concurrently Member*	63	63	100%

Nama *Name*	Jabatan *Position*	Jumlah Rapat *Number of Meetings*	Kehadiran *Attendance*	Persentase *Percentage*
Prof. Dr. Abd. Hamid Paddu, M.A.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi Surat Berharga dan Emas merangkap Anggota *Chairman of the Investment and Placement Committee who in charge of Securities Investment Sector and Gold concurrently Member*	63	60	95%
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi dan Kerja Sama Luar Negeri merangkap Anggota *Chairman of the Investment and Placement Committee who in charge of the Investment and Cooperation Sector Overseas concurrently Member*	63	58	92%
Ari Supangat	Anggota *Member*	63	63	100%
Siswa Rizali	Anggota *Member*	31	31	100%
Dyah Puspita Rini*	Anggota *Member*	63	47	75%
Rifat Annur	Anggota *Member*	63	62	98%

*Cuti Melahirkan

**Maternity Leave*

Agenda Rapat
Meeting Agenda

No.	Tanggal *Date*	Agenda *Agenda*
1	Rabu, 13 Januari 2021 *Wednesday, January 13, 2021*	Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) 2021 untuk Penilaian dan Persetujuan Dewan Pengawas *Review on Submission of Annual Investment Plan (RIT) Proposal 2021 for Assessment and Supervisory Board Approval*
2	Rabu, 13 Januari 2021 *Wednesday, January 13, 2021*	Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Investasi Lainnya di Islamic Development Bank (IsDB) *Review of BPKH Implementing Agency Proposal – Other Investment Approval Requests at Islamic Development Bank (IsDB)*
3	Senin, 01 Februari 2021 *Monday, February 01, 2021*	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Penilaian kembali untuk Persetujuan Investasi pada Sidra Capital *Final Report for the Review Result on Proposal of BPKH's Implementing Agency – Reassessment's Request for Investment Approval at Sidra Capital*

No.	Tanggal *Date*	Agenda *Agenda*
4	Senin, 01 Februari 2021 *Monday, February 01, 2021*	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Setoran Awal Haji Reguler dalam Mata Uang Rupiah Sebesar Rp960.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Final Report on Review Result on Proposal of BPKH's Implementing Agency - Application for Placement of Regular Hajj Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR960,000,000,000.00 through the Placement Auction Mechanism*
5	Rabu, 10 Februari 2021 *Wednesday, February 10, 2021*	Addendum atas Memo Nomor 001/KAJIAN/DP/Komite-Inv/01/2021 Perihal Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) 2021 untuk Penilaian dan Persetujuan Dewan Pengawas *Addendum of Memo Number 001/KAJIAN/DP/Komite-Inv/01/2021 about Submission Review of Annual Investment Plan (RIT) Proposal 2021 for Assessment and Supervisory Board Approval*
6	Rabu, 17 Februari 2021 *Wednesday, February 17, 2021*	Laporan Awal Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Prinsip atas Usulan Investasi Langsung pada PT Bank Muamalat Indonesia Tbk *Preliminary Report on Review Results on Proposal of BPKH's Implementing Agency – Application for Principle on Proposed Direct Investment Approval in PT Bank Muamalat Indonesia Tbk*
7	Selasa, 23 Februari 2021 *Tuesday, February 23, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH atas Permohonan Penilaian kembali untuk Persetujuan Investasi pada Sidra Capital Company (Reviu Lanjutan) *Report on Review Results of Proposal for BPKH's Implementing Agency the Request for Reassessment for Investment Approval at Sidra Capital Company (Advanced Review)*
8	Jumat, 26 Februari 2021 *Friday, February 26, 2021*	Addendum atas Memo MM.068/DP/Kom-Inv/10/2020 Peirhal Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Investasi Lainnya Berbentuk Pembiayaan kepada Saudi AL Qaid Transportation Company *Addendum of Memo MM.068/DP/Kom-Inv/10/2020 Regarding to Report on the Review Results on Proposals from BPKH Implementing Agency - Other Investment Requests in the Form of Financing to Saudi AL Qaid Transportation Company*
9	Jumat, 26 Februari 2021 *Friday, February 26, 2021*	Revisi atas Memo Nomor 005/KAJIAN/DP/Komite-Inv/-2/2021 Perihal Addendum atas Memo Nomor 001/KAJIAN/DP/Komite-Inv/01/2021 Perihal Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) 2021 untuk Penilaian dan Persetujuan Dewan Pengawas *Revision of Memo Number 005/KAJIAN/DP/Komite-Inv/-2/2021 about Addendum to Memo Number 001/KAJIAN/DP/Komite-Inv/01/2021 about Review on Submission of Annual Investment Plan (RIT) Proposal 2021 for Assessment and Supervisory Board Approval*

No.	Tanggal *Date*	Agenda *Agenda*
10	Rabu, 03 Maret 2021 *Wednesday, March 03, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) Tahun 2020 *Report on Review Results on the Proposal for BPKH Implementing Agency - Application of Investment Proposal RDSPT PNM for SOE Microfinance Approval with Underlying Sukuk Mudharabah IV PT Permodalan Nasional Madani (Persero) in 2020*
11	Rabu, 19 Mei 2021 *Wednesday, May 19, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonanan Persetujuan Usulan Project APIF Tahap 2 *Report on Review Results for Proposals of BPKH Implementing Agency - Application for Approval of Phase 2 APIF Project Proposal*
12	Senin, 22 Maret 2021 *Monday, March 22, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Rekening Emas *Report on Review Results for Proposal of the BPKH Implementing Agency - Application for Approval of Gold Account Investment Proposal*
13	Rabu, 31 Maret 2021 *Wednesday, March 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai manfaat dalam Mata Uang Rupiah sebesar Rp142.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Funds Benefit value Approval in Rupiah with the amount of IDR142,000,000,000.00 through the Placement Auction Mechanism*
14	Rabu, 31 Maret 2021 *Wednesday, March 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonanan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp622.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR622,000,000,000.00 through the Placement Auction Mechanism*
15	Senin, 26 April 2021 *Monday, April 26, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan atas Usulan Investasi Langsung pada PT Bank Muamalat Indonesia Tbk *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of Proposed Direct Investment in PT Bank Muamalat Indonesia Tbk*
16	Senin, 26 April 2021 *Monday, April 26, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Pengalihan Aset dan Redemption Reksa dana dalam Rangka Pelaksanaan UU No. 11 Tahun 2020 tentang Cipta Kerja *Report on Review Result for Proposals from BPKH Implementing Agency - Application for Approval of Asset Transfer and Redemption of Mutual Funds in the Framework of Implementing Law no. 11 of 2020 about Job Creation*

No.	Tanggal *Date*	Agenda *Agenda*
17	Rabu, 05 Mei 2021 *Wednesday, May 05, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Penambahan Kelonggaran Tarik Pembiyaan Yang Diterima (PYD) Bank Jambi – UUS *Report on Review Result for Proposals of BPKH Implementing Agency - Request for Approval on Proposal for Reducing Yield Expectations and Adding Loans for Withdrawal of Financing Received (PYD) Bank Jambi - UUS*
18	Senin, 17 Mei 2021 *Monday, May 17, 2021*	Addendum memo Nomor: 008/KAJIAN/DP/Komite-Inv/02/2021 Perihal: Laporan Hasil Reviu Proposal Badan Pelaksana BPKH atas Permohonan Penilaian kembali untuk Persetujuan Investasi pada Sidra Capital Company (Reviu Lanjutan) *Addendum of memo Number: 008/KAJIAN/DP/Komite-Inv/02/2021 Subject: Report on Review Results for Proposals from BPKH Implementing Agency according to Request for Reassessment of Investment Approval at Sidra Capital Company (Continued Review)*
19	Rabu, 19 Mei 2021 *Wednesday, May 19, 2021*	Addendum memo Nomor: 019/KAJIAN/DP/Komite-Inv/05/2021 Perihal Hasil Reviu Proposal Badan Pelaksana BPKH atas Permohonan Penilaian Kembali untuk Persetujuan Investasi pada Sidra Capital Company (Reviu Lanjutan) *Addendum of memo Number: 019/KAJIAN/DP/Komite-Inv/05/2021 regarding to Review Result for Proposal of BPKH Implementing Agency according to Request for Reassessment of Investment Approval in Sidra Capital Company (Continued Review)*
20	Senin, 31 Mei 2021 *Monday, May 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Rencana Investasi pada Al Daefah International Group *Report Revies Result for Proposal of BPKH Implementing Agency - Application for Approval of Investment Plans at Al Daefah International Group*
21	Senin, 31 Mei 2021 *Monday, May 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi RDSPT PNM Pembiayaan Mikro BUMN dengan *Underlying* Sukuk Mudharabah PT Permodalan Nasional Madani (Persero) *Report on Review Result for Proposals for BPKH Implementing Agency - Application for Investment Proposal for RDSPT PNM for SOE Microfinance Approval with Underlying Sukuk Mudharabah PT Permodalan Nasional Madani (Persero)*
22	Senin, 31 Mei 2021 *Monday, May 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD5,000,000.00 through the Request Mechanism for the Placement of Funds at Bank Mega Syariah*

No.	Tanggal *Date*	Agenda *Agenda*
23	Senin, 07 Juni 2021 *Monday, June 07, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohoanan Persetujuan Investasi BPKH Pada SBSN Rupiah Sebesar Rp21 Triliun Untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, dan Penyerapan Likuiditas Tahun 2021 *Report on Review Result for Proposal of BPKH Implementing Agency - Application for BPKH Investment Approval on IDR21 Trillion SBSN for 2021 in order to achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021*
24	Senin, 07 Juni 2021 *Monday, June 07, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Rencana Investasi padda Sedco Capital *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of Investment Plans from Sedco Capital*
25	Rabu, 16 Juni 2021 *Wednesday, June 16, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi BPKH pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2021 Guna Menjaga Porsi Portofolio Investasi dan Pencapaian Target Nilai Manfaat Tahun 2021 *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of BPKH Investment in Corporate Sukuk of PT PP (Persero), Tbk in 2021 to Maintain the Portfolio of Investment and Achieve the Target Value of Benefits in 2021*
26	Selasa, 22 Juni 2021 *Tuesday, June 22, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah *Report on Review Results for Proposal of BPKH Implementing Agency - Application for the Placement of Initial Deposit Funds Approval in USD Currency in the amount of USD5,000,000.00 through the Request Mechanism for the Placement of Funds at Bank Mega Syariah*
27	Selasa, 22 Juni 2021 *Tuesday, June 22, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT PNM (Persero) *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of the Proposed Investment of Sustainable Sukuk Mudharabah PT PNM (Persero)*
28	Selasa, 22 Juni 2021 *Tuesday, June 22, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetuuan Usulan Investasi Sukuk Mudharabah Berkelanjutan PT Sarana Multigriya Finansial (SMF) *Report on Review Result for Proposals of BPKH Implementing Agency - Application for Approval of the Sustained Mudharabah Sukuk Investment Proposal PT Sarana Multigriya Financial (SMF)*

No.	Tanggal *Date*	Agenda *Agenda*
29	Rabu, 21 Juli 2021 *Wednesday, July 21, 2021*	Memorendum Kajian Komite Investasi - Reviu Tentang Permohoan Persetujuan Penetapan PT Bank Aladin Syariah Tbk sebagai BPS BPIH Fungsi Penerima *Investment Committee Review Memorandum - Review on Application for Approval of Appointment of PT Bank Aladin Syariah Tbk as BPS BPIH Beneficiary Function*
30	Kamis, 29 Juli 2021 *Thursday, July 29, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Dalam Bentuk Sukuk Diyar Al Muharraq Sebesar USD20.000.000 Melalui Kuwait Finance House (K.S.C.P) *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of the Investment Proposal in the Form of Diyar Al Muharraq Sukuk in the amount of USD20,000,000 through the Kuwait Finance House (K.S.C.P)*
31	Rabu, 04 Agustus 2021 *Wednesday, August 04, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD sebesar USD17.500.000 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah *Report on Review Result for Proposals of BPKH Implementing Agency - Application for Placement of Initial Deposit Funds Approval in USD Currency with the amount of USD17,500,000 through the Request Mechanism for Placement of Funds at Bank Mega Syariah*
32	Jumat, 20 Agustus 2021 *Friday, August 20, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi Pada SBSN Rupiah Sebesar Rp10 Triliun untuk Tahun 2021 Guna Mencapai Target Portofolio Investasi, Nilai Manfaat, Dan Penyerapan Likuiditas Tahun 2021 *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Investment Approval in IDR10 Trillion SBSN for 2021 to Achieve the Investment Portfolio Target, Benefit Value, and Liquidity Absorption in 2021*
33	Selasa, 31 Agustus 2021 *Tuesday, August 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai Manfaat dalam Mata Uang Rupiah sebesar Rp75.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Funds with Benefit Value Approval in Rupiah Currency with the amount of IDR75,000,000,000.00 through the Placement Auction Mechanism*
34	Selasa, 31 Agustus 2021 *Tuesday, August 31, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan atas Usulan Penurunan Ekspektasi Imbal Hasil dan Perubahan Fasilitas dari PYD menjadi Deposito Mudharabah Muqayyadah pada PT Bank NTB Syariah *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of the Proposed Reduction of Yield Expectations and Change of Facilities from PYD to Mudharabah Muqayyadah Deposits at PT Bank NTB Syariah*
35	Kamis, 02 September 2021 *Thursday, September 02, 2021*	Memorandum Kajian KIP - Permohonan Persetujuan *Appeal* Batas Waktu Eksekusi SBSN Tahap 1 Tahun 2021 *KIP Review Memorandum - Application for Approval of SBSN Execution Deadline for Phase 1 of 2021*

No.	Tanggal *Date*	Agenda *Agenda*
36	Kamis, 02 September 2021 *Thursday, September 02, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi Sukuk Ijarah PT Polytama Propindo *Report on Review Result for Proposal of BPKH Implementing Agency - Application for approval of PT Polytama Propindo's Sukuk Ijarah Investment*
37	Rabu, 08 September 2021 *Wednesday, September 08, 2021*	Addendum atas Memo Nomor 025/KAJIAN/DP/Komite-Inv/06/2021 Perihal Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Rencana Investasi pada Sedco Capital *Addendum to Memo Number 025/KAJIAN/DP/Komite-Inv/06/2021 about the Report on Review Results for Proposals from BPKH Implementing Agency - Application for Approval of Investment Plans at Sedco Capital*
38	Selasa, 28 September 2021 *Tuesday, September 28, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Usulan Revisi Kedua Rencana Investasi Tahunan (RI) Investasi Surat Berharga dan Emas Tahun 2021 *Report on Review Result for Proposals of BPKH Implementing Agency - Proposed Second Revision of the Annual Investment Plan (RI) for Investment in Securities and Gold in 2021*
39	Rabu, 29 September 2021 *Wednesday, September 29, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp250.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of the BPKH Implementing Agency - Application for Placement of Funds with the Benefit Value of DAU and Non DAU Approval in Rupiah Currency with the amount of IDR250,000,000,000.00 through the Placement Auction Mechanism*
40	Rabu, 29 September 2021 *Wednesday, September 29, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp390.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for the Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR390,000,000,000.00 through the Placement Auction Mechanism*
41	Senin, 18 Oktober 2021 *Monday, October 18, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Sedco Capital sebagai Manajer Portofolio BPKH *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of Sedco Capital as BPKH Portfolio Manager*
42	Rabu, 27 Oktober 2021 *Wednesday, October 27, 2021*	Memorandum Kajian Komite Investasi dan Penempatan - Reviu Tentang Jawaban dan Tidak Lanjut Masukan Dewan Pengawas atas Batas Maksimum Penempatan dan Investasi (BMPI) Internal *Memorandum of Review for Investment and Placement Committee - Review on Answers and No Follow-Up Feedback from the Supervisory Board on the Maximum Limit for Internal Placements and Investments (BMPI)*

No.	Tanggal *Date*	Agenda *Agenda*
43	Rabu, 27 Oktober 2021 *Wednesday, October 27, 2021*	Memorandum Kajian Komite Investasi dan Penempatan - Reviu Tentang Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan haji Tentang Pedoman Investasi Surat Berharga *Memorandum of Review for Investment and Placement Committee - Review about Requests for Feedback on Draft Regulation of Implementing Agency's Head for the Hajj Financial Management Agency on Guidelines for Securities Investment*
44	Rabu, 27 Oktober 2021 *Wednesday, October 27, 2021*	Memorandum Kajian Komite Investasi dan Penempatan - Reviu Tentang Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan haji Tentang Pedoman Investasi Surat Berharga *Memorandum of Review for Investment and Placement Committee - Review about Requests for Feedback on Draft Regulation of Implementing Agency's Head for the Hajj Financial Management Agency on Guidelines for Securities Investment*
45	Rabu, 27 Oktober 2021 *Wednesday, October 27, 2021*	Memorandum Kajian Komite Investasi dan Penempatan - Reviu Tentang Permohonan Masukan Terhadap Rancangan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan haji Tentang Pedoman Investasi Emas *Memorandum of Review for Investment and Placement Committee - Review on Requests for Feedback on Draft Regulation of Implementing Agency's Head for the Hajj Financial Management Agency on Guidelines for Gold Investment*
46	Selasa, 09 November 2021 *Tuesday, November 09, 2021*	Addendum atas Memo Nomor 013/KAJIAN/DP/Komite-Inv/03/2021 Perihal Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Rekening Emas *Addendum to Memo Number 013/KAJIAN/DP/Komite-Inv/03/2021 Regarding to Report on Review Results for Proposals of BPKH Implementing Agency - Application for Approval of Gold Account Investment Proposal*
47	Selasa, 09 November 2021 *Tuesday, November 09, 2021*	Memorandum Kajian Komite Investasi - Reviu Tentang Permohonan Persetujuan atas Penambahan Fungis BPD Kalsel sebagai Mitra Investasi *Investment Committee Review Memorandum - Review on Application for Approval for Addition of Fungi BPD Kalsel as Investment Partner*
48	Selasa, 09 November 2021 *Tuesday, November 09, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksaa BPKH - Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank BPD Riau Kepri UUS *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Deposit Funds for Initial Deposit Approval in Rupiah Currency with the amount of IDR100,000,000,000.00 through the Mechanism of Request for Placement of Funds at Bank BPD Riau Kepri UUS*

No.	Tanggal *Date*	Agenda *Agenda*
49	Kamis, 18 November 2021 *Thursday, November 18, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan atas Usulan Investasi Pembiayaan Sindikasi Syariah kepada PT Permodalan Nasional Madani (Persero) *Report on Review Result for Proposal of the BPKH Implementing Agency - Application for Approval of Proposed Sharia Syndicated Financing Investment to PT Permodalan Nasional Madani (Persero)*
50	Selasa, 23 November 2021 *Tuesday, November 23, 2021*	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH - Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2022 *Final Report on Review Result for Proposals of BPKH Implementing Agency - Review on Submission of Annual Investment Plan Proposal (RIT) for Investment in Securities and Gold in 2022*
51	Senin, 29 November 2021 *Monday, November 29, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Usulan Tambahan Investasi BPKH sebesar Rp2,5 Triliun pada SBSN guna Mencapai Target Portofolio Investasi Pada Tahun 2021 *Report on Review Result for Proposals of BPKH Implementing Agency - Requests for Additional BPKH Investments of IDR2.5 Trillion in SBSN to Achieving the Investment Portfolio Target in 2021*
52	Senin, 29 November 2021 *Monday, November 29, 2021*	Addendum atas Memo 042/KAJIAN/DP/Komite-Inv/10/2021 perihal Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi Kontrak Investasi Kolektif Efek Beragun Aset Syariah Rekind Daya Mamaju (KIK-EBAS-RDM) - Manfaat Atas Konsesi Jasa PLTU Mamuju 2x25 MW *Addendum to Memo 042/KAJIAN/DP/Komite-Inv/10/2021 regarding the Report on the Results of the Review on Proposals for the BPKH Implementing Agency - Application for Investment Approval of Collective Investment Contracts for Sharia Asset-Backed Securities Rekind Daya Mamaju (KIK-EBAS-RDM) - Benefits of Service Concessions PLTU Mamuju 2x25 MW*
53	Senin, 29 November 2021 *Monday, November 29, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Lainnya dalam Bentuk Produk Bank Syariah yang Menggunakan Akad Mudhrabah Muqayyadah pada PT Bank NTB Syariah *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Approval of Other Investment Proposals in the Form of Islamic Bank Products Using Mudhrabah Muqayyadah Contracts at PT Bank NTB Syariah*
54	Jumat, 03 Desember 2021 *Friday, December 03, 2021*	Memorandum Kajian Komite Investasi - Reviu Tentang Persetujuan atas Penambahan Fungsi BPD Sumsel Babel sebagai Mitra Investasi *Memorandum for Review of Investment Committee - Review on Approval for Addition of BPD Sumsel Babel Functions as Investment Partners*

No.	Tanggal *Date*	Agenda *Agenda*
55	Jumat, 03 Desember 2021 *Friday, December 03, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata uang Rupiah Sebesar Rp350.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Initial Deposit Funds Approval in Rupiah Currency with the amount of IDR350,000,000,000.00 through the Placement Auction Mechanism*
56	Jumat, 10 Desember 2021 *Friday, December 10, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Pelaksanaan Investasi pada PT Bank Muamalat Indonesia Tbk *Report on Review Results for Proposals of BPKH Implementing Agency - Application for Approval of Investment Implementation in PT Bank Muamalat Indonesia Tbk*
57	Jumat, 17 Desember 2021 *Friday, December 17, 2021*	Addendum atas Memo Nomor 057/KAJIAN/DP/Komite-Inv/12/2021 perihal Laporan Hasi Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Pelaksanaan Investasi pada PT Bank Muamalat Indonesia Tbk *Addendum for Memo Number 057/KAJIAN/DP/Komite-Inv/12/2021 regarding to Report on the Review of Proposals from BPKH Implementing Agency - Application for Approval of Investment Implementation at PT Bank Muamalat Indonesia Tbk*
58	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH - Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022 *Final Report on Review Result for Proposals of BPKH Implementing Agency - Review on Submission of Annual Investment Plan Proposal (RIT) for Foreign Investment in 2022*
59	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Addendum atas Memo Nomor 042/KAJIAN/DP/Komite-Inv/10/2021 Perihal Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - *Appeal* atas Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Investasi *Addendum for Memo Number 042/KAJIAN/DP/Komite-Inv/10/2021 Regarding to Report on Review Result for Proposals from BPKH Implementing Agency - Appeal for the Application for Investment Proposals at Sedco Capital Approval and the Appointment of Sedco Capital as Investment Manager*
60	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat Dalam Mata Uang USD sebesar USD6.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD6,000,000.00 through the Request Mechanism for Placement of Funds at Bank Mega Syariah*

No.	Tanggal *Date*	Agenda *Agenda*
61	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Deposito Nilai Manfaat Dalam Mata Uang USD sebesar USD5.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana Bank Mega Syariah *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Deposit Funds with Benefit Value Approval in USD Currency with the amount of USD5,000,000.00 through the Mechanism of Request for Placement of Funds at Bank Mega Syariah*
62	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata uang Rupiah sebesar Rp200.000.000.000,00 Melalui Mekanisme Lelang Penempatan *Report on Review Result for Proposal of BPKH Implementing Agency - Application for Placement of Funds with the Benefit Value of DAU and Non-DAU Approval in Rupiah currency with the amount of IDR200,000,000,000.00 through the Placement Auction Mechanism*
63	Senin, 27 Desember 2021 *Monday, December 27, 2021*	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi - PT PNM Investment Management *Final Report on Review Result for Proposals from BPKH Implementing Agency - Application for Extension of Investment Manager Decree (SK) Approval - PT PNM Investment Management*

Laporan Pelaksanaan Kerja Komite Investasi dan Penempatan

Investment and Placement Committee Work Implementation Report

Sepanjang tahun 2021, Komite Investasi dan Penempatan telah melakukan kegiatan-kegiatan sebagai berikut:

Throughout 2021, the Investment and Placement Committee has carried out the following activities:

No.	Program Kerja/Kegiatan Komite *Committee Work Programs/Activities*
1.	Laporan Evaluasi Pelaporan dan Kinerja Investasi *Investment Report and Performance Evaluation Report*
2.	Laporan Evaluasi Pelaporan dan Kinerja Penempatan *Placement Reporting and Performance Evaluation Report*
3.	Laporan Kajian atas Usulan Investasi dan Penempatan dari Badan Pelaksana *Study Report on Proposed Investment and Placement from the Executive Board*
4.	Laporan *Assessment* Investasi Langsung di dalam dan luar Negeri *Domestic and Foreign Direct Investment Assessment Report*
5.	Laporan Pengembangan Pengawasan dan *Market Review/Market Update* *Monitoring Development Report and Market Review/Market Update*

Program Pengembangan Kompetensi Komite Investasi dan Penempatan

Investment and Placement Committee Competency Development Program

Kegiatan pelatihan dan pengembangan kompetensi yang dilakukan sepanjang tahun 2021 adalah sebagai berikut:

The training and competency development activities carried out throughout 2021 are as follows:

NO.	Nama *Name*	*Jabatan Position*	Workshop/ Pelatihan/ Seminar *Workshop/ Training/Seminar*	Penyelenggara *Organizers*	Tempat *Place*	Waktu *Time*
1.	Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota Dewan Pengawas *Member supervisory Board*	*Certified Risk Governance Professional* Level IV	Risk Advisory and Performance	*Online E-Learning*	18 - 19 Agustus 2021 *August 18 - 19 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 1 *BSMR Risk Management Certification Level 1 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 20 September 2021 & 25 September 2021 *1 day of training and 1 day of certification exam, on September 20, 2021 & September 25, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 2 *BSMR Risk Management Certification Level 2 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 27 September 2021 & 2 Oktober 2021 *1 day training and 1 day certification exam, on September 27, 2021 & October 2, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 3 *BSMR Risk Management Certification Level 3 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 4 Oktober 2021 & 9 Oktober 2021 *1 day training and 1 day certification exam, on October 4, 2021 & October 9, 2021*
			Pelatihan Sertifikasi *Corporate Finance (Certified Investment Banker)* *Corporate Finance (Certified Investment Banker) Certification Training*	PT Leadership Nasional	*Online E-Learning*	1, 8, 15 dan 22 November 2021 dan 1 hari ujian sertifikasi (Online E-Learning) pada tanggal 27 November 2021 *November 1, 8, 15 and 22, 2021 and 1 day certification exam (Online E-Learning) on November 27, 2021*

NO.	Nama *Name*	*Jabatan* *Position*	Workshop/ Pelatihan/ Seminar *Workshop/ Training/Seminar*	Penyelenggara *Organizers*	Tempat *Place*	Waktu *Time*
2.	Ir. Suhaji Lestiadi, M.E.	Anggota Dewan Pengawas *Member supervisory Board*	*Certified Risk Governance Professional* Level IV	Risk Advisory and Performance	*Online E-Learning*	18 - 19 Agustus 2021 *August 18 - 19, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 1 *BSMR Risk Management Certification Level 1 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 20 September 2021 & 25 September 2021 *1 day training and 1 day certification exam, on September 20, 2021 & September 25, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 2 *BSMR Risk Management Certification Level 2 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 27 September 2021 & 2 Oktober 2021 *1 day training and 1 day certification exam, on September 27, 2021 & October 2, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 3 *BSMR Risk Management Certification Level 3 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 4 Oktober 2021 & 9 Oktober 2021 *1 day training and 1 day certification exam, on October 4, 2021 & October 9, 2021*
			Pelatihan Sertifikasi *Corporate Finance (Certified Investment Banker)* *Corporate Finance (Certified Investment Banker) Certification Training*	PT Leadership Nasional	*Online E-Learning*	1, 8, 15 dan 22 November 2021 dan 1 hari ujian sertifikasi (Online E-Learning) pada tanggal 27 November 2021 *November 1, 8, 15 and 22, 2021 and 1 day certification exam (Online E-Learning) on November 27, 2021*

NO.	Nama *Name*	*Jabatan* *Position*	Workshop/ Pelatihan/ Seminar *Workshop/ Training/Seminar*	Penyelenggara *Organizers*	Tempat *Place*	Waktu *Time*
3.	Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota Dewan Pengawas *Member supervisory Board*	*Certified Risk Governance Professional* Level IV	Risk Advisory and Performance	*Online E-Learning*	18 - 19 Agustus 2021 *August 18 - 19 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 1 *BSMR Risk Management Certification Level 1 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 20 September 2021 & 25 September 2021 *1 day of training and 1 day of certification exam, on September 20, 2021 & September 25, 2021*
			Pelatihan Sertifikasi Manajemen Risiko BSMR Level 2 *BSMR Risk Management Certification Level 2 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 27 September 2021 & 2 Oktober 2021 *1 day training and 1 day certification exam, on September 27, 2021 & October 2, 2021*
			Manajemen Risiko BSMR Level 3 *BSMR Risk Management Certification Level 3 Training*	PT Leadership Nasional	*Online E-Learning*	1 hari pelatihan dan 1 hari ujian sertifikasi, pada tanggal 4 Oktober 2021 & 9 Oktober 2021 *1 day training and 1 day certification exam, on October 4, 2021 & October 9, 2021*
			Pelatihan Sertifikasi *Corporate Finance (Certified Investment Banker)* *Corporate Finance (Certified Investment Banker) Certification Training*	PT Leadership Nasional	*Online E-Learning*	1, 8, 15 dan 22 November 2021 dan 1 hari ujian sertifikasi (Online E-Learning) pada tanggal 27 November 2021 *November 1, 8, 15 and 22, 2021 and 1 day certification exam (Online E-Learning) on November 27, 2021*

Penilaian Kinerja Komite Investasi dan Penempatan

Penilaian Dewan Pengawas terhadap kinerja Komite Investasi dan penempatan pada tahun 2021 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.

Investment and Placement Committee Performance Assessment

The Supervisory Board's assessment of the performance of the Investment and placement Committee in 2021 is considered good by providing reports, information and communicating with members of the Supervisory Board regarding the implementation of investments and placements and compliance with the principles and principles of Hajj Financial management in Investment which include: sharia principles, prudential principles -prudence and security, liquidity and benefits.

Sekretariat Badan
Corporate Secretariat

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 antarlembaga, instansi, program-program komite Dewan Pengawas, dan mitra-mitra BPKH.

Executive Board is entitled to establish organs that support the implementation of the Agency's management. The Agency Secretariat 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.

Dasar Hukum

Peraturan Badan Pengelola Keuangan Haji Nomor 2 Tahun 2018 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar-Lembaga.

Legal Basis

Regulation of the Hajj Financial Management Agency Number 2 of 2018 concerning Relationships of Organs within Hajj Financial Management Bodies and Inter-Institutional Relations.

Profil Sekretaris Badan

Profil Emir Rio Krishna dapat dilihat di bagian Profil BPKH pada Laporan ini.

Agency Secretary Profile

The profile of the Agency Secretary can be seen in the BPKH Profile section of this report.

Struktur Organisasi Sekretaris Badan

Sekretariat Badan adalah unsur pembantu pimpinan yang berada di bawah Kepala Badan Pelaksana. Sekretariat Badan dipimpin oleh Sekretaris Badan.

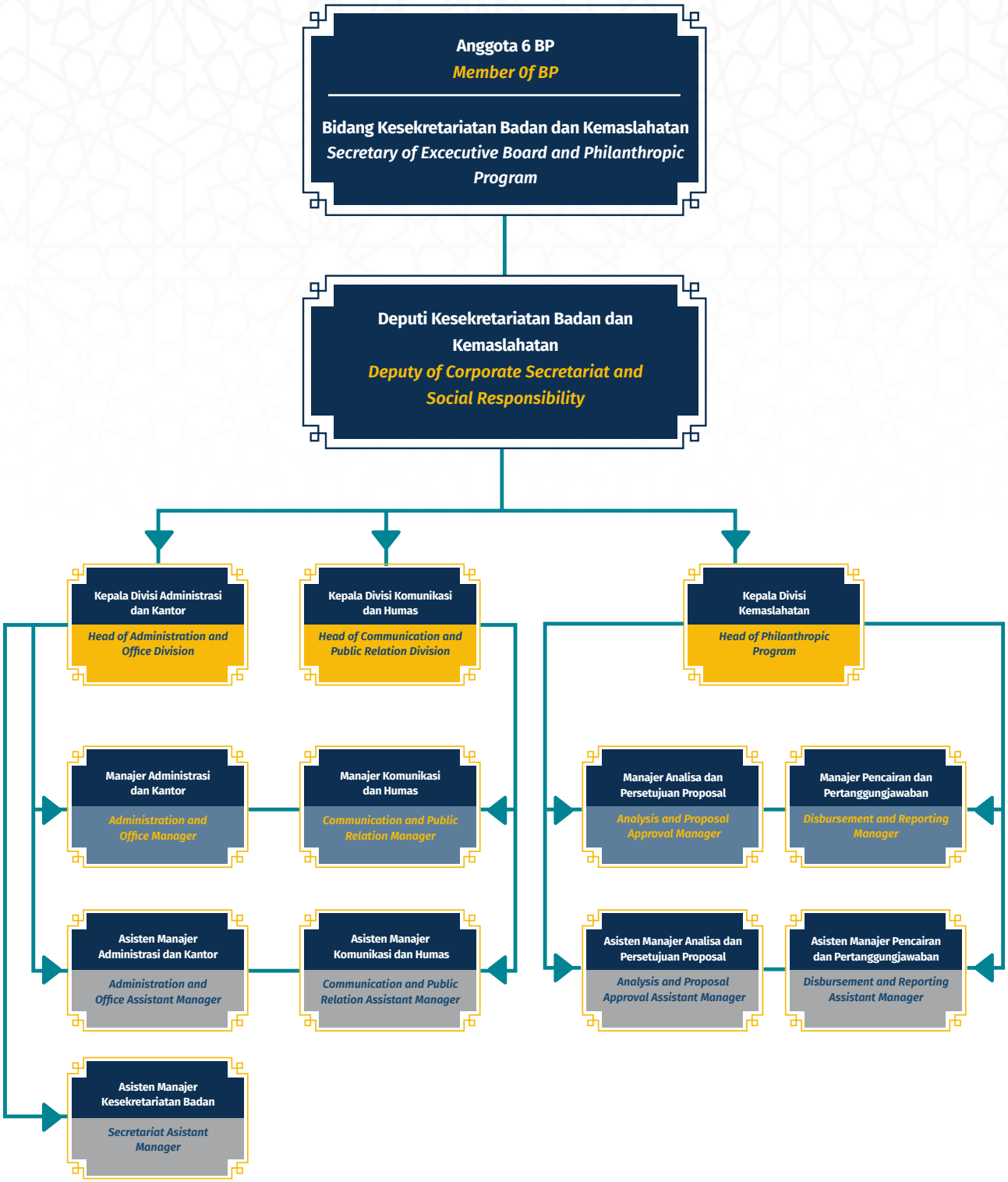
Berikut adalah bagan organisasi Bidang Kesekretariatan dan Kemaslahatan sesuai dengan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 33 Tahun 2020.

Organization Structure of the Agency Secretary

Agency Secretariat is an auxiliary element of leadership under the Head of the Implementing Agency. The Agency Secretariat is led by the Agency Secretary.

The following is an organizational chart for the Secretariat and Benefits Sector in accordance with the Regulation of the Head of the Implementing Agency for the Hajj Financial Management Agency Number 33 of 2020.

Badan 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. Mengoordinasikan pelaksanaan tugas kepala/ketua dan anggota BP, baik internal maupun eksternal
3. Menyusun pedoman tata kelola Kepala Badan Pelaksana, dan Anggota BPKH lainnya (*board manual*)
4. Menyusun *template* kegiatan pimpinan BPKH terkait dengan protokoler, undangan, tamu, dan kegiatan perjalanan dinas
5. Menyusun kebijakan dan kegiatan komunikasi dan kehumasan BPKH
6. Menyusun pedoman kerja staf sekretariat BPKH

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), both internal and external;*
3. *Preparing governance guidelines for Chairman of Executive Board (BP), and other BPKH members (board manual);*
4. *Compiling a template for BPKH leaders activities related to protocols, invitations, guests, and official travel activities;*
5. *Developing policies and communication activities and BPKH public relations; and*
6. *Developing work guidelines for BPKH secretariat staff.*

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

Office Administration Division Tasks

Office Administration Division and the Communication and Public Relations Division, each of which has its own functions and duties as follows:

1. *Preparing and improving office management administration;*
2. *Arranging agenda, protocols, and budgeting for official travel of BPKH members; and*
3. *Conducting BPKH's work meetings.*

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*

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 community relationship.

1. *Creating and updating BPKH logo and identity;*
2. *Managing social media (website, twitter, Instagram, etc.);*
3. *Conducting identity and service surveys to the ummah; and*
4. *Conducting media briefings.*

Audit Internal
Internal Audit

Unit Kerja Internal Audit berada di bawah pengawasan Badan Pelaksana yang membantu dalam memantau, memeriksa, dan memberikan rekomendasi terhadap aktivitas pengelolaan risiko, pengendalian, dan proses tata kelola BPKH.

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.

Dasar Hukum

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH.

Legal Basis

BPKH Regulation Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and the Integrity Pact of BPKH.

Piagam Audit Internal

Peraturan Kepala Badan Pelaksana BPKH Nomor 21 Tahun 2021 tentang Perubahan Peraturan Kepala Badan Pelaksana BPKH Nomor 11 Tahun 2019 tentang Piagam Audit Internal yang menjadi pedoman bagi Divisi Audit Internal dalam menjalankan tugas dan tanggung jawabnya.

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 Charter

Regulation of the Head of the BPKH Implementing Agency Number 21 of 2021 concerning Amendments to the Regulation of the Head of the BPKH Implementing Agency Number 11 of 2019 concerning the Internal Audit Charter which is 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. *Responsibility*
6. *Accountability*
7. *Scope of Work*
8. *Internal Auditor Code of Ethics*
9. *Independence*
10. *Quality Assurance And Improvement Program*
11. *Professional Requirements*
12. *Communication*
13. *Internal Audit Working Relations*
14. *Policies and Guidelines for Internal Audit*
15. *Closing*

Visi dan Misi Audit Internal

Internal Audit Vision and Mission

Visi
Vision

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.

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.

Misi
Mission

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.

The mission of the BPKH Internal Audit is to properly fulfill the interests of the Hajj pilgrims, BPKH and other stakeholders. This is because BPKH as a trusted public institution must deal with various kinds of interests from various related parties.

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:

1. Membantu BPKH mencapai tujuan dengan melaksanakan audit dan jasa konsultasi terpercaya secara profesional, independen, dan objektif.
2. Membangun sistem pengendalian internal yang kuat untuk mendukung terbangunnya kepercayaan publik terhadap BPKH.

Internal Audit must be able to place its function above these various interests to ensure the realization of an accountable, transparent and beneficial BPKH. Internal Audit has the following missions:

1. *Assist BPKH in achieving its objectives by carrying out audits and trusted consulting services in a professional, independent and objective manner.*
2. *Build a strong internal control system to support the building of public trust in BPKH.*

3. Menjaga diterapkannya prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, likuiditas, dan imbal hasil optimal pada kegiatan investasi.
4. Meningkatkan kompetensi untuk menjadi Auditor Internal yang profesional.
5. Memberikan hasil audit yang dapat memberikan kepercayaan masyarakat atau *stakeholder* kepada BPKH.
6. Meningkatkan dan mengembangkan fungsi audit internal secara berkesinambungan dan selaras dengan tujuan BPKH.
7. Mengembangkan strategi pengawasan internal yang mendukung efektivitas program strategis BPKH.
8. 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 ini, Auditor Internal harus memperhatikan peraturan perundang-undangan yang berlaku.

3. *Maintain the implementation of sharia principles by considering aspects of security, prudence, liquidity and optimal returns on investment activities.*
4. *Improve competence to become a professional Internal Auditor.*
5. *Provide audit results that can give public or stakeholder confidence to BPKH.*
6. *Improve and develop the internal audit function on an ongoing basis and in line with the objectives of BPKH.*
7. *Develop an internal control strategy that supports the effectiveness of the BPKH strategic program.*
8. *Realizing an effective role as a management partner in achieving BPKH's strategic objectives. The services provided by the Internal Audit Division aim to provide public or stakeholder trust to 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 was established which was prepared based on the Code of Ethics for Internal Auditors made by the Internal Auditor Professional Organization (The Institute of Internal Auditors).

Internal Auditors are required to carry out their professional responsibilities wisely, with dignity and respect. In implementing the Code of Ethics 1n1 Internal Auditors must pay attention to the applicable laws and regulations.

Auditor Internal harus:

1. Menunjukkan kejujuran, objektivitas, 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 objektif.
4. Melakukan jasa-jasa yang dapat diselesaikan dengan menggunakan kompetensi profesional yang dimilikinya.
5. Mengusahakan berbagai upaya agar senantiasa memenuhi Standar Profesi Audit Internal.
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.

Internal Auditors must:

1. *Demonstrate honesty, objectivity, and sincerity in carrying out their duties and fulfill their professional responsibilities.*
2. *Demonstrate loyalty to BPKH or to the parties served.*
3. *Refrain from activities that may conflict with the interests of the organization or activities that may create prejudice, which doubts his ability to carry out his duties and fulfill his professional responsibilities objectively.*
4. *Performing services that can be completed by using their professional competence.*
5. *Making efforts to always meet the Internal Audit Professional Standards.*
6. *Be careful and prudent in using the information obtained in carrying out their duties.*
7. *Disclosing all important facts that he knows, namely facts which if not disclosed can lead to*
   a. *Distort the performance of the activities being reviewed; or*
   b. *Covering up any unlawful practices in reporting the results of their work.*
8. *Improving the skills and effectiveness and quality of the implementation of their duties. Internal Auditors are required to attend continuing professional education.*

Pihak yang Mengangkat dan Memberhentikan Deputi Audit Internal

Deputi Audit Internal diangkat dan diberhentikan oleh Kepala Badan Pelaksana dengan persetujuan Dewan Pengawas.

The Party that Appoints and Dismisses the Deputy for Internal Audit

Deputy for 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.

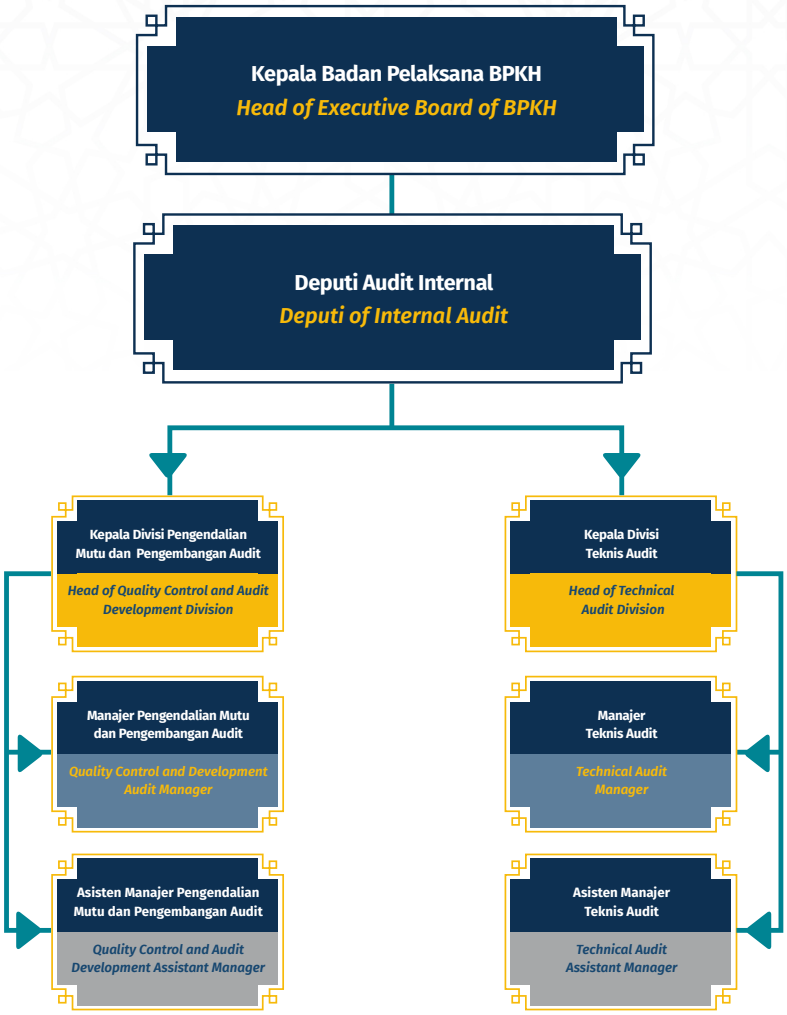
Profile of Deputy Internal Audit

The profile of the Deputy Internal Audit can be seen in the BPKH Profile section of this report.

Struktur Organisasi Unit Audit Internal

Internal Audit Unit Organizational Structure

Badan Organisasi Audit Internal
Organization Structure Internal Audit



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

Internal Audit Function

1. *Describe operationally the planning, implementation, and monitoring of the audit results.*
2. *Internal auditors with expertise and views make analysis and research in the fields of finance, accounting, operations, and other activities through*

pemeriksaan secara *on-site* dan pemantauan secara *off-site*, serta memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang di-*review* kepada semua tingkatan manajemen.
3. Audit Internal harus mampu mengidentifikasikan 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.
6. Melaporkan hasil audit dan menyampaikan laporannya kepada Kepala Badan Pelaksana dan secara periodik kepada Dewan Pengawas melalui Komite Audit.

on-site inspection and off-site monitoring, as well as providing improvement suggestions and objective information about the activities reviewed to all management level.
3. *Internal Audit must be able to identify all possibilities to improve and increase the efficiency of the use of all existing resources*

Scope of Work of Internal Audit

1. *The scope of work of the Internal Audit must cover all aspects and elements of BPKH activities which directly or indirectly are expected to affect the proper implementation of Hajj Financial management.*

2. *The scope of work includes examination and assessment of the adequacy and effectiveness of the internal control structure and of the quality of performance in carrying out the responsibilities outlined by BPKH, thus assisting the decision-making process of the Executive Board.*

Internal Audit Unit Duties and Responsibilities

1. *Develop and implement the annual Internal Audit plan*
2. *Review and evaluate the implementation of internal control and risk management processes in accordance with existing policies*
3. *Conduct audits and assess efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology and other activities*
4. *Conduct compliance audits with related laws and regulations*
5. *Provide objective advice and information regarding audit activities for all levels of management*

6. *Reporting the results of the audit and submitting the report to the Head of the Executive Board and periodically to the Supervisory Board through the Audit Committee*

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.

7. *Monitor, analyze, and report the progress of actions against performance targets*
8. *Cooperating with the Audit Committee*
9. *Evaluating the quality of the actions and results of the internal audit carried out*
10. *Conduct special audits (investigations), if necessary*
11. *Provide advice in the preparation of internal policies and procedures*
12. *Assess the system and implementation of controls over asset security*

Jumlah Pegawai dan Sertifikasi Pegawai Unit Audit Internal

Number of Employees and Certification of Employees of the Internal Audit Unit

Pada tahun 2021, pegawai Unit Audit Internal BPKH berjumlah 9 (sembilan) orang dengan kualifikasi sebagai berikut:

In 2021, the employees of the Internal Audit Unit of BPKH are 9 (nine) people with the following qualifications:

No	Nama *Name*	Jabatan *Position*	Pendidikan *Education*	Keahlian *Expertise*	Sertifikasi *Certification*	Asosiasi Profesi *Professional Association*
1	Hadiyati Munawaroh	Deputi Audit Internal *Deputy Internal Audit*	S3 Administrasi Publik; S2 Atestasi dan Laporan Keuangan S1 Akuntansi *Doctoral Degree in Public Administration Master's Degree in Attestation and Financial Reports Bachelor Degree in Accounting*	Akuntansi, Audit, Kebijakan Publik, Investigasi, Manajemen Risiko *Accounting, Auditing, Public Policy, Investigation, Risk Management*	*Chartered Accountant* (CA) Manajemen Risiko Perbankan Level 1 *Certified Risk Governance Professional* (CRGP) *Chartered Accountant (CA) Banking Risk Management Level 1 Certified Risk Governance Professional (CRGP)*	Ikatan Akuntan Indonesia LSP KS - Asbisindo The Institute of Internal Auditors (IIA) *Indonesian Institute of Accountants; LSP KS - Asbisindo; The Institute of Internal Auditors (IIA)*

No	Nama *Name*	Jabatan *Position*	Pendidikan *Education*	Keahlian *Expertise*	Sertifikasi *Certification*	Asosiasi Profesi *Professional Association*
2	Yulizar	Kadiv Pengendalian Mutu dan Pengembangan Audit *Head of Quality Control and Audit Development Division*	*S2 Master of Business Administration* S1 Akuntansi *Master of Business Administration Master's Degree; Bachelor Degree in Accounting*	Akuntansi, Audit, Investigasi, Manajemen Risiko *Accounting, Auditing, Investigation, Risk Management*	*Chartered Accountant* (CA) Manajemen Risiko Perbankan Level 2 *Chartered Accountant (CA)* *Banking Risk Management Level 2*	Ikatan Akuntan Indonesia BSMR dan GARP FKSPI - Asgara Jaskeu The Institute of Internal Auditors (IIA) *Indonesian Institute of Accountants* *BSMR and GARP* *FKSPI - Asgara Jaskeu* *The Institute of Internal Auditors (IIA)*
3	Dhaniarso Aditomo	Kadiv Teknis Audit *Head of Technical Audit*	S2 Akuntansi Program Pendidikan Profesi Akuntansi (PPAk) S1 Akuntansi *Masters in Accounting Accounting Professional Education Program (PPAk)* *Bachelor Degree in Accounting*	Akuntansi, Audit, Investigasi, Manajemen Risiko *Accounting, Auditing, Investigation, Risk Management*	*Chartered Accountant* (CA); Manajemen Risiko Perbankan Level 1 *Chartered Accountant (CA)* *Banking Risk Management Level 1*	Ikatan Akuntan Indonesia LSP KS The Institute of Internal Auditors (IIA) *Indonesian Institute of Accountants;* *LSP KS - Asbisindo;* *The Institute of Internal Auditors (IIA)*
4	Dony Perdana	Manajer Pengendalian Mutu dan Pengembangan Audit *Quality Control and Audit Development Manager*	S1 Akuntansi *Bachelor Degree in Accounting*	Akuntansi, Audit, Manajemen Risiko *Accounting, Auditing, Risk Management*	Manajemen Risiko Perbankan Level 1 *Ceritified Risk Management Officer* (CRMO) *Banking Risk Management Level 1* *Certified Risk Management Officer (CRMO)*	LSP KS – Asbisindo LSPMR The Institute of Internal Auditors (IIA) *LSP KS - Asbisindo* *LSPMR* *The Institute of Internal Auditors (IIA)*

No	Nama *Name*	Jabatan *Position*	Pendidikan *Education*	Keahlian *Expertise*	Sertifikasi *Certification*	Asosiasi Profesi *Professional Association*
5	Imam Khadafi Nara	Manajer Teknis Audit *Audit Technical Manager*	S2 Administrasi Pembangunan S1 Akuntansi *Master of Development Administration* *Bachelor Degree in Accounting*	Akuntansi, Audit, Investigasi, Manajemen Risiko *Accounting, Auditing, Investigation, Risk Management*	*Chartered Accountant* (CA) Manajemen Risiko Perbankan Level 1 *Certified* PSAK (CPSAK); *Certified Fraud Examiner* (CFE) *Chartered Accountant (CA)* *Banking Risk Management Level 1* *Certified PSAK (CPSAK)* *Certified Fraud Examiner (CFE)*	Ikatan Akuntan Indonesia LSP KS - Asbisindo Ikatan Akuntan Indonesia Association of Certified Fraud Examiners (ACFE) The Institute of Internal Auditors (IIA) *Indonesian Institute of Accountants* *LSP KS - Asbisindo* *Indonesian Institute of Accountants* *Association of Certified Fraud Examiners (ACFE)* *The Institute of Internal Auditors (IIA)*
6	Hanny Rufaida	Manajer Teknis Audit *Audit Technical Manager*	S1 Akuntansi S2 Manajemen *Bachelor Degree in Accounting* *Master of Management*	Akuntansi, Audit, Manajemen Risiko *Accounting, Auditing, Risk Management*	Manajemen Risiko Perbankan Level 1 *Certified of Risk Management Professional* (CRMP) *Banking Risk Management Level 1* *Certified of Risk Management Professional (CRMP)*	LSP KS - Asbisindo LSPMR The Institute of Internal Auditors (IIA) *LSP KS - Asbisindo* *LSPMR* *The Institute of Internal Auditors (IIA*

No	Nama *Name*	Jabatan *Position*	Pendidikan *Education*	Keahlian *Expertise*	Sertifikasi *Certification*	Asosiasi Profesi *Professional Association*
7	Lilis Sulistyaningsih	Asisten Manajer Pengendalian Mutu dan Pengembangan Audit *Assistant Manager of Quality Control and Audit Development*	S1 Akuntansi *Bachelor Degree in Accounting*	Akuntansi, Audit, Manajemen Risiko *Accounting, Auditing, Risk Management*	Manajemen Risiko Perbankan Level 1; *Certified of Risk Management Professional* (CRMP) *Banking Risk Management Level 1 Certified of Risk Management Professional (CRMP)*	LSP KS - Asbisindo LSPMR The Institute of Internal Auditors (IIA) *LSP KS - Asbisindo LSPMR The Institute of Internal Auditors (IIA*
8	Taufiqi Agmalina	Asisten Manajer Teknis Audit *Assistant Technical Audit Manager*	S1 Akuntansi *Bachelor Degree in Accounting*	Akuntansi, Audit, Manajemen Risiko *Accounting, Auditing, Risk Management*	Manajemen Risiko Perbankan Level 1; *Certified of Risk Management Professional* (CRMP) *Banking Risk Management Level 1 Certified of Risk Management Professional (CRMP)*	LSP KS - Asbisindo LSPMR The Institute of Internal Auditors (IIA) *LSP KS - Asbisindo LSPMR The Institute of Internal Auditors (IIA*

No	Nama *Name*	Jabatan *Position*	Pendidikan *Education*	Keahlian *Expertise*	Sertifikasi *Certification*	Asosiasi Profesi *Professional Association*
9	Muhammad Habibi Ritonga	Asisten Manajer Teknis Audit *Assistant Technical Audit Manager*	S2 Akuntansi - Audit Forensik Pendidikan Profesi Akuntansi (PPAk) S1 Akuntansi Islam *Master of Accounting - Forensic Audit* *Professional Accounting Education (PPAk)* *Bachelor of Islamic Accounting*	Akuntansi, Audit, Investigasi, Manajemen Risiko *Accounting, Auditing, Investigation, Risk Management*	*Certified Forensic Auditor* (CFrA) *Certified Public Accountant* (CPA) *Certified Analyst Project Finance* (CAPF) *Certified Enterprise Risk Analyst* (CERA) *State Accountant Registered* (RNA) Manajemen Risiko Perbankan Level 1 *Certified Forensic Auditor (CFrA)* *Certified Public Accountant (CPA)* *Certified Project Finance Analyst (CAPF)* *Certified Enterprise Risk Analyst (CERA)* *State Accountant Registered (RNA)* *Banking Risk Management Level 1*	Lembaga Sertifikasi Auditor Forensik Indonesia Ikatan Akuntan Publik Indonesia AFMA and CMA Australia; Kementerian Keuangan Republik Indonesia LSP KS - Asbisindo; The Institute of Internal Auditors (IIA) *Indonesian Forensic Auditor Certification Agency* *Indonesian Institute of Public Accountants* *AFMA and CMA Australia* *Ministry of Finance of the Republic of Indonesia;* *LSP KS – Asbisindo* *The Institute of Internal Auditors (IIA)*

Program Pengembangan Kompetensi Unit Audit Internal

Internal Audit Unit Competency Development Program

Sepanjang tahun 2021, pegawai Unit Audit Internal BPKH telah mengikuti program pengembangan kompetensi sebagai berikut:

Throughout 2021, BPKH Internal Audit Unit employees have participated in the following competency development programs:

No	Nama Peserta *Participant Name*	Nama Pelatihan *Training Name*	Penyelenggara *Organizer*	Tanggal Pelatihan *Training Date*
1	Hadiyati Munawaroh	Pelatihan PSAK for Professional *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Islamic Finance Training (Advance Level) *Islamic Finance Training (Advanced Level)*	LPPI	28-29 Juli 2021 *July 28-29, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	19 - 20 November 2021 *November 19 - 20, 2021*
		Pelatihan Sertifikasi Skema Ahli Tata Kelola Risiko Terintegrasi (*Certified Risk Governance Professional*) *Certification Training for Integrated Risk Governance Expert Scheme (Certified Risk Governance Professional)*	LSPMR	20 - 23 Desember 2021 *December 20 - 23, 2021*
2	Yulizar	Pelatihan PSAK for Professional *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pembelajaran Interaktif untuk Pengelolaan WBS Pengaduan Korupsi *Interactive Learning for WBS Management of Corruption Complaints*	KPK	7 - 10 Juni 2021 *June 7 - 10, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	19 - 20 November 2021 *November 19 - 20, 2021*

No	Nama Peserta *Participant Name*	Nama Pelatihan *Training Name*	Penyelenggara *Organizer*	Tanggal Pelatihan *Training Date*
3	Dony Perdana	Pelatihan PSAK *for Professional* *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pembelajaran Interaktif untuk Pengelolaan WBS Pengaduan Korupsi *Interactive Learning for WBS Management of Corruption Complaints*	KPK	5 - 8 April 2021 *April 5 - 8, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*
4	Lilis Sulistyaningsih	Pelatihan PSAK for Professional *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*
		Pelatihan Sertifikasi Skema Ahli Manajemen Risiko Organisasi Terintegrasi (*Certified Risk Management Professional*) *Certification Training for Integrated Organizational Risk Management Expert Scheme (Certified Risk Management Professional)*	LSPMR	13 - 16 Desember 2021 *December 13 - 16, 2021*
5	Dhaniarso Aditomo	Pelatihan PSAK *for Professional* *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	19 - 20 November 2021 *November 19 - 20, 2021*
		Pelatihan Sertifikasi Skema Ahli Tata Kelola Risiko Terintegrasi (*Certified Risk Governance Professional*) *Certification Training for Integrated Risk Governance Expert Scheme (Certified Risk Governance Professional)*	LSPMR	20 - 23 Desember 2021 *December 20 - 23, 2021*

No	Nama Peserta *Participant Name*	Nama Pelatihan *Training Name*	Penyelenggara *Organizer*	Tanggal Pelatihan *Training Date*
6	Imam Khadafi Nara	Pencegahan *Fraud* pada Instansi Pemerintahan *Fraud Prevention in Government Agencies*	IAI	15 - 17 Desember 2021 *December 15 - 17 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*
7	Hanny Rufaida	Pelatihan PSAK *for Professional* *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pelatihan *Macroeconomic Policy and Analysis* *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*
		Pelatihan Sertifikasi Skema Ahli Manajemen Risiko Organisasi Terintegrasi (*Certified Risk Management Professional*) *Certification Training for Integrated Organizational Risk Management Expert Scheme (Certified Risk Management Professional)*	LSPMR	13 - 16 Desember 2021 *December 13 - 16, 2021*
8	Taufiqi Agmalina	Pelatihan PSAK *for Professional* *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pelatihan Macroeconomic Policy and Analysis *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*
		Pelatihan Sertifikasi Skema Ahli Manajemen Risiko Organisasi Terintegrasi (*Certified Risk Management Professional*) *Certification Training for Integrated Organizational Risk Management Expert Scheme (Certified Risk Management Professional)*	LSPMR	13 - 16 Desember 2021 *December 13 - 16, 2021*

No	Nama Peserta *Participant Name*	Nama Pelatihan *Training Name*	Penyelenggara *Organizer*	Tanggal Pelatihan *Training Date*
9	Muhammad Habibi Ritonga	Pelatihan PSAK *for Professional* *PSAK Training for Professional*	IAI	27 Februari - 30 Mei 2021 *February 27 - May 30, 2021*
		Pelatihan Macroeconomic Policy and Analysis *Macroeconomic Policy and Analysis Training*	LPEM FEB UI	12 - 13 November 2021 *November 12 - 13, 2021*

Laporan Pelaksanaan Tugas Unit Audit Internal

Internal Audit Unit Duties Implementation Report

Sepanjang tahun 2021, Unit Audit Internal BPKH telah menjalankan kegiatan sebagai berikut:

Throughout 2021, the BPKH Internal Audit Unit has carried out the following activities:

No.	Nama Kegiatan *Name of activity*	Target Output 1 tahun *1 Year Output Target*	Jenis Output *Output Type*	Realisasi capaian output *Output achievement realization*	
				Jumlah *Total*	% YoY
1.	Pengkinian Kebijakan dan Pedoman Audit Internal *Internal Audit Policy and Guidelines Update*	1	Dokumen *Document*	1	100%
2.	Pendampingan Pemeriksaan Auditor Eksternal *Assistance for External Auditor Examination*	2	Dokumen *Document*	2	100%
3.	Pemantauan Tindak Lanjut Hasil Pemeriksaan *Follow-up Monitoring of Examination Results*	4	Laporan *Report*	4	100%
4.	Penyusunan Perencanaan Audit Tahunan *Preparation of Annual Audit Planning*	1	Dokumen *Document*	1	100%
5.	Program Asuransi dan Peningkatan Mutu Audit Internal *Internal Audit Quality Assurance and Improvement Program*	1	Laporan *Report*	1	100%

No.	Nama Kegiatan *Name of activity*	Target Output 1 tahun *1 Year Output Target*	Jenis Output *Output Type*	Realisasi capaian output *Output achievement realization*	
				Jumlah *Total*	% YoY
6.	Penyusunan Laporan Berkala Bidang Audit Internal *Preparation of Periodic Reports for Internal Audit*	12	Laporan *Report*	12	100%
7.	Pengelolaan Unit Penyelesaian Pengaduan WBS *WBS Complaints Settlement Unit Management*	12	Laporan *Report*	12	100%
8.	Pengelolaan Tim Penyelesaian Kerugian Negara *Management of the State Loss Settlement Team*	12	Laporan *Report*	12	100%
9.	Pengadaan Penunjang Sarana Audit *Procurement of Supporting Audit Facilities*	1	Dokumen *Document*	1	100%
10.	*Benchmarking* (Studi Banding) Pelaksanaan Fungsi Audit Internal ke Satuan Pengawasan Intern (Unit Audit Internal) Lembaga/Instansi Lainnya *Benchmarking (Comparative Study) Implementation of the Internal Audit Function to the Internal Audit Unit (Internal Audit Unit) Other Institutions/ Agencies*	1	Dokumen *Document*	1	100%
11.	Pelaksanaan Audit Umum Berdasarkan PAT *General Audit Implementation Based on PAT*	3	Laporan *Report*	3	100%
12.	Pelaksanaan Audit Umum di Luar PAT *Implementation of General Audit Outside PAT*	1	Laporan *Report*	4	400%
13.	Pelaksanaan Audit Khusus *Execution of Special Audit*	2	Laporan *Report*	2	100%

No.	Nama Kegiatan *Name of activity*	Target Output 1 tahun *1 Year Output Target*	Jenis Output *Output Type*	Realisasi capaian output *Output achievement realization*	
				Jumlah *Total*	% YoY
14.	Reviu Program Kemaslahatan *Benefit Program Review*	1	Laporan *Report*	1	100%
15.	Reviu Laporan Keuangan *Financial Report Review*	2	Laporan *Report*	2	100%
16.	Konsultansi dan Pendampingan SPI *SPI Consultancy and Assistance*	5	Laporan *Report*	8	160%
	JUMLAH *TOTAL*	61		67	110%

Pokok-Pokok Hasil Audit dan Reviu *Highlights of Audit Results and Reviews*

No	Jenis Penugasan *Type of Assignment*	Nama Penugasan *Name of Assignmen*
1	Pelaksanaan Audit Umum Berdasarkan PAT *General Audit Implementation Based on PAT*	Terdapat 3 pelaksanaan audit umum berdasarkan Perencanaan Audit Tahunan (PAT) tahun 2021, dengan rincian sebagai berikut: *There are 3 general audits based on the 2021 Annual Audit Planning (PAT), with the following details:*
		i. Audit Efektivitas Program Teknologi Informasi dalam Mendukung Pelaporan Keuangan BPKH yang Berkualitas *i. Audit of Information Technology Program Effectiveness in Supporting Quality BPKH Financial Reporting*
		ii. Reviu Prosedur Pencairan Dana pada Investasi APIF *ii. Review of Disbursement Procedures on APIF Investments*
		iii. Audit Efektivitas Kegiatan Penghimpunan Dana dalam Mendukung Peningkatan Dana Kelolaan BPKH *iii. Audit of the Effectiveness of Fundraising Activities in Support of Increasing BPKH Managed Funds*

No	Jenis Penugasan *Type of Assignment*	Nama Penugasan *Name of Assignmen*
2	Pelaksanaan Audit Umum di Luar PAT *Implementation of General Audit Outside PAT*	Selama Tahun 2021 telah dilaksanakan penugasan audit dengan rincian sebagai berikut: *During 2021, audit assignments have been carried out with the following details:*
		i. Audit dengan Tujuan Tertentu Pertanggungjawaban Realisasi Belanja Honorarium kepada Pihak Eksternal *i. Audit with a Specific Purpose Accountability for the Realization of Honorarium Expenditures to External Parties*
		ii. Penelaahan atas Pola Komunikasi dengan Pihak Eksternal terkait Pemberian Penghargaan dalam Acara Annual Meeting BPKH Tahun 2021 *ii. Review of Communication Patterns with External Parties regarding Awarding at the 2021 BPKH Annual Meeting*
		iii. Audit Internal Sistem Manajemen Mutu ISO 9001:2015 dan Sistem Manajemen Anti Penyuapan ISO 37001:2016 *iii. Internal Audit of ISO 9001:2015 Quality Management System and ISO 37001:2016 Anti-Bribery Management System*
		iv. *Agreed Upon Procedures* atas kegiatan pembangunan Masjid Nur Rahman di Kabupaten Nganjuk *iv. Agreed Upon Procedures for the construction of the Nur Rahman Mosque in Nganjuk Regency*
3	Pelaksanaan Audit Khusus *Execution of Special Audit*	Selama Tahun 2021 Bidang Audit Internal telah melaksanakan audit khusus sebanyak 2 (dua) kali yaitu: *During 2021 the Internal Audit Division has carried out 2 (two) special audits, namely:*
		i. Audit Dengan Tujuan Tertentu atas Pertanggungjawaban Realisasi Belanja Honorarium di Bidang Keuangan sesuai Surat Tugas Kepala Badan Pelaksana *i. Audit with a Specific Purpose for Accountability for the Realization of Honorarium Expenditures in the Financial Sector in accordance with the Assignment Letter of the Head of the Executive Board*
		ii. Audit dalam rangka menindaklanjuti pertanyaan pada WBS sesuai Surat Tugas Kepala Badan Pelaksana *ii. Audit in order to follow up questions on WBS according to the Assignment Letter of the Head of the Executive Board*

No	Jenis Penugasan *Type of Assignment*	Nama Penugasan *Name of Assignmen*
4	Reviu Program Kemaslahatan *Benefit Program Review*	Reviu atas Efektivitas Program Kemaslahatan pada Aspek Implementasi Aplikasi SIM Kemaslahatan dan Pertanggungjawaban Kegiatan Kemaslahatan Tahun 2020 s.d. Semester I Tahun 2021 *A Review on the Effectiveness of the Benefit Program on the Implementation Aspects of the Benefit SIM Application and the Accountability of Beneficial Activities in 2020 s.d. Semester I Year 2021*
5	Reviu Laporan Keuangan *Financial Report Review*	Realisasi pelaksanaan reviu Laporan Keuangan BPKH telah mencapai 100% atau 2 laporan dari target sebanyak 2 laporan selama tahun 2021 yaitu: *The realization of the implementation of the BPKH Financial Report review has reached 100% or 2 reports of the target of 2 reports during 2021, namely:*
		i. Laporan Hasil Reviu dan Pernyataan Telah Direviu atas Laporan Keuangan BPKH Tahun 2020 *i. Review Results Report and Statement of Review on the 2020 BPKH Financial Report*
		ii. Laporan Hasil Reviu atas Laporan Keuangan BPKH Semester I Tahun 2021 *ii. Report on the Results of the Review on the Financial Statements of the First Semester of 2021*

No	Jenis Penugasan *Type of Assignment*	Nama Penugasan *Name of Assignmen*
6	Konsultansi dan Pendampingan SPI *SPI Consultancy and Assistance*	Selama Tahun 2021, Bidang Audit Internal telah melaksanakan 8 (delapan) output konsultansi dan pendampingan SPI berdasarkan permintaan dari bidang terkait, yaitu: *During 2021, the Internal Audit Division has carried out 8 (eight) SPI consulting and assistance outputs based on requests from related fields, namely:* i. Reviu dan Masukan DIM Amandemen PKBP Nomor 23 Tahun 2020 tentang Pedoman Tata Naskah Dinas di Lingkungan BPKH *i. DIM Review and Input PKBP Amendment Number 23 of 2020 concerning Guidelines for Service Manuscripts in the BPKH Environment* ii. Masukan terkait Ketentuan Standar Biaya Masukan (SBM) *ii. Input related to Standard Provisions for Input Fees (SBM)* iii. Pelaksanaan pendampingan FGD Pengembangan Laporan Keuangan BPKH *iii. Implementation of FGD assistance for BPKH Financial Report Development* iv. Masukan atas kegiatan yang belum terakomodasi pada Kode Mata Anggaran Kegiatan (MAK) dan Standar Biaya Masukan (SBM) *ii. Input on activities that have not been accommodated in the Activity Budget Item Code (MAK) and Input Cost Standards (SBM)* v. Pendapat terkait pemberian hadian kuis kepada pegawai *v. Opinions related to giving quiz prizes to employees* vi. Penyampaian progress tindak lanjut langkah-langkah mempertahankan opini WTP BPK *vi. Submission of progress on follow-up steps to maintain BPK's WTP opinion* vii. Masukan IT *Policy* tentang Pengendalian Akses Informasi dan SOPnya *vii. Input IT Policy on Information Access Control and SOPs* viii. Jawaban Permintaan Opini Atas Pemberian Hadiah Kegiatan Internal Dalam Bentuk Uang/Setara Uang *viii. Answers to Requests for Opinion on the Giving of Rewards for Internal Activities in the Form of Money/Money Equivalent*

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.

The Supreme Audit Agency 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 responsibilities of state finances carried out by state institutions or agencies.

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

BPK examination includes 3 (three) things, namely:
1. *Examination of Financial Statements including Operational Reports, Cash Flow Statements and Statements of Changes in Net Assets*
2. *Internal Control System Inspection*
3. *Examination of Compliance with the provisions of the BPKH laws and regulations*

Berikut adalah audit BPK terhadap laporan keuangan BPKH 3 tahun terakhir:

The following is a BPK audit of BPKH's financial statements for the last 3 years:

Tahun Buku *Fiscal year*	Penanggung Jawab Pemeriksaan *In Charge of Inspection*	Opini *Opinion*
2021	Dr. Akhsanul Khaq, MBA., Ak., CFE., CMA., CA., CSFA., CPA., CFrA	*Wajar Tanpa Pengecualian* *Reasonable Without Exception*
2020	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian *Reasonable Without Exception*
2019	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian *Reasonable Without Exception*

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.

In the context of implementing Hajj Finance management, the Hajj Financial Management Agency (BPKH) is tasked with organizing the receipt, development, expenditure and accountability of Hajj Finance (Article 22 in conjunction with Article 23 of Law No.34 of 2014). To carry out this task, BPKH has the authority to place and invest Hajj Finance in accordance with the principles of Sharia, Prudence, Security, and Value of Benefits.

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 in managing Hajj Finances faces a number of risks that cannot be separated, so that Hajj Financial management must be carried out carefully, thoroughly, safely, and in an orderly manner and by considering aspects of financial risk. Implementation of Risk Management at BPKH is part of the implementation of Governance, Risk and Compliance (GRC). The focus of the application of Risk Management must be to create added value, be integrated and effective, part of the decision-making process, transparent, systematic, structured and dynamic.

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.

BPKH ensures that all potential risks that may hinder the achievement of BPKH's vision, mission and objectives have been identified, measured, monitored and mitigated. Risk management refers to the Risk Management Policy and Guidelines that have been prepared and become the main guidelines for all BPKH personnel.

Pada Peraturan BPKH No. 3 Tahun 2018, telah dijelaskan tentang Kebijakan Kepatuhan, Penerapan *Good Governance,* Kode Etik, dan Pakta Integritas BPKH yang di dalamnya menjelaskan tentang fungsi, wewenang, tugas, dan tanggung jawab, serta akuntabilitas penerapan manajemen risiko. Bidang manajemen risiko BPKH terdiri dari dari 2 (dua) divisi yang mempunyai tugas dan tanggung jawab yang berbeda, yaitu Divisi Manajemen Risiko Bisnis dan Divisi Manajemen Risiko Korporat.

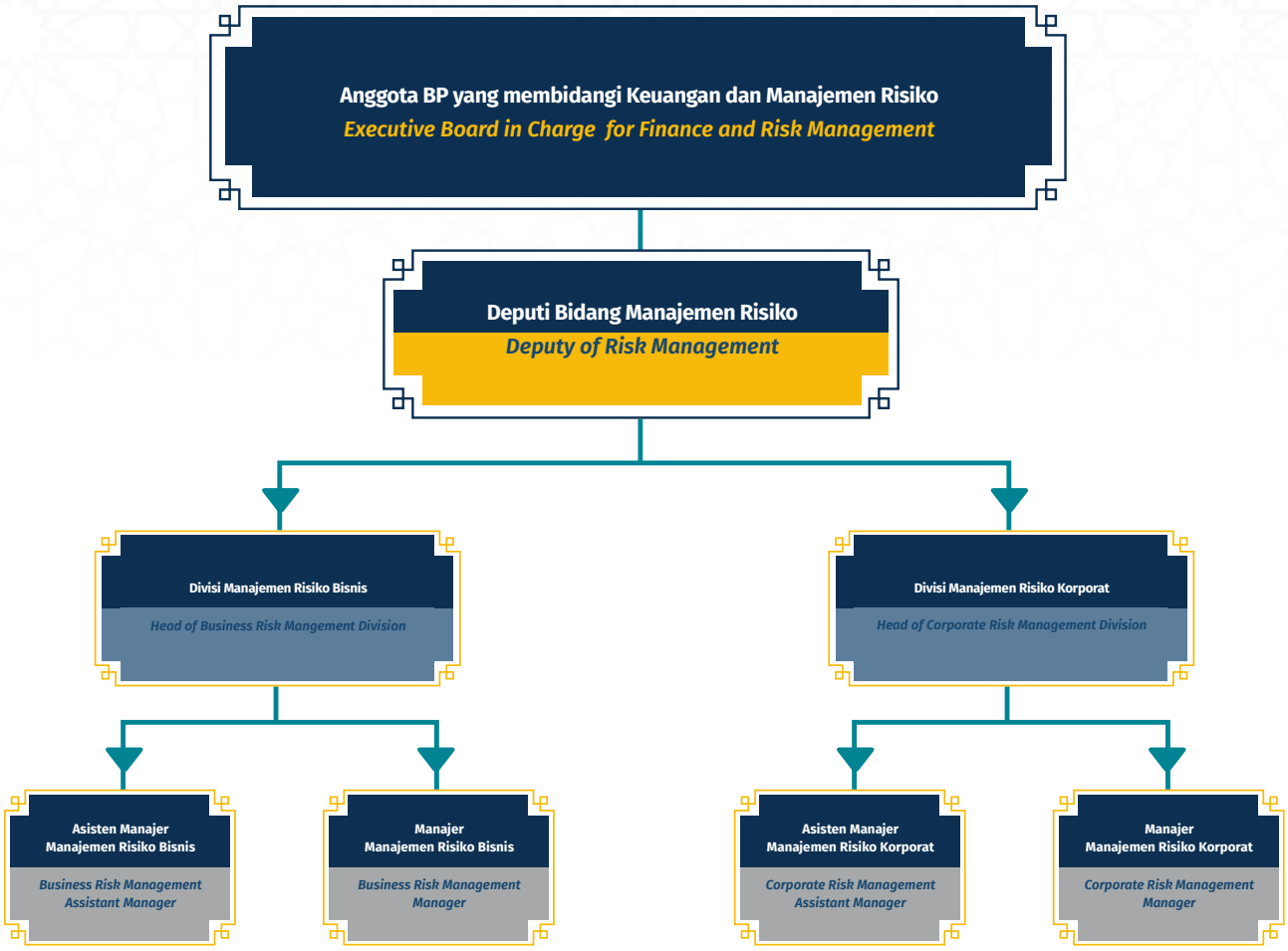
In BPKH Regulation No. 3 of 2018, it has been explained about the Compliance Policy, Implementation of Good Governance, Code of Ethics and the BPKH Integrity Pact which explains the functions, authorities, duties and responsibilities as well as accountability for the implementation of risk management. BPKH's risk management field consists of 2 (two) divisions that have different duties and responsibilities, namely the Business Risk Management Division and the Corporate Risk Management Division.

Bidang Manajemen Risiko

Bidang Manajemen Risiko, sebagaimana tergambar dalam tabel, berada di bawah anggota Badan Pelaksana yang membidangi manajemen risiko. Bidang Manajemen Risiko BPKH terdiri dari dari 2 (dua) divisi, yaitu Divisi Manajemen Risiko Bisnis dan Divisi Manajemen Risiko Korporat. Bidang Manajemen Risiko didukung oleh 8 (delapan) pegawai di luar Anggota Badan Pelaksana BPKH.

Field of Risk Management

The Risk Management sector, as illustrated in the table, is under the member of the Executive Board in charge of Risk Management. BPKH's risk management sector consists of 2 (two) divisions, 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 Deputi 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.

Duties and Responsibilities of the Deputy for Risk Management

The Deputy for Risk Management has the following duties and responsibilities:

1. *Develop risk limit setting.*
2. *Develop work tools and tools for risk identification, measurement, monitoring and control.*

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.
7. Melakukan kajian risiko investasi, lelang penempatan dana, dan aktivitas usaha lainnya yang dapat mempengaruhi profil risiko.
8. Membentuk dan mengembangkan *Enterprise Risk Management.*
9. 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.
10. Memberikan masukan mengenai penerapan manajemen risiko kepada Anggota Badan Pelaksana Bidang Manajemen Risiko berdasarkan hasil analisis yang telah dilakukan.
11. Menyediakan rencana penanganan risiko (*risk treatment plan*) yang paling memadai.
12. Menindaklanjuti hasil temuan audit dan kepatuhan terkait penerapan manajemen risiko terintegrasi.
13. Menindaklanjuti rekomendasi Internal Audit terkait dengan temuan-temuan Divisi Manajemen Risiko Korporat dan Divisi Manajemen Risiko Bisnis.
14. Mengkoordinasikan penyusunan dan evaluasi RKAT Kedeputian.
15. Menyusun dan memutakhirkan kebijakan, sistem, dan prosedur operasional Bidang Manajemen Risiko.
16. Melakukan pengelolaan risiko atas kegiatan operasional Bidang Manajemen Risiko.
17. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di Bidang Manajemen Risiko.
18. Menindaklanjuti hasil temuan audit dan kepatuhan.

3. *Develop adequate Human Resources in the context of risk identification, measurement, monitoring and control.*
4. *Provide BPKH risk management information system architecture.*
5. *Coordinate in the context of implementing risk management at the corporate and business activity levels.*
6. *Prepare BPKH risk profile reports.*
7. *Conduct investment risk studies, fund placement auctions and other business activities that may affect the risk profile.*
8. *Establish and develop Enterprise Risk Management.*
9. *Establish and develop, provide a Business Continuity Management and Crisis Management Center in order to ensure operational activities can run in crisis conditions, including when natural disasters occur.*
10. *Provide input regarding the implementation of risk management to members of the Risk Management Executive Board based on the results of the analysis that has been carried out.*
11. *Provide the most adequate risk treatment plan.*
12. *Following up on audit findings and compliance related to the implementation of integrated risk management.*
13. *Follow up Internal Audit recommendations related to the findings of the Corporate Risk Management Division and the Business Risk Management Division.*
14. *Coordinate the preparation and evaluation of the Deputy RKAT.*
15. *Develop and update policies, systems and operational procedures for the Risk Management Sector.*
16. *Perform risk management on operational activities in the Risk Management Sector.*
17. *Conducting coaching, developing and evaluating employee performance in the Risk Management Sector.*
18. *Follow up on audit findings and compliance.*

Tugas Dan Tanggung Jawab Divisi Manajemen Risiko Korporasi

Kepala Divisi Manajemen Risiko Korporasi mempunyai tugas dan tanggung jawab:

1. Menyusun kebijakan, prosedur, dan penetapan limit manajemen risiko.
2. Mengidentifikasi risiko utama yang dihadapi.
3. Menyusun arsitektur sistem informasi manajemen risiko BPKH.
4. Menyusun dan menyampaikan laporan profil risiko.
5. Membentuk dan mengembangkan *Enterprises Risk Management*.
6. Mengembangkan perangkat kerja dan *tools* dalam rangka identifikasi, pengukuran, pemantauan, dan pengendalian risiko.
7. Melakukan evaluasi pelaksanaan manajemen risiko terintegrasi dan menyusun laporan hasil evaluasi.
8. Melakukan pengkinian pedoman manajemen risiko dengan mempertimbangkan perkembangan kondisi internal dan eksternal.
9. Menyusun *dashboard* manajemen risiko dan melakukan evaluasi.
10. Menganalisis tinjauan implementasi manajemen risiko dan menyusun laporan analisis.
11. Menganalisis pemantauan dan peninjauan risiko utama dan menyusun laporan analisis.
12. Menyusun rencana penanganan risiko (*risk treatment plan*) yang paling memadai.
13. Melakukan sosialisasi kebijakan, prosedur, limit risiko, dan rencana penagangan risiko kepada unit kerja pemilik risiko (*risk owner*) agar terciptanya *risk awareness* di seluruh 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 *Business Continuity Management* dan membentuk *Crisis Management Center* 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.

Duties and Responsibilities of the Corporate Risk Management Division

The Head of the Corporate Risk Management Division has the following duties and responsibilities:

1. *Develop policies, procedures and determination of risk management limits.*
2. *Identify the main risks faced.*
3. *Develop BPKH risk management information system architecture.*
4. *Prepare and submit risk profile reports.*
5. *Establish and develop Enterprises Risk Management.*
6. *Develop work tools and tools for risk identification, measurement, monitoring and control.*
7. *Evaluating the implementation of integrated risk management and compiling a report on the evaluation results.*
8. *Updating risk management guidelines taking into account the development of internal and external conditions.*
9. *Develop a risk management dashboard and conduct an evaluation.*
10. *Analyzing the review of risk management implementation and compiling an analysis report.*
11. *Analyzing monitoring and reviewing key risks and compiling analysis reports.*
12. *Develop the most adequate risk treatment plan.*
13. *Disseminate policies, procedures, risk limits and risk management plans to risk owner work units in order to create risk awareness in all work units.*
14. *Cooperating with Internal Audit to formulate improvements to policies, procedures, in following up on findings related to the implementation of integrated risk management.*
15. *Develop policies and procedures for Business Continuity Management and establish a Crisis Management Center which aims to ensure that BPKH's operational activities can continue properly when abnormal conditions occur.*
16. *Prepare and evaluate the annual work plan of the Corporate Risk Management Division.*

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

Tugas Dan Tanggung Jawab Divisi 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 *review* transaksi yang berisiko.
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 RK AT 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.

17. Perform risk management on the division's operational activities.
18. 1Following up on the findings of internal and external audits.
19. Conduct coaching, development, and performance appraisal of employees in the division.

Duties and Responsibilities of the Business Risk Management Division

The Head of the Business Risk Management Division has the following duties and responsibilities:

1. *Carry out initial identification of the risks faced compared to the risk limit per type of risk in coordination with the risk owner sector.*
2. *Conduct risk analysis and studies related to investment proposals, placement auctions, benefit activities and other financial activities that are exposed to risk.*
3. *Monitoring and reviewing risky transactions.*
4. *Perform risk measurement using qualitative and quantitative model approaches to support judgment decision making.*
5. *Monitor the implementation of risk treatment that has been prepared.*
6. *Cooperate with Internal Audit to follow up on findings related to the implementation of business risk management.*
7. *Complete guidelines and other infrastructure related to the business risk management function.*
8. *Develop and evaluate the divisional RK AT.*
9. *Propose the concept of drafting and updating the division's operational policies, systems and procedures.*
10. *Perform risk management on the division's operational activities.*
11. *Following up on the findings of internal and external audits.*
12. *Conduct coaching, development, and performance appraisal of employees in the division.*

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, di antaranya:
   a. Peraturan Kepala Badan Pelaksana BPKH No. 5 Tahun 2019 tentang Pedoman Manajemen Risiko Korporasi
   b. Peraturan Kepala Badan Pelaksana BPKH No. 16 Tahun 2019 tentang Pedoman Manajemen Kelangsungan Usaha (BCM)
   c. Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji No. 3 Tahun 2021 tentang Pedoman Kriteria Penerimaan Risiko (Risk Acceptance Criteria) untuk Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji (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*

Risk Management Framework

In establishing the risk management framework, the areas of concern for risk management are:

1. *SA risk management strategy that is in line with the appetite for the level of risk to be taken and risk tolerance;*
   In determining the risk management strategy, BPKH prepares:
   a. *Taste for risk to be taken and risk tolerance adjusted to BPKH's vision, mission and goals*
   b. *Internal factors and external factors that can affect the achievement of the vision, mission and goals*
   c. *Risk limits for risk exposure monitoring*
   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 increase 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 Financial Management. BPKH's Risk Management Policies and Procedures, including:
   a. *Regulation of the Head of the BPKH Implementing Agency No. 5 of 2019 concerning Guidelines for Corporate Risk Management*
   b. *Regulation of the Head of the BPKH Implementing Agency No. 16 of 2019 concerning Guidelines for Business Continuity Management (BCM)*
   c. *Regulation of the Head of the Executive Board of the Hajj Financial Management Agency No. 3 of 2021 concerning Guidelines for Risk Acceptance Criteria for Banks Recipient of Deposits for Hajj Organizing Fees (BPS BPIH).*
   d. *Decree of the Head of the Implementing Agency No.129/BPKH.00/10/20 dated October 15, 2020 concerning the Establishment of a Crisis Management Team*
   e. *Decree of the Head of the Executive Board No.128/BPKH.00/10/20 dated October 6, 2020 concerning the Determination of Risk Champion Personnel*

f. Peraturan Kepala Badan Pelaksana BPKH No. 7 Tahun 2019 tentang Pedoman Manajemen Risiko Bisnis
g. Peraturan Kepala Badan Pelaksana BPKH No. 14 Tahun 2021 tentang Batas Maksimum Penempatan dan Investasi

3. Penerapan model *tree lines of defences*

f. Regulation of the Head of the BPKH Executive Board No. 7 of 2019 concerning Guidelines for Business Risk Management
g. Regulation of the Head of the BPKH Executive Board No. 14 of 2021 concerning the Maximum Limit for Placements and Investments

3. Application of the tree lines of defenses . model

Penerapan *Three Lines of Defences*
Application of Three Lines Defenses

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 tanggung jawabnya.
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.

First Line of Defense

First Line of 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 the implementation of risk management include:

1. *Ensure a conducive control environment.*
2. *Implement the risk management policies that have been determined while carrying out their roles and responsibilities.*
3. *Considering risk factors in the decisions and actions they take.*
4. *Able to demonstrate the existence of effective internal control as well as monitoring and transparency of the effectiveness of the internal control.*
5. *Develop business processes/activities in the field as a basis for risk assessment.*
6. *Identify and measure risk in each business process/ activity.*
7. *Perform risk treatment effectively to ensure that all business/activities are still in accordance with work targets.*
8. *Ensure that risk treatment takes place in a cost-effective manner.*
9. *Ensure that the risk management process is integrated into every management system or business process carried out by the field he leads.*
10. *Monitoring risk events and their actions.*
11. *Carry out effective risk control and report the results of the control transparently to the Members of the Executive Board for Risk Management.*
12. *Periodically report the risk profile of the Risk Management and development research in the form of a risk register.*

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.

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 Kepala Badan Pelaksana BPKH No. 21 Tahun 2021 tentang Perubahan Atas Peraturan Kepala Badan Pelaksana BPKH No. 11 Tahun 2019 Tentang Piagam Audit Internal.

Proses Manajemen Risiko, Kecukupan SDM Dan Kecukupan Sistem Informasi Manajemen

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

13. Report systematically (clear, reasonable and timely) to the Implementing Agency any changes in the business context (environment) or risk events that may trigger changes in the risk profile in each of the areas under their leadership, through the Risk Management Division.

Second Line of Defense

The Second Line of Defense is a defense function related to the development of overseeing risks by the Risk Management Division and Compliance by the Compliance Division. The duties and responsibilities of the Risk Management and Compliance Sector refer to the Regulation of the Hajj Financial Management Agency No. 3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and Integrity Pact of the Hajj Financial Management Agency.

Third Line of Defense

Third Line of Defense is a defense function that performs independent assurance (guarantee or assurance) 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 the Internal Audit refer to the Regulation Head of the BPKH Executive Board No. 21 of 2021 concerning Amendments to the Regulation of the Head of the BPKH Implementing Agency No. 11 of 2019 concerning the Internal Audit Charter.

Risk Management Process, Adequacy of Human Resources and Adequacy of Management Information Systems

The risk management process is a series of processes for identifying, measuring, monitoring and controlling risks. Matters that need to be considered in the implementation of the risk identification, measurement, monitoring and control process, include:

1. *Risk Identification*
   a. *Risk identification is proactive, covering all activities*
   b. *The identification process is carried out by analyzing all sources of risk originating from all activities/activities*

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.
   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 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 tolok 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

c. Implementation of risk identification is carried out before the activity/activities are carried out.

2. Risk Measurement
   a. The risk measurement system is used to measure BPKH's risk exposure as a reference for controlling.
   b. Measurements are carried out regularly for products and portfolios as well as all business activities.
   c. Measurements include:
      - *Measurement of the sensitivity of products and activities to changes in influencing factors both under normal and abnormal conditions*
      - *Measurement is carried out on all existing risk exposures, both individually and as a whole (aggregate)*
      - *Measurements are carried out by considering the interrelationships 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 in banks, investment managers, capital markets and other institutions as long as it is applicable and in accordance with business characteristics.
   f. Development of risk measurement methods that are different from other institutions as long as the method can be proven scientifically and in accordance with business characteristics
   g. Determination of risk limits for each type of risk and composite risk
   h. The risk measurement/assessment methodology becomes a benchmark for creating a risk profile in the form of data documentation, which can be updated regularly
   i. Risk measurement includes an assessment of the measurable (quantitative) and non-measurable (qualitative) risks as well as the controllable and uncontrollable risks by taking into account the costs and benefits

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
l. 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, yakni pegawai harus mendapatkan pelatihan dan sertifikasi manajemen risiko.

j. The risk measurement system is evaluated and improved periodically or at any time in order to ensure the suitability of assumptions, accuracy, fairness and integrity of data and procedures used to measure risk

k. Perform stress testing to estimate potential losses in abnormal conditions
l. The results of stress testing can be used as input during the preparation and review of risk management guidelines and limits

3. Risk Monitoring
   a. Risk monitoring includes risk monitoring of the magnitude of risk exposure, risk tolerance, compliance with internal limits and the results of stress testing as well as consistency of implementation with established guidelines
   b. Monitoring is carried out on levels and trends as well as analyzing the direction of risk
   c. Monitoring is carried out by the risk owner and the Risk Management Division
   d. Monitoring results are presented in the form of periodic reports and submitted to the Implementing Agency and the Supervisory Board in the context of risk mitigation and necessary actions

4. Risk Control
   a. Risk control is adjusted to risk exposure, level of risk taken and risk tolerance
   b. Risk control can be carried out by means of hedging, asset securitization and other mitigation methods
   c. Develop risk priority criteria for risk control.

Adequacy of Human Resources in Risk Management

Adequacy of Human Resources in the Risk Management Sector is adjusted to the BPKH strategic plan. The qualification and acceptance system for HR in the Risk Management Sector refers to the rules governing HR, where employees must receive training and risk management certification.

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)
9. *Business Continuity Management Professional* (BCMP)
10. *Certified Management Accountant* (CMA)

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

Employees in the Risk Management Sector have improved their competence by conducting training and certification, as follows:

1. *Risk Management Certification – Risk Management Certification Body (BSMR)*
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)*
9. *Business Continuity Management Professional (BCMP)*
10. *Certified Management Accountant (CMA)*

Adequacy of Management Information System

1. *The risk management information system is part of the BPKH management information system;*
2. *The BPKH risk management information system is structured 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 the risks faced in the decision-making process;*
4. *The risk management dashboard is reviewed at least every 2 (two) years or in a shorter time if significant changes are found*
5. *The built risk management dashboard supports the risk management report preparation process at BPKH.*

Adequacy of Risk Control System

1. *A risk control system is needed so that the implementation of risk management is effective. The implementation of an effective internal control system can help safeguard assets, ensure the availability of reliable financial reporting, improve compliance with applicable laws and regulations and reduce the risk*

ketentuan dan peraturan perundang-undangan yang berlaku serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehatihatian
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. Penerapan prinsip pemisahan fungsi (*segregation of duty*) 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
5. Melakukan evaluasi secara konsisten terhadap efektivitas pengendalian internal akibat dampak perubahan lingkungan internal dan eksternal.

Pemetaan Profil Risiko

Peringkat komposit profil risiko BPKH tahun 2021 adalah Low dengan predikat risiko *inheren* Low dan predikat kualitas penerapan manajemen risiko adalah *Satisfactory*.

BPKH senantiasa mengantisipasi berbagai risiko yang dihadapi dalam menjalankan aktivitas/kegiatannya. Terdapat 10 jenis risiko utama yang dikelola BPKH, yaitu:

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.

of losses, deviations and violations of prudential aspects;

2. *Compliance Division, Risk Management Division and the Division in charge of the Internal Audit function will evaluate and play an active role in improving the effectiveness of the internal control system on an ongoing basis;*
3. *The application of the principle of segregation of duty is carried out consistently;*
4. *The application of the principle of segregation of duty refers to the Regulation of the Hajj Financial Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of Good Governance, Code of Ethics and BPKH Integrity Pact*
5. *Consistently evaluate the effectiveness of internal control due to the impact of changes in the internal and external environment.*

Risk Profile Mapping

The composite rating for the 2021 BPKH risk profile is Low with the inherent risk predicate of Low and the predicate for the quality of risk management implementation is Satisfactory.

BPKH always anticipates various risks faced in carrying out its activities/activities. There are 10 main types of risk managed by BPKH, namely:

1. *Credit Risk*
   Credit risk is the potential for default of the counterparty in fulfilling its obligations to BPKH at maturity. Credit risk management aims to mitigate the potential for BPKH defaults in placing and/or investing, prioritizing security and prudence aspects. The process of placing and/or investing in BPKH begins with determining the Annual Investment Plan. The determination of investment partners/counterparties is carried out through the Risk Acceptance Criteria (RAC). Each placement and/investment proposal will be subject to a risk assessment which will result in a risk rating. Approval of placement and/or investment is carried out by Members of the Executive Board and Members of the Supervisory Board.

Proses *monitoring* dilakukan secara portofolio oleh Bidang Manajemen Risiko dan disampaikan kepada Anggota Badan Pelaksana. Hasil *monitoring* yang dilakukan berkala setiap bulan.

The monitoring process is carried out on a portfolio basis by the Risk Management Division and submitted to members of the Executive Board. Monitoring results are carried out regularly every month.

BPKH memiliki kualitas penempatan dan/atau investasi BPKH pada kategori Lancar.

BPKH has the quality of BPKH placement and/or investment 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. Pengelolaan risiko pasar bertujuan untuk meminimalisir dampak negatif pergerakan variabel pasar terhadap portofolio Investasi dan Penempatan BPKH.

2. *Market Risk*

Market risk is the risk in the balance sheet and off balance sheet positions due to changes in market prices, including 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. Market risk management aims to minimize the negative impact of market variable movements on the Investment and Placement portfolio of BPKH.

BPKH 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.

BPKH implements adequate market risk management so as to avoid losses due to changes or market price volatility. BPKH supervises and analyzes market price movements that have the potential to conflict with their exposure position.

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) dan setoran jemaah haji khusus, meskipun demikian BPKH menerapkan manajemen risiko pasar yang memadai, pengawasan serta analisa pergerakan harga pasar yang berpotensi berlawanan dengan posisi eksposur yang dimiliki.

BPKH has no exposure to placement and/or investment in commodities, stocks and trading instruments. BPKH's market risk arises as foreign exchange (USD) ownership is formed as a result of purchasing foreign currency for the purposes of Hajj Organizing Fees (BPIH) and special pilgrimage deposits, however, BPKH applies adequate market risk management, monitoring and analysis of potential market price movements. opposite to the position of the exposure held.

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).

BPKH has measured foreign exchange risk using the Net Open Position (NOP) approach with a long ending position (foreign currency asset position is greater than liability asset position).

Tabel PDN posisi 31 Desember 2020 / *PDN table position December 31, 2021*

Keterangan *Description*	USD	SAR
Total Aset *Total Assets*	*629.961.222*	*77.071.737*
Total Liabilitas *Total Liability*	*399.572.000*	-
GAP dengan posisi Long *GAP with Long position*	*230.389.222*	*77.071.737*
Kurs Tengah BI 31 Desember 2021 *BI Middle Rate December 31, 2021*	*14.269,01*	*3.800,97*
Gap Long *Gap Long*	*3.287.426.117.758*	*292.947.360.603*
		3.580.373.478.361

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).

3. *Liquidity Risk*
Liquidity risk is the risk due to the inability of BPKH to meet maturing obligations from cash flow funding sources and/or from high quality liquid assets (placement of funds in Islamic 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 Cost of Organizing Hajj (BPIH).

Keterangan *Description*	31 Desember 2021 *December 31, 2021*
BPIH 1 (satu) kali (Rp Miliar) *PIH 1 (one) time (IDR billion)*	*15.450*
Penyediaan Likuiditas (Rp Miliar) *Provision of Liquidity (IDR Billion)*	*45.830*
Pemenuhan Likuiditas 2 (dua) kali BPIH *Liquidity Fulfillment 2 (two) times BPIH*	*2,97*

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.

4. *Investment Risk*
Investment risk is the risk due to BPKH sharing losses on investment placements based on profit sharing. The source of risk comes from BPKH's business activities using profit-sharing contracts.

Mekanisme pemantauan dan pengendalian risiko investasi: melakukan pemantauan risiko investasi untuk mengetahui komposisi dan kondisi setiap nasabah atau *counterparty* pada seluruh portfolio BPKH, melakukan pengendalian risiko investasi antara lain melalui pengelolaan portofolio, penetapan limit konsentrasi dan proses persetujuan investasi yang cukup ketat melalui persetujuan seluruh anggota Dewan Pengawas dan seluruh anggota Badan Pelaksana.

Investment risk monitoring and control mechanism: monitoring investment risk to determine the composition and condition of each customer or counterparty in the entire BPKH portfolio, controlling investment risk, among others through portfolio management, setting concentration limits and a fairly strict investment approval process through the approval of all members of the Board Supervisors and all members of the Executive Board.

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 (benefit value) paid to pilgrims due to changes in the rate of return received from the distribution of funds.

Mekanisme Pemantauan dan Pengendalian Pemantauan risiko imbal hasil dilakukan melalui: reviu tingkat imbal hasil dan evaluasi kinerja melalui performance *review* secara berkala.

Monitoring and Control Mechanisms Return risk monitoring is carried out through: review of the rate of return and performance evaluation through periodic performance reviews.

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.

The potential for reduced income due to the inability to adjust the return value that has been set, when there is a potential for new placements and/or investments that have high yields that cause the potential benefit value to not be achieved.

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.

BPKH places and/or invests in products that are more stable and are not directly affected by the decline in yields to minimize the impact of losses due to movements in the rate of return.

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. Pengelolaan risiko operasional bertujuan untuk meminimalisir eksposur risiko yang disebabkan faktor kesalahan manusia, ketidakcukupan prosedur internal, kegagalan sistem dan kejadian eksternal.

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 operations. Operational risk management aims to minimize risk exposure caused by human error, inadequate internal procedures, system failures and external events.

BPKH telah melakukan pengelolaan Risiko Operasional melalui *Risk Control Self Assessment* (RCSA), *Key Risk Indicator* (KRI), Profil Risiko Operasional dan *Business Continuity Management* (BCM) untuk menjamin keberlangsungan operasional BPKH.

BPKH has managed Operational Risk through Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI), Operational Risk Profile and Business Continuity Management (BCM) to ensure the continuity of BPKH's operations.

Risiko operasional yang mempengaruhi BPKH sepanjang tahun 2021 adalah pandemi COVID-19. BPKH telah melakukan mitigasi untuk menjaga keselamatan dan Kesehatan insan BPKH dengan diberlakukannya kerja dari rumah (*Work from Home*/ WFH), pemberian vaksin dan fasilitas COVID kits.

The operational risk that will affect BPKH throughout 2021 is the COVID-19 pandemic. BPKH has taken mitigation measures to maintain the safety and health of BPKH people by implementing work from home (WFH), providing vaccines and COVID kits facilities.

7. Risiko Strategis

   Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

7. *Strategic Risk*

   Strategic risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

Pengukuran risiko stratejik bertujuan untuk mengetahui potensi tidak terealisir atau tidak efektifnya pelaksanaan strategi usaha maupun rencana bisnis yang telah ditetapkan. BPKH menggunakan indikator/parameter pengukuran risiko stratejik antara lain *monitoring* pencapaian rencana bisnis BPKH sesuai RKAT dan *Balance scorecard*, kesesuaian strategi dengan kondisi lingkungan bisnis, visi misi BPKH serta sasaran strategis yang telah ditetapkan.

Strategic risk measurement aims to determine the potential for unrealized or ineffective implementation of business strategies and business plans that have been determined. BPKH uses indicators/parameters to measure strategic risk, including monitoring the achievement of BPKH's business plan in accordance with the RKAT and Balanced scorecard, conformity of strategy with business environmental conditions, BPKH's vision and mission as well as strategic targets that have been set.

BPKH memastikan bahwa proses manajemen risiko dapat meminimalisir kemungkinan dampak negatif dan ketidaktepatan pengambilan keputusan stratejik dan kegagalan dalam mengantisipasi perubahan lingkungan bisnis. BPKH melakukan identifikasi risiko stratejik dengan menggunakan beberapa informasi antara lain data dari regulatior/media massa dan laporan relaisasi terhadap target bisnis/ kinerja unit kerja juga berperan aktif dan melakukan komunikasi kelembagaan yang intensif dengan *stakeholder* yang terlibat dalam pelaksanaan ibadah haji seperti Kementerian Agama.

BPKH ensures that the risk management process can minimize the possibility of negative impacts and inaccuracies in strategic decision making and failure to anticipate changes in the business environment. BPKH identifies strategic risk by using some information, including data from regulators/mass media and reports on the realization of business targets/performance of work units.

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.

Seiring berkembangnya kegiatan dan usaha BPKH proses Pemantauan terhadap kepatuhan Undang-undang, peraturan pemerintah dan peraturan internal telah dilakukan secara aktif melalui pengukuran profil risiko kepatuhan dan *checklist* kepatuhan. Pengelolaan risiko kepatuhan sudah sejalan dengan penerapan Manajemen Risiko secara keseluruhan. Diharapkan pengelolaan secara integrasi ini dapat memberikan *early warning* untuk meminimalkan dampak kerugian sedini mungkin.

Sesuai dengan Undang-Undang No. 34 Tahun 2014, BPKH telah memenuhi komposisi 30% Penempatan: 70% Investasi.

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. Pengelolaan risiko hukum dilakukan oleh Unit Kerja yang membidangi fungsi Hukum.

Proses Manajemen Risiko Hukum meliputi proses identifikasi, pengukuran, pengendalian dan pemantauan. Pengelolaan risiko hukum bersifat preventif dan represif dengan mengutamakan kepentingan BPKH untuk menghindari dampak kerugian yang signifikan baik finansial maupun non finansial (reputasi).

8. *Compliance Risk*
Compliance risk is the risk resulting from not complying with and/or not implementing applicable laws and regulations, including those relating to the application of sharia principles.

Along with the development of BPKH's activities and business processes, the monitoring of compliance with laws, government regulations and internal regulations has been actively carried out through measuring compliance risk profiles and compliance checklists. Compliance risk management is in line with the overall implementation of Risk Management. It is hoped that this integrated management can provide an early warning to minimize the impact of losses as early as possible.

In accordance with Law No. 34 of 2014, BPKH has fulfilled the composition of 30% Placement: 70% Investment.

9. *Legal Risk*
Legal risk is the risk caused by the weakness of the juridical aspect, which among others is due to lawsuits, the absence of supporting laws and regulations, or the weakness of the engagement, such as not fulfilling the conditions for the validity of the contract and imperfect binding of collateral. Legal risk management is carried out by the Work Unit in charge of the Legal function.

The Legal Risk Management process includes the process of identification, measurement, control and monitoring. Legal risk management is preventive and repressive by prioritizing the interests of BPKH to avoid the impact of significant losses, both financial and non-financial (reputation).

10. Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif.

a. BPKH melakukan mekanisme pengendalian risiko reputasi melalui: menindaklanjuti dan mengatasi keluhan nasabah dan gugatan hukum yang dapat meningkatkan eksposur risiko risiko reputasi, penguatan komunikasi eksternal dan internal untuk mengendalikan potensi eksposur risiko reputasi, komunikasi/edukasi secara rutin kepada pemangku kepentingan dalam rangka membentuk reputasi positif dan pemangku kepentingan.

b. Pengelolaan risiko reputasi saat krisis.
Tahun 2021 terjadi pemberitaan mengenai pembatalan pemberangkatan jemaah haji yang sangat *massive* sehubungan dengan kebijakan Kerajaan Arab Saudi akibat pandemi COVID-19, BPKH melakukan langkah-langkah preventif dan persuasif pengelolaan risiko reputasi saat krisis sehingga dapat dimitigasi dengan baik.

10. Reputational Risk

Reputational risk is the risk due to a decrease in the level of stakeholder trust originating from negative perceptions.

a. BPKH implements reputation risk control mechanisms through: following up and overcoming customer complaints and lawsuits that can increase reputation risk exposure, strengthening external and internal communications to control potential reputation risk exposures, regular communication/ education to stakeholders in order to establish a positive reputation and stakeholders.

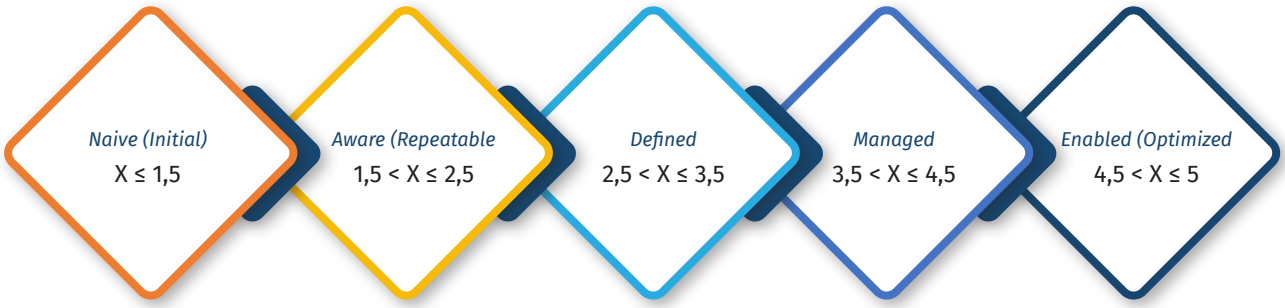
b. Reputational risk management in times of crisis. In 2021 there was news about the massive cancellation of the departure of the pilgrims in connection with the policies of the Kingdom of Saudi Arabia due to the COVID-19 pandemic, BPKH took preventive and persuasive steps in managing reputational risk during a crisis so that it could be properly mitigated.

Risk Maturity Level

Dalam mengukur efektivitas penerapan Manajemen Risiko dilakukan melalui pengukuran *Risk Maturity Level* (RTL). *Assessment Maturity Risk* yang dilakukan di tahun 2021 mendapatkan skor 4,28 atau berada pada *level managed*.

Risk Maturity Level

In measuring the effectiveness of the implementation of Risk Management, it is carried out by measuring the Risk Maturity Level (RTL). The Maturity Risk Assessment conducted in 2021 received a score of 4.28 or was at the managed level.



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.

BPKH has implemented risk management principles; communicate proactively to all work units and individuals; there are continuous improvement efforts, but the implementation of risk management has not been integrated at all levels of the organization.

Permasalahan Hukum
Legal Issues

Sepanjang tahun 2021 tidak terdapat permasalahan hukum yang dihadapi oleh BPKH, anggota Dewan Pengawas dan anggota Badan Pelaksana.

Throughout 2021 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 Information and Institution Data

BPKH berkomitmen untuk menerapkan prinsip-prinsip GCG dalam pengelolaan Badan salah satunya adalah dengan menerapkan prinsip keterbukaan/transparansi akan informasi baik secara intenal 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.

BPKH is committed to implementing GCG principles in the management of the Agency, one of which is by applying the principle of Openness/transparency of information both internally and externally. This is considered important considering that BPKH is an agency that manages state finances and relates to people throughout Indonesia. Therefore, BPKH strives to provide actual and useful information by taking into account the provisions regarding confidential data.

Penyediaan informasi bagi pemerintah maupoun 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 memyampaikan informasi pada beberapa media sosial yaitu:
   a. Facebook: BPKH RI
   b. Twitter: @BPKHRI
   c. YouTube: BPKH RI
   d. Instagram: @bpkhri
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.

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 at www.bpkh.go.id.
   The site provides the latest information on BPKH news and Hajj information.
2. *Social Media*
   BPKH also conveys information on several social media, namely:
   a. Facebook: BPKH RI
   b. Twitter: @BPHKRI
   c. YouTube: BPKH RI
   d. Instagram: @bpkhri
3. *Print Media*
   The ease of finding information in electronic media is now widely used, but the use of daily print media is also still used as a means of delivering BPKH information, in addition to complying with regulatory rules, 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

The code of ethics is a norm that must be obeyed by every member of the Executive Board, members of the 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 financial management of Hajj.

BPKH's code of ethics includes:
1. *Integrity enforcement*
2. *Maintain confidentiality*
3. *Prohibition of abuse of office*
4. *Compliance with the use of documents*
5. *Prohibition of conflicts of interest*

Contents of the Code of Conduct

The contents of the Work Ethics or code of conduct for officials and employees include:
1. *Legal compliance*
2. *Conflict of interest*
3. *Gratification Control*
4. *Anti-discrimination*
5. *Integrity of financial statements*
6. *Protection of BPKH information*
7. *Insider information (insider trading)*
8. *Protection of BPKH assets*
9. *Social and political activities*
10. *Ethical conduct towards fellow employees*

Pernyataan Bahwa Kode Etik Berlaku untuk Semua Jenjang Organisasi

Dalam Peraturan Peraturan Badan Pengelola Keuangan Haji No. 3 Tentang Kebijakan Kepatuhan, Penerapan Good *Corporate Governance*, Kode Etik, Dan Pakta Integritas Badan Pengelola Keuangan Haji Pasal 24 disebutkan bahwa kode etik merupakan a 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.

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 2021 tidak terdapat pelanggaran kode etik baik di anggota Badan Pelaksana, anggota Dewan Pengawas maupun pegawai BPKH.

Statement That the Code of Ethics Applies to All Levels of the Organization

In the Regulation of the Hajj Financial Management Agency Regulation No. 3 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of the Hajj Financial Management Agency Article 24 it is stated that the code of ethics is a 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.

Code of Ethics Honorary Council

To enforce the code of ethics in the work environment, BPKH has established an ad hoc Code of Ethics Honorary Council consisting of elements of the Executive Board and Supervisory Board and if deemed necessary, the Executive Board may invite outside parties as members of the code of ethics honorary assembly.

Dissemination and Dissemination of the Code of Ethics

To provide an understanding of the provisions of the Regulation of the Hajj Financial Management Agency Number 3 of 2018 concerning Compliance Policies, Implementation of Good Corporate Governance, the Code of Ethics, and the Integrity Pact of the Hajj Financial Management Agency and the Regulation of the Head of the Executive Board of the Hajj Financial Management Agency Number 13 of 2020 concerning the Code of Honor Council The Ethics of the Hajj Financial Management Agency, the Compliance sector, conducts socialization to members of the Supervisory Board, members of the Executive Board and BPKH employees and distributes a self-assessment questionnaire to determine the level of understanding of these provisions.

Number of Code of Conduct Violations

During 2021, there were no violations of the code of ethics, either among members of the Executive Board, members of the Supervisory Board or BPKH employees.

Kebijakan Antikorupsi dan Pengendalian Gratifikasi

Anti-Corruption and Gratification Control Policy

Kebijakan antikorupsi di dalam 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.

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.

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.

In BPKH Regulation No. 3 of 2018 it has been regulated regarding the prohibition of accepting and giving gratuities in any form and condition to influence BPKH Personnel to do or not do something in their capacity of office that is contrary to their obligations and/or contrary to independence and objectivity in decision making.

BPKH telah melarang secara jelas tindakan-tindakan sebagai berikut:

1. Pemberian dan Penerimaan Hadiah
   Perilaku Insan BPKH terkait pemberian dan/atau penerimaan hadiah:
   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

BPKH has clearly prohibited the following actions:

1. *Giving and Receiving Gifts*
   Behavior of BPKH Personnel related to giving and/or receiving gifts:
   a. *Do not accept and/or give 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. 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 cendera mata 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, cendera mata 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. Pemberian dan Penerimaan Hadiah

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 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 untuk mempengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya

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 gift and/or souvenir 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 like

g. BPKH personnel 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 his position that is contrary to his 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 provision 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 BPKH Personnel to do or not do something in their capacity of office that is contrary to their

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 praktik-praktik 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.

Dengan diperolehnya sertifikasi Sistem Manajemen Anti Penyuapan (ISO 37001:2016) membuktikan bahwa BPKH telah berkomitmen mendukung program pemerintah untuk mencegak korupsi dengan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) berbasis SNI ISO 37001:2016. Adapun yang dilakukan BPKH agar semua mitra-mitra nya 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.

obligations and/or contrary to independence and objectivity in decision making.

c. Acceptance of gratification is included in the category of bribery if it is related to position and/or work, either directly or indirectly, results 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 legal 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 special payment practices, entertainment, and support to parties outside the BPKH in order to expedite the course of BPKH activities/activities that exceed the prevailing reasonableness/feasibility.

In addition to being regulated in the Regulation of the Hajj Financial Management Agency, provisions regarding gratification are also regulated in the Regulation of the Head of the Implementing Agency Number 8 of 2019 concerning Guidelines for Gratification Control.

Obtaining the Anti-Bribery Management System certification (ISO 37001:2016) proves that BPKH has committed to supporting government programs to prevent corruption by implementing an Anti-Bribery Management System (SMAP) based on SNI ISO 37001:2016. As for what BPKH does so that all its partners know that SMAP has been implemented within BPKH, namely by sending a notification letter to BPKH partners.

Obtaining the certification is based on the Regulation of the Head of the Implementing Agency 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 Pelanggan 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 WBS di lingkungan BPKH.

Whistleblowing System Guidelines

BPKH has compiled Guidelines for the Regulation of the Hajj Financial Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and the Integrity Pact of the Hajj Financial Management Agency which in attachment I contains information and an explanation of the procedures for reporting suspected violations 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 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*").

The Party that Manages the Violation Reporting System

The party responsible for managing the reporting system is in the Audit Committee Division which consists of the Complaint Handling Unit and the Complaints Resolution Unit via telephone, sms and Whatsapp at number 085319000140/085319000150 or telephone to members of the Compliance Executive Board and/or special officers under the Compliance Division. Appointed Compliance Officer (referred to as "Whistleblower Officer" or "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-

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's 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

undangan lainnya. Laporan yang disampaikan berisi penjelasan atas pelanggaran yang dilaporkan, tempat/lokasi atau unit organisasi terjadinya pelanggaran, 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, maupun telepon kepada Anggota Badan Pelaksana Bidang Kepatuhan dan/atau "*Whistleblower Officer*" atau "WB *Officer*").

Perlindungan Bagi Pelapor

Dalam penanganan dan penyelesaian pengaduan, pelapor memiliki hak untuk:

1. Mendapatkan perlindungan kerahasiaan identitasnya; mendapatkan kesempatan untuk dapat memberikan keterangan secara bebas tanpa paksaan dari pihak manapun.
2. Mendapatkan informasi mengenai tahapan laporan/pengaduan yang didaftarkannya.
3. Mendapatkan perlakuan yang sama dan setara dengan terlapor dalam pemeriksaan.
4. Mengajukan bukti untuk memperkuat pengaduannya.
5. Mendapatkan salinan Berita Acara Pemeriksaan (BAP) dirinya.

Mekanisme Tindak Lanjut Laporan

1. Setiap pengaduan yang diterima, diberikan nomor register melalui aplikasi WBS 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 WBS BPKH.
4. Unit Penanganan Pengaduan melakukan verifikasi atas setiap laporan pengaduan yang diterima.
5. Unit Penanganan Pengaduan dapat meminta tambahan data dari pelapor.

reported violation, the place/location or organizational unit where the violation occurred and if possible, accompanied by other data required.

Reporters, both internal and external, can convey their suspicions and dissatisfaction with the services provided by BPKH officials/employees through the WBS 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 Implementing Agency and/or the designated special officer under the Compliance Division (called the "Whistle Blower Officer" or "WB Officer").

Protection for Whistleblowers

In handling and resolving complaints, the Whistleblower has the right to:

1. *Obtain the protection of the confidentiality of their identity; get the opportunity to be able to provide information freely without coercion from any party*
2. *Get information regarding the stages of the report/Complaint that it registers*
3. *Get the same and equal treatment as the Reported Party in the Examination*
4. *Submit evidence to substantiate the Complaint*
5. *Obtain a copy of the Minutes of Examination (BAP) himself.*

Report Follow-up Mechanism

1. *Each Complaint received, is given a register number through the WBS BPKH application.*
2. *The register number is used as the identity of the Reporting Party to communicate between the Reporting Party and the report recipient.*
3. *The Complaint Handling Unit officer who receives the Complaint is required to enter it into the BPKH WBS Application.*
4. *The Complaint Handling Unit Verifies every Complaint report received.*
5. *The Complaint Handling Unit may request additional data from the Reporting Party.*

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.
   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.

6. *In the event that the Complaints Handling Unit considers the Complaints to meet the requirements, the Complaints Handling Unit submits it to the Complaints Resolution Unit for follow-up.*
7. *In the event that the Complaint Handling Unit considers the Complaint does not meet the requirements, the Complaint will not be followed up and considered completed.*
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 Reporting Party and logical and adequate substance/material Complaints are recommended for immediate examination to prove the truth of the information*
   b. *Complaints with the identity of the Whistleblower is not clear, but with logical and adequate substance/material Complaints are recommended to be investigated immediately to prove the truth of the information*
   c. *Complaints with a clear identity of the Whistleblower, but the substance/material of the Complaint is not clear, it can be recommended to be confirmed or clarified before the Examination is carried out*
   d. *Complaints with similar problems to Complaints that are being or have been investigated 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 complained of*
   b. *Complaints without clearly pointing out the substance*
   c. *Complaints containing elements of a criminal act and have been handled by the competent authorities*
   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. 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 merekomedasikan tindak lanjut Pengaduan.
13. Unit Penyelesaian Pengaduan melakukan penelaahan terhadap pengaduan apakah suatu pengaduan dapat ditindaklanjuti atau tidak, penelaahan setidak-tidaknya 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 pemah ada yang berkaitan dengan materi pengaduan tersebut.
    d. Memasukkan hasil telaah dalam aplikasi WBS 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.

10. *The Complaint Handling Unit processes all Complaints and submits Complaints that meet the requirements for follow-up to the Complaints Resolution Unit while keeping the identity of the Reporting Party confidential.*
11. *The Complaint Handling Unit submits the Complaint to the Complaint Settlement Unit within a maximum period of 5 (five) working days after the Complaint is received.*
12. *The Complaints Resolution Unit that receives the Complaints from the Complaint Handling Unit examines, examines, reviews and recommends follow-up to the Complaints.*
13. *The Complaints Settlement Unit reviews the Complaints whether a Complaint can be followed up or not, the review at least includes the following activities:*
    a. *Formulate the essence of the problem complained of*
    b. *Checking or linking the complaint material with the relevant regulations*
    c. *Examine existing documents and/or information relating to the complaint material*
    d. *Entering the results of the study in the WBS BPKH application*
14. *The Complaints Resolution Unit conducts a review within a period of 3 (three) working days.*
15. *The Complaints Settlement Unit based on the results of research, examination and/or study shall classify Complaints regarding potential violations as follows:*
    a. *Code of Ethics*
    b. *bpkh regulations and regulations of the head of BPKH*
    c. *Other laws and regulations*
    d. *Criminal act*
16. *The Complaints Settlement Unit submits the Complaints according to the classification of groups to the Examining Team.*

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

BPKH melakukan penyebaran informasi akan adanya sistem pelaporan pelanggaran (WBS) melalui media sosial salah satunya adalah YouTube. Pemangku kepentingan dapat mengakses saluran tersebut pada https://youtu.be/wAeGnDx5Ex8.

Jumlah Laporan

1 kasus, tidak terbukti.

Socialization and Efforts to Improve the Quality of the Violation Reporting System

BPKH disseminates information on the existence of a violation reporting system (WBS) through social media, one of which is YouTube. Stakeholders can access the channel at https://youtu.be/wAeGnDx5Ex8.

Number of Reports

1 case, not proven.

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

State Property Assets 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 Lapor 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.

BPKH has drafted regulations related to LHKPN in the Regulation of the Hajj Financial Management Agency Number 8 of 2018 concerning the Wealth Report of State Administrators (LHKPN) in the Hajj Financial Management Agency which stipulates that state administrators who are obliged to submit LHKPN within the Hajj Financial Management Agency consist of Members of the Agency. Executives and Supervisory Board members as well as all officials and employees within the BPKH are obliged to report other LHKPN, as follows:

1. *Echelon I and equivalent officials;*
2. *Echelon II and equivalent officials*
3. *Echelon III and equal officials;*
4. *Budget Authority Attorney;*
5. *Commitment Making Officer;*
6. *Internal Auditor;*
7. *Goods and Services Procurement Officer; and*
8. *Other BPKH employees, either permanent employees or contract employees.*

The above regulation has been amended by Regulation of the Hajj Financial Management Agency Number 8 of 2020 concerning Amendments to the Regulation of the Hajj Financial Management Agency Number 8 of 2018 concerning the Report on Assets of State Organizers within the Hajj Financial Management Agency.

LHKPN submission

LHKPN submission is carried out in the following manner:
1. Through the e-LHKPN application at the address www.elhkpn.kpk.go.id; or

Unit Pengelola LHKPN

BPKH membentuk Unit Pengelola LHKPN yang mengelola dan mengoordinasi 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.
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 1 (satu) ke dalam aplikasi e-LHKPN.
   c. Mengingatkan Wajib LHKPN dilingkungan 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.

LHKPN Management Unit

BPKH forms the LHKPN Management Unit which manages and coordinates reports consisting of:

1. *Coordinator of LHKPN is the Head of the Compliance Division regarding compliance of State Administrators and the Head of the Division of Human Resources regarding compliance with Obligatory LHKPN other than State Administrators;*
2. *Deputy Coordinator 1 of the LHKPN is a Senior Staff for Compliance and Senior Staff for Human Resources;*
3. *Deputy Coordinator 2 of the LHKPN is Junior Staff for Compliance and Junior Staff for Human Resources; and*
4. *LHKPN Administrator is Deputy Coordinator of LHKPN 2 appointed by the Hajj Financial Management Agency as the Agency Admin.*

LHKPN Management Unit Duties

1. *The LHKPN Coordinator coordinates with the KPK in terms of monitoring and evaluating the compliance of the LHKPN Obligator in reporting and announcing his assets and the use of the e-LHKPN Application in www.elhkpn.kpk.go.id; and*
2. *Administrators have the duty to:*
   a. *submitting employment data and data on changes to the LHKPN Obligatory position to the KPK no later than December 15 each year;*
   b. *updating the data as referred to in number 1 (one) into the e-LHKPN Application;*
   c. *remind LHKPN Obligators within the Hajj Financial Management Agency to comply with the obligation to submit and announce LHKPN; and*
   d. *has the role of creating a work unit admin account, verifying the registration, compulsory new reports and updating data changes required to report.*

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 2021

Pada tahun 2021, BPKH telah menyampaikan laporan harta kekayaan penyelenggara negara sebanyak 201 pegawai dan pimpinan dari 202 orang yang terdaftar sebagai wajib lapor atau mencapai 99,5%. Seluruh laporan telah disampaikan sebelum batas akhir penyampaian laporan pada 31 Maret 2022.

Punishment

State Administrators 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

2021 Report

In 2021, BPKH has submitted a report on the assets of state administrators as many as 201 employees and leaders of the 202 person registered as mandatory reporting or reaching 99.5%. All reports have been submitted before the deadline for submitting reports on March 31, 2022.

Pengungkapan Praktik *Bad Governance*

Disclosure of 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 built and can affect public and government trust so that BPKH is committed not to take all actions and policies related to bad corporate practices as shown in the table as follows:

No	Keterangan *Description*	Praktik *Practice*
1	Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan *There are reports of company activities that pollute the environment*	Nihil *Nil*
2	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan *Non-compliance in fulfilling tax obligations*	Nihil *Nil*
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK) *Incompatibility of presentation of annual reports and financial statements with applicable regulations and financial accounting standards (SAK)*	Nihil *Nil*
4	Tidak menyampaikan kasus/perkara hukum terkait buruh dan karyawan *Not submitting legal cases/cases related to workers and employees*	Nihil *Nil*
5	Tidak mengungkapkan tinjauan segmen operasi *Not disclose operating segment review*	Nihil *Nil*

06

Program Kemaslahatan

Philanthropy Program

BPKH menyelenggarakan Program Kemaslahatan yang merupakan bagian dari fungsi BPKH untuk meningkatkan manfaat bagi kemaslahatan umat Islam yang didistribusikan pada Pelayanan Ibadah Haji, Pendidikan dan Dakwah, Kesehatan, Sarana dan Prasarana Ibadah, Pemberdayaan Ekonomi Umat, dan Sosial Keagamaan.

BPKH organizes the Benefit Program which is part of the function of BPKH to increase benefits for the benefit of Muslims which are distributed to Hajj Services, Education and Da'wah, Health, Worship Facilities and Infrastructure, Community Economic Empowerment, and Religious Social Affairs.

BPKH
Badan Pengelola Keuangan Haji

Tata Kelola Program Kemaslahatan

Benefit Program Governance

Sesuai dengan ketentuan Undang Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, khususnya Pasal 3 butir c, salah satu tujuan pengelolaan keuangan haji adalah untuk meningkatkan manfaat bagi kemaslahatan umat Islam.

Under the provision of Law Number 34 of 2014 on Hajj Financial Management, particularly Article 3 point c, one of the purposes of hajj financial management is to increase benefit for the well-being of Islam ummah.

Ketentuan tersebut menjadi landasan bagi BPKH untuk menyelenggarakan Program Kemaslahatan. Pelaksanaan Program Kemaslahatan merupakan wujud dari salah satu fungsi BPKH, yaitu memberikan manfaat lainnya kepada umat Islam di Indonesia yang antara lain diwujudkan melalui kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Such provision is the basis for BPKH to organize Benefit Program. The implementation of Benefit Program is the form one of BPKH's functions which is providing other benefits to Islam ummah in Indonesia which among other is providing other benefits to Islam ummah in Indonesia which among other is sought through hajj worship services, education and preaching, health, religious social,. Ummah economy, as well as worship facility and infratructure development.

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, Peraturan Kepala BP Nomor 34 tahun 2020 dan Peraturan Kepala BP Nomor 11 tahun 2021.

To realize this, BPKH has compiled BPKH Regulation Number 7 of 2018 concerning Priority Determination of Beneficial Activities and Use of the Benefit Value of the People's Endowment Fund 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 benefit value, priority of benefit activities, analysis and review of proposals, approval of proposals as well as evaluation and accountability of benefit activities, for activities of a regular nature and emergency response. In carrying out beneficial activities, BPKH compiles the criteria and requirements for Benefit Partners and Beneficiaries as regulated in the Regulation of the Head of BP Number 2 of 2018. The technical guidelines for benefit activities are managed through Regulation of the Head of BP Number 3 of 2020 along with its amendments, namely Regulation of the Head of BP Number 17 of 2020, Regulation of the Head of BP Number 18 of 2020, Regulation of the Head of BP Number 29 of 2020, Regulation of the Head of BP Number 34 of 2020 and Regulation of the Head of BP Number 11 of 2021.

Sumber pendanaan dari Program Kemaslahatan BPKH berasal dari nilai manfaat dari pengelolaan Dana Abadi Umat (DAU) sebagaimana diatur pasal 17 UU No.34/2014.

The source of funding from the BPKH Benefit Program comes from the value of benefits from the management of the People's Endowment Fund (DAU) as stipulated in Article 17 of Law No. 34/2014.

Organisasi Pengelola Program Kemaslahatan Pelaksanaan

Program Kemaslahatan dikelola dan menjadi tanggung jawab dari Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan yang dibantu oleh Deputi Kesekretariatan Badan dan Kemaslahatan. Adapun pelaksana teknis Program Kemaslahatan adalah Kepala Divisi Registrasi dan Analisis Kemaslahatan dan Kepala Divisi Pelaksanaan dan Monev Kemaslahatan.

Implementation Benefit Program Management Organization

The Benefit Program is managed and is the responsibility of the members of the Executive Board for the Secretariat of the Agency and for Benefit who are assisted by the Deputy for the Secretariat of the Agency and Benefit. The technical implementers of the Benefit Program are the Head of the Benefit Registration and Analysis Division and the Head of the Benefit Implementation and Monitoring Division.

Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan (Anggota A6) memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH, dan mengoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Members of Entity and Benefit Secretarial Field Executive Board (A6 Member) have the duties and functions as well as responsibilities of office administration support organizing, inter-institution relation coordination, BPKH public relation management, and coordinating activities for the benefit of Islam ummah which includes hajj service activity, education and preaching, health, religious social, ummah economy as well as worship facility and infrastructure development.

Deputi Kesekretariatan Badan dan Kemaslahatan bertugas mengkoordinasikan 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.

Entity and Benefit Secretarial Deputy has the dutiy of coordinating the organizing of office administration support, inter-institution relation coordination, BPKH public relation management, and coordinating activities for the benefit of Islam ummah which includes hajj service activity, education and preaching, health, religious social, ummah economy, as well as worship facility and infrastructure development.

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.

Head of Benefit Division has the duty to perform coordination for all activities related to Islam ummah benefit which includes hajj service activities, education, and preaching, religious social, ummah economy as well as worship facility and infrastructure development.

Kepala Divisi Registrasi dan Analisis Kemaslahatan mempunyai tugas melaksanakan registrasi dan analisis seluruh proposal kegiatan yang terkait dengan kegiatan

The Head of the Registration and Benefit Analysis Division has the task of carrying out the registration and analysis of all proposals for activities related to the benefit

kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Kepala Divisi Pelaksanaan dan Monev Kemaslahatan mempunyai tugas melaksanakan koordinasi pelaksanaan dan monitoring evaluasi 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.

activities of Muslims, which include pilgrimage services, education and da'wah, health, socio-religious, economic development of the people, as well as the construction of worship facilities and infrastructure.

The Head of the Division of Implementation and Monitoring and Evaluation of Benefit has the task of coordinating the implementation and monitoring of evaluation of all activities related to the benefit activities of Muslims, which include pilgrimage services, education and da'wah, health, socio-religious, the economy of the people, as well as the construction of worship facilities and infrastructure.

Struktur Organisasi Kemaslahatan

Benefit Organizational Structure

Tugas dan Fungsi Utama Deputi Kesekretariatan Badan dan Kemaslahatan yang berkaitan langsung dengan Program Kemaslahatan

1. Menyusun rencana strategis bidang Kesekretariatan Badan dan Kemaslahatan BPKH;
2. Menyusun laporan hasil evaluasi dan pemantauan dari Divisi Hubungan Masyarakat, Administrasi, dan Kantor, Divisi Registrasi dan Analisis Kemaslahatan, dan Divisi Pelaksanaan dan Monev Kemaslahatan.
3. Melaksanakan koordinasi dengan Kemenag terkait dengan penyusunan prioritas program kemaslahatan;
4. Menilai dan menyetujui mekanisme registrasi calon mitra kemaslahatan dan calon penerima manfaat serta pemetaan penugasan Mitra Kemaslahatan untuk melaksanakan kegiatan kemaslahatan;
5. Menganalisis dan menyetujui metode analisis kelayakan teknis proposal kemaslahatan;
6. Menilai dan menyetujui perikatan dan memonitoring pelaksanaan kegiatan kemaslahatan;
7. Menilai dan menyetujui dokumen pencairan dan laporan kegiatan kemaslahatan
8. Menilai dan menyetujui ringkasan proposal kemaslahatan dan hasil telaah laporan kegiatan kemaslahatan;
9. Menyampaikan ringkasan proposal kemaslahatan hasil analisis kelayakan untuk dimintakan persetujuan Rapat Badan Pelaksana;
10. Menyampaikan ringkasan hasil telaah laporan kegiatan kemaslahatan untuk mendapatkan persetujuan di rapat Badan Pelaksana;
11. Mewakili BPKH khususnya Anggota Badan Pelaksana yang membawahi Bidang Kemaslahatan dalam kegiatan internal dan eksternal;
12. Menyampaikan laporan rutin kegiatan kemaslahatan dan laporan pertanggungjawaban;
13. Membangun kemitraan dengan mitra kemaslahatan dan stakeholder strategis;
14. Membuat perencanaan kuota alokasi kegiatan kemaslahatan per tahun dan pemetaan distribusi sebaran program kemaslahatan per provinsi;

The Main Duties and Functions of the Deputy for Secretariat of the Agency and Benefits that are directly related to the Benefit Program

1. *Formulate a strategic plan for the Secretariat of the Agency and the Benefit of the BPKH;*
2. *Compile reports on evaluation and monitoring results from the Division of Public Relations, Administration, and Offices, the Division of Registration and Benefit Analysis, and the Division of Implementation and Monitoring and Evaluation of Benefits.*
3. *Coordinate with the Ministry of Religion in relation to the development of priority benefit programs;*
4. *Assessing and approving the registration mechanism for potential benefit partners and potential beneficiaries as well as mapping the assignment of Benefit Partners to carry out beneficial activities;*
5. *Analyze and approve the technical feasibility analysis method of the benefit proposal;*
6. *Assessing and approving engagements and monitoring the implementation of beneficial activities;*
7. *Assessing and approving disbursement documents and benefit activity reports*
8. *Assessing and approving the summary of the benefit proposal and the results of the study of the benefit activity report;*
9. *Submit a summary of the proposal for the benefit of the results of the feasibility analysis for approval from the Meeting of the Implementing Body;*
10. *Submit a summary of the results of the review of the benefit activity report for approval at the meeting of the Implementing Body;*
11. *Represent BPKH, especially members of the Implementing Body in charge of the Benefit Sector in internal and external activities;*
12. *Submit routine reports on benefit activities and accountability reports;*
13. *Build partnerships with benefit partners and strategic stakeholders;*
14. *Planning for the allocation of quotas for benefit activities per year and mapping the distribution of the distribution of benefit programs per province;*

15. Mengoordinasikan proses bisnis kemaslahatan dan pelaksanaan kegiatan Kemaslahatan;
16. Melaksanakan komunikasi dan koordinasi dengan mitra-mitra kerja kemaslahatan serta pemangku kepentingan (stakeholders);
17. Mengintegrasikan dan harmonisasi proses bisnis program kemaslahatan antara divisi registrasi dan Analisis dan divisi pelaksanaan dan monev;
18. Mengoordinasikan penyusunan dan evaluasi RKAT Kedeputian;
19. Menyusun dan memutakhirkan kebijakan, sistem, dan prosedur operasional Kedeputian;
20. Melakukan pengelolaan risiko atas kegiatan operasional Kedeputian;
21. Menindaklanjuti hasil temuan audit dan kepatuhan; dan
22. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di Kedeputiannya.

Tugas dan Fungsi Divisi Registrasi dan Analisis Kemaslahatan

1. menyusun draft Matriks Penetapan Prioritas Program Kemaslahatan
2. mengusulkan draft RKAT Prioritas Program Kemaslahatan yang menjelaskan kuota kegiatan kemaslahatan dan sebaran alokasi anggaran program kemaslahatan per provinsi per kegiatan;
3. menyusun dan mengevaluasi RKAT divisi Registrasi dan Analisis Kemaslahatan;
4. mengoordinasikan pelaksanaan program kerja Divisi Registrasi dan Analisis Kemaslahatan;
5. Mengoordinasikan registrasi/pendaftaran proposal kemaslahatan yang diterima;
6. Melakukan asesmen dan mengevaluasi dokumen analisis kelayakan dan ringkasan proposal dari lembaga individu dan mitra kerja program kemaslahatan;
7. Mensupervisi pembuatan database dan analisis harga barang dan harga bangunan konstruksi terkait kegiatan kemaslahatan;
8. Mensupervisi penyusunan analisis harga perhitungan sendiri (hps) terhadap kegiatan kemaslahatan berupa pembangunan fisik dan/atau konstruksi;

15. Coordinate business processes for the benefit and implementation of benefit activities;
16. Carry out communication and coordination with benefit partners and stakeholders;
17. Integrate and harmonize the business processes of benefit programs between the registration and analysis divisions and the implementation and monitoring and evaluation divisions;
18. Coordinate the preparation and evaluation of the RKAT of the Deputy;
19. Prepare and update the policies, systems, and operational procedures of the Deputy;
20. Perform risk management on the operational activities of the Deputy;
21. Following up on audit findings and compliance; and
22. Conduct coaching, development, and performance appraisal of employees in their deputies.

Duties and Functions of the Registration and Benefit Analysis Division

1. Prepare a draft Matrix for Determining the Priority of Benefit Programs
2. Propose a draft RKAT Priority for the Benefit Program which explains the quota for benefit activities and the distribution of the budget allocation for the benefit program per province per activity;
3. Compiling and evaluating the RKAT for the Registration and Benefit Analysis division;
4. Coordinate the implementation of the work program of the Registration and Benefit Analysis Division;
5. Coordinate the registration/registration of accepted benefit proposals;
6. Assessing and evaluating feasibility analysis documents and summary proposals from individual institutions and benefit program partners;
7. Supervise the creation of databases and analysis of prices of goods and prices of construction buildings related to beneficial activities;
8. Supervise the preparation of self-calculated price analysis (HPS) on benefit activities in the form of physical development and/or construction;

9. Menjalin komunikasi dan membangun kemitraan dengan mitra kemaslahatan dan mitra strategis bpkh;
10. Melakukan pemetaan kompetensi mitra kemaslahatan dan memberikan penilaian terhadap penugasan mitra kemaslahatan
11. Menilai dan menyetujui kegiatan *call center* kemaslahatan berkaitan dengan pendaftaran proposal
12. Melakukan sosialisasi pendaftaran proposal kemaslahatan
13. Memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
14. Menyelenggarakan agenda rapat komite evaluasi kemaslahatan;
15. Menumbuhkan ide-ide baru dalam rangka mengembangkan jenis dan metode registrasi dan analisis kemaslahatan;
16. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
17. Melakukan pengelolaan risiko atas kegiatan operasional divisi;
18. Mengoordinasikan proses bisnis divisi registrasi dan analisis;
19. Mengoordinasikan proses bisnis program kemaslahatan antara divisi registrasi dan analisis dan divisi pelaksanaan dan monev;
20. Menindaklanjuti hasil temuan audit internal dan eksternal; dan
21. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya

Tugas dan Fungsi Divisi Pelaksanaan dan Monev Kemaslahatan

1. Mengusulkan draft laporan keberlanjutan kemaslahatan yang menjelaskan sebaran distribusi kegiatan dan sebaran distribusi program kemaslahatan per provinsi per kegiatan;
2. Mengoordinasikan pelaksanaan program kerja divisi pelaksanaan dan monitoring evaluasi kemaslahatan; c.menyiapkan dokumen pemindahbukuan dana

9. *Establish communication and build partnerships with benefit partners and strategic partners of BPKH;*
10. *Mapping the competence of benefit partners and providing an assessment of the assignment of benefit partners*
11. *Assessing and approving the benefit call center activities related to proposal registration*
12. *Socialize the registration of benefit proposals*
13. *Facilitate, analyze and provide input in the development of benefit activities from internal and external sources;*
14. *Organize the agenda of the benefit evaluation committee meeting;*
15. *Grow new ideas in order to develop types and methods of registration and benefit analysis;*
16. *Propose the concept of drafting and updating the division's operational policies, systems and procedures;*
17. *Perform risk management on the division's operational activities;*
18. *Coordinate the business processes of the Registration and Analysis Division;*
19. *Coordinate the business processes of benefit programs between the Division of Registration and Analysis and the division of implementation and monitoring and evaluation;*
20. *Following up on the findings of internal and external audits; and*
21. *Conduct coaching, development, and performance appraisal of employees in the division*

Duties and Functions of the Benefit Implementation and Monitoring Division

1. *Propose a draft benefit sustainability report that explains the distribution of activities and distribution of benefit programs per province per activity;*
2. *Coordinate the implementation of the work program of the division of implementation and monitoring of benefit evaluation; c. Prepare documents for book-*

kegiatan kemaslahatan dari rekening kas haji ke rekening nilai manfaat dana abadi umat (rek. kemaslahatan);
3. Menyiapkan dokumen transfer dana kegiatan kemaslaatan kepada mitra kemaslahatan dan/atau langsung kepada penerima manfaat;
4. Melakukan pencatatan dan monitoring terhadap aktifitas transaksi di rekening kemaslahatan;
5. Membuat laporan transaksi pencairan kemaslahatan;
6. Membuat instrumen monitoring dan evaluasi atas pelaksanaan program–program divisi kemaslahatan;
7. Melaksanakan observasi atas monitoring dan evaluasi kegiatan kemaslahatan;
8. Melaksanakan visitasi dan monev lapangan;
9. Melaksanakan verifikasi dan telaah terhadap laporan pelaksanan kegiatan kemaslahatan;
10. Memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
11. Menyusun dan mengevaluasi rkat divisi pelaksanaan dan monev kemaslahatan;
12. Mengoordinasikan proses bisnis program kemaslahatan antara divisi registrasi dan analisis dan divisi pelaksanaan dan monev
13. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
14. Memeriksa dan menelaah dokumen laporan pertanggungjawaban dari mitra kemaslahatan; p.melakukan pengelolaan risiko atas kegiatan operasional divisi;
15. Menganalisis adanya sisa dana efisiensi kegiatan kemaslahatan atas pelaksanaan kegiatan kemaslahatan dan menyiapkan surat penagihan kepada mitra kemaslahatan dan/atau penerima manfaat;
16. Memonitor penggunaan dana kegiatan kemaslahatan sesuai dengan perikatan;
17. Menindaklanjuti hasil temuan audit internal dan eksternal; dan
18. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

entry of funds for benefit activities from the hajj cash account to the benefit value account of the people's endowment fund (rek. Benefit);
3. *Prepare documents for transferring funds for benefit activities to benefit partners and/or directly to beneficiaries;*
4. *Recording and monitoring transaction activities in the benefit account;*
5. *Make a report on the disbursement of benefit transactions;*
6. *Create monitoring and evaluation instruments for the implementation of the benefits division's programs;*
7. *Carry out observations on the monitoring and evaluation of benefit activities;*
8. *Carry out field visits and monev;*
9. *Carry out verification and review of reports on the implementation of benefit activities;*
10. *Facilitate, analyze and provide input in the development of benefit activities from internal and external sources;*
11. *Compiling and evaluating the rkat for the division of implementation and monitoring and evaluation of benefits;*
12. *Coordinate the business processes of benefit programs between the registration and analysis divisions and the implementation and monitoring divisions*
13. *Propose the concept of drafting and updating the division's operational policies, systems and procedures;*
14. *Examine and review the accountability report document from the benefit partner; p. Perform risk management on the division's operational activities;*
15. *Analyze the remaining efficiency funds for benefit activities for the implementation of beneficial activities and prepare a billing letter to the benefit partners and/or beneficiaries;*
16. *Monitor the use of funds for benefit activities in accordance with the engagement;*
17. *Following up on the findings of internal and external audits; and*
18. *Conduct coaching, development, and performance appraisal of employees in the division.*

Ruang Lingkup Kegiatan Kemaslahatan

Distribusi penyaluran nilai manfaat dari Dana Abadi Umat (DAU) menyasar 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, yakni kegiatan dalam rangka meningkatkan pelayanan bagi jemaah haji baik sebelum, selama, dan pasca kegiatan ibadah haji yang bertujuan untuk:
   a. Memberikan dukungan pelayanan haji di dalam negeri dan/atau di luar negeri.
   b. Melaksanakan bimbingan manasik haji.
   c. Menyediakan sarana-prasarana ibadah haji di dalam dan/atau di luar negeri.
2. Pendidikan dan dakwah, yang dimaksud dengan "Pendidikan" adalah kegiatan mengenai pengembangan dan pemberdayaan umat Islam dan/atau penyediaan sarana prasarana pendidikan, meliputi:
   a. Mendukung peningkatan kualitas pendidikan.
   b. Mendukung peningkatan kompetensi tenaga pendidik.
   c. Penyediaan sarana prasarana pendidikan.
   d. Penyediaan sarana prasarana dan kegiatan pelatihan keterampilan/vokasi.
   e. Kegiatan pendidikan terkait perhajian.
   f. Mendukung pendidikan informal.
   g. 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:
   a. Pendidikan untuk mubalig.
   b. Pemenuhan sarana dan prasarana dakwah.
   c. Peningkatan manajerial pengelolaan masjid.
   d. Membiayai perjalanan ibadah untuk memotivasi para aktivis dakwah dan/atau marbot masjid.
   e. Mendukung kegiatan dakwah Islam.
3. Kesehatan aktivitas pemberdayaan umat Islam dalam upaya peningkatan kualitas kesehatan, meliputi:
   a. Peningkatan kualitas kesehatan termasuk kegiatan pencegahan dan pengobatan.

Benefit Activity Scope

Distribution of benefit value from Endowment Fund targets the 6–group scope. Six acitvity groups which are the facility and infrastructure in benefit value from Endowment Fund program which refers to BPKH Regulation Number 2 of 2019, which among others includes:

1. *Hajj worship service, namely activities in the framework of increasing services for hajj congergations both prior and subsequent to hajj worship which has the purposes of:*
   a. Providing hajj service support domestically and/or in foreign countries.
   b. Performing hajj ritual guidance.
   c. Prioviding hajj worship facility and infrastucture both domestically and in foreign countries.
2. *Education and preaching, what is intended as "Education" is the activity of development and empowerment of islam ummah and/or educational facility and infrastructure which icludes:*
   a. Supporting educational quality increase.
   b. Supporting educational power competence increase.
   c. Preparing educational facility and infrastructure.
   d. Preparing Skill/Vocational training activity facility and infrastucture.
   e. Hajj related educational activities.
   f. Supporting informal education.
   g. Educational Scholarship including students and/or memorizers.

   What is intended as "Preaching" is activities related to Islam religious magnigiecience and/or supporting preaching facility and infrastructure which include:
   a. Education for missionary.
   b. Fulfillment of preaching facility and infrastructure.
   c. Increase of mosque management skill.
   d. Funding worship journey to motivate preaching activists and/or mosque caretakers.
   e. Supporting Islam preaching activities.
3. *Islam ummah empowerment activity health in the seeking of health quality increase, which includes:*
   a. Increase of Health quality including prevention and medication activities.

b. 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.
c. Peningkatan kualitas tenaga pelayananan kesehatan termasuk namun tidak terbatas pada pelatihan kesehatan masyarakat.

4. Sosial keagamaan aktivitas masyarakat dan pemberdayaan umat Islam, meliputi:
   a. Kegiatan sosial agama Islam.
   b. Pemberian bantuan sosial keagamaan.
   c. Pengurangan kesenjangan sosial keagamaan.
   d. Pemberdayaan anak jalanan, fakir miskin, anak yatim, dan anak terlantar.
   e. Penyuluhan dan rehabilitasi penyandang disabilitas, kecanduan zat adiktif/narkoba.
   f. Bantuan sosial untuk mualaf.
5. Ekonomi umat aktivitas pemberdayaan umat islam dalam rangka membangun kemandirian ekonomi, meliputi:
   a. Pendidikan/pembinaan kewirausahaan.
   b. Qordhul hasan melalui BUS/UUS.
   c. Fasilitas pembiayaan usaha mikro dan kecil melalui BUS/UUS.
   d. Pendampingan wirausaha muslim.
   e. Peningkatan aktivitas wirausaha masyarakat melalui usaha mikro dan kecil.
   f. Pembangunan percontohan "Kampung Ekonomi Umat" termasuk namun tidak terbatas pada Kampung BPKH.
   g. Pengembangan wisata, produk, dan/atau jasa halal.
   h. Pembangunan pasar.

b. Fulfillment of health facility and infrastructure including development and/or improvement of health clinic, health house and/or hospitals, including other health facility and infrastructures. Including in this category procurement of ambulance, availability of elderly or those who are in need of hajj congergation vehicle, availability of portable toilets for hajj congergartions, availability of health house, namely livable homes from hygene and health perspectives as well as proper environment, for disaster survivors and temporary dwellings, clean water facility development, and development of waste/garbage management.
c. Increase of health service power quality including but not limited to public health training.

4. Public activity religious social and Islam ummah empowerment, including:
   a. Islam religious social activities.
   b. Granting of religious social aid.
   c. Decrease of religious social gap.
   d. Street children empowerment, the poor, orphans, and abandoned children.
   e. Counseling and rehabilitation of the handicapped, addictive/drugs addicts.
   f. Social aid for the converted.
5. Islam ummah empowerment activity ummah economy in the framework of developing economic independence, which includes:
   a. Entepreneurship education/guidance.
   b. Qordhul hasan (interest free loan) through BUS/UUS.
   c. Micro and small business financing facility through BUS/UUS.
   d. Muslim entepreneur accompaniment.
   e. Public entepreneur activity increase through micro and small business.
   f. "Ummah Economic Village" example development including but not limited to BPKH Village.
   g. Halal tourism, products, and/or services development.
   h. Market development.

6. Pembangunan sarana dan prasarana ibadah aktivitas guna memastikan tersedianya sarana prasarana terselenggarannya ibadah, meliputi:

   a. Pembangunan masjid/musala.
   b. Rehabilitasi masjid dan musala.
   c. Penyediaan sarana pendukung masjid/musala.

6. *Activity worship facility and infrastructure development in order to ensure the avilability of the facility and infrastructure of the organizing of worship, including:*
   a. Mosque/prayer room development.
   b. Mosque and prayer room rehabilitation.
   c. Preparation of mosque/prayer room supporting facilities.

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 non alam 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 non alam yang dinyatakan oleh pemerintah pusat dan/atau pemerintah daerah.

Islam ummah beneficial activity as intended in 6-group scope (Hajj Worship Service, Education and Preaching, Health, Religious Social, Ummah Economy and Development of Worship Facility and Infrastucture) may be provided in the framework of emergency response activity designated to mitigate natural disaster/ non natural disaster effect as regulated under BPKH Regulation Number 4 of 2020. Beneficial activity in emergency response is benefit activity to mitigate natural and/or non natural disaster which is declared by the central and/or regional government.

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.

The intended natural disaster is a series of events caused by the nature, among others in the form of eartquakes, tsunami, volcano erruptions, flood, draught, storm, and land slides.

Bencana non alam yang dimaksud bencana yang diakibatkan oleh peristiwa atau rangkaian peristiwa non alam, antara lain berupa gagal teknologi, gagal modernisasi, epidemi, dan wabah penyakit.

The non natural disasters are disasters caused by non natural events or series of events among others in the form of technological failure, modernization failure, epidemic and pestilence.

Kegiatan tanggap darurat mengatasi dampak bencana alam dan/atau bencana non alam dapat diberikan berupa antara lain:

1. Bantuan langsung tunai.
2. Kebutuhan pokok pangan (sembako).
3. Sandang.
4. Perlengkapan ibadah.
5. Peralatan dapur dan rumah tangga.
6. Alat dan layanan kebersihan di lokasi bencana.
7. Pembangunan hunian sementara.
8. Sarana prasarana pendidikan darurat.

Emergency response activity in mitigating the impact of natural and/or non natural disasters may be performed among ohers in the form of:

1. *Temporary Unconditional Cash Transfer.*
2. *Basic food needs aid.*
3. *Clothing.*
4. *Worship Equipment.*
5. *Kitchen and household utilities.*
6. *Health instrument and service at the disasterous locations.*
7. *Temporary dwelling development.*
8. *Emergency educational facility and infrastructure.*

9. Sewa peralatan pendukung dan transportasi evakuasi.
10. Penyediaan dapur umum.
11. Penyediaan air bersih dan sarana mandi cuci kakus.
12. Penyediaan alat komunikasi umum sementara.
13. Sarana prasarana rumah sakit, alat pelindung diri (APD), ruang isolasi, ambulans, dan layanan kesehatan.
14. Sarana prasarana listrik darurat.
15. Pelayanan pemulihan kondisi mental, rohani, dan/atau psikologis korban.
16. Pembangunan sarana dan prasarana tempat ibadah sementara.
17. Alat pembersihan masjid, biaya operasional masjid/fasilitas ibadah, fasilitas pendidikan, dan fasilitas umum lainnya.
18. 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.

9. Evacuation supporting equipment and transportarion rent.
10. Preparing public kitchen.
11. Preparing clean water and bathing washing toilet facilities.
12. Preparing temporary public communication equipment.
13. Hospital facility and infrastructure, self protection equipment, isolation room, ambulance, and health service.
14. Emergency electric facility and infrastructure.
15. Mental, spiritiual, religious and/or psycological condition recovery service of the victims.
16. Temporary worship facility and infrastructure development.
17. Mosque cleaning equipment, mosque/worship facility operational costs, educational facility, and other public facilities.
18. Operational supporting vehicle for handling activity of emergency response and/or institutions.

Ummah Benefit Activity Limitation

Limitation that has to be taken into account in determining the program to be assisted which is program that is beneficial for islam ummah benefit. Not for one of the activities below:

1. Has another religious element other than Islam religion.
2. For the interest of certain groups.
3. Which will be against the law or contradictory to the prevailing regulations.
4. Which will violate sharia, cautiousness, benefit, non profit, transparency, and accountability principles.

Proses Bisnis Kemaslahatan

Benefit Business Process

Kritikal Proses yang penting dan membutuhkan waktu sehingga perlu dipertimbangkan strategi untuk efektivitas.

Critical Process are important and take time, hence there should be strategies considered to maximize effectiveness.

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 Perundang-undangan 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://kemaslahatan.bpkh.go.id dan/atau tanggal penerimaan melalui eletronik 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

Proposal Application Procedures

1. *Benefit Activity Proposal may be applied by Internal and/or External parties.*
2. *Internal party as intended includes: a. BPKH Executive Board Members, b. BPKH Supervisory Board Members, c. BPKH Employee*
3. *Internal party sends Benefit Activity Proposal by attaching administrative requirements in accordance with the criteria and requirements as Benefit Partner and/or Beneficiary.*
4. *Internal party's function is limited to delivering or connecting party.*
5. *Such requirement fulfiiment does not guarantee the concerned to be accepted as Benefit Partner and/or Beneficiary.*
6. *External Party is Benefit Partner and/or Beneficiary.*
7. *Benefir Partner is an organization that has legal entity listed and in accordance with the laws and regulations of the Republic of Indonesia.*
8. *Benefit Partner sends Benefit Activity Proposal by attaching administrative requirements in accordance with the provision of BPKH.*
9. *Beneficiary may be in the form of legal entity and/or individual. Each Beneficiary nominee must fulfill the set out criteria and requirements.*
10. *Beneficiary sends Application Form by attaching administrative requirements in accordance with BPKH provision.*
11. *Benefit Activity Proposal Receiver is recorded based on the date of receipt listed through online application Benefit SIM by accessing the page: http://kemaslahatan.bpkh.go.id and/or the date of receipt through other electronics to kemaslahatan@bpkh.go.id and/or the date of printed document post chop sent to BPKH.*
12. *Benefit Activity Proposal Registration is submitted at the latest on 30 October of the running year.*
13. *Benefit Activity Proposal from Beneficiary applied manually/other electronics which fulfills the requirements and received before 30 October of the running year and still has not been processed by*

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.

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.

BPKH may be extended for at most 30 (thirty) days after 30 October of the running year so long as the activity quota and area quota are still available.

14. *Proposal which fulfill requirements and is accepted by BPKH in the running year caused by the limited activity quota and area quota or the delay of e-mail may be processed in the following year without applying new proposal.*

Benefit Activity Proposal Application Terms

Benefit Partner/Beneficiary may apply for Benefit Activity Proposal by at least fulfilling the following criteria:

1. *Legal formal statement.*
2. *Organizational Profile.*
3. *The previously implemented program portfolio.*
4. *The applied program description.*
5. *Program implementation plan and program implementation schedule.*
6. *Program implementation cost budget plan.*
7. *Cooperation benefit.*
8. *Monitoring methodology and indicator.*
9. *Evaluation methodology and indicator.*

The content of Application Form at least fulfiils the following criteria:

1. *Legal formal statement.*
2. *Organizational profile.*
3. *The applied program description.*
4. *Program implementation plan and program implementation schedule.*
5. *Program implementation cost budget plan.*
6. *Cooperation benefit.*

Benefit partner/ Beneficiary guarantees that all materials, data and information indicated in Activity proposal and administrative requirement documents are correct, accurate, and may be held accountable.

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.
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.

Verifikasi dan Penilaian Kelayakan Proposal Kegiatan Kemaslahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan mengoordinasikan 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.

Benefit Partner Assignment for Beneficiary Nominee Proposal Assesment and Verification

1. *Benefit assesment and proposal visitation of Benficiary Benefit Activity by Benefit Partner are performed by providing assignment letter from Field Executive Board which is in charge of Benefit.*
2. *Assignment letter as intended in point (1) includes assesment and Beneficiary visitation activities, preparation of cost budget details, proposal application, benefit activity implementation and accountability.*
3. *Benefit Partner based on assignment letter from BPKH may perform assesment study, visitation, prepare cost budget plan, and re-apply Benefit Activity Proposal from Beneficiary.*
4. *Upon assignment performance as intended in point (3) Benefit Partner is entitled to apply for operational cost in re-applying proposal as a result of assesment.*
5. *In the event Benefit Partner who is also Beneficiary is approved by BPKH therefore Benefit Activity performed by Benefit Partner cannot receive operational cost in applying its proposal.*

Verification and Assesment of Benefit Activity Proposal Eligibility

1. *Benefit Field Executive Board coordinates and ensures that each Benefit Activity Proposal and/or application form goes through verification process.*
2. *Verification and assesment process of Benefit Activity Proposal is performed in three stages as follows:*
   a. *Verification and assesment on technical, cost, and suitability aspect of benefit priority implemented by Benefit Field.*
   b. *Verification and assesment on administrative aspect is performed by Legal and Compliance Field.*

c. Verifikasi dan penilaian terhadap aspek risiko dilaksakanan oleh Bidang Manajemen Risiko.

3. Proses verifikasi dan penilaian terhadap aspek teknis, biaya, dan kesesuaian dengan prioritas kemaslahatan bertujuan untuk menganalisis 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.
5. Proses verifikasi dan penilaian terhadap aspek risiko bertujuan untuk menganalisis 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.

c. Verification and assesment to risk aspect is performed by Risk Management Field.

3. Verification and assesment process on technical, cost and suitability aspects with benefit priority has the purpose of initial analysis on Benefit Partner nominee administration combined with activity suitability applied with the running benefit program priority by analysing activity quota and area quota.

4. Verification and assesment process on administrative compliance has the purpose of checking the completeness, truth and validity of administrative requirements.

5. Verification and assesment process on risk aspect has the purpose of analysing risk level and/or risk control on Benefit Activity Proposal.

6. Verification and assesment process may inquire data and/or additional documents.

7. If it is deemed neccesary, Beneficiary Nominee and/or Benefit Partner may be invited.

8. Verification and assesment process at stages as intended in point (2) produces recommendation to obtain decision in Meeting of Executive Board Members.

Member of Executive Board Analysis

Analysis conveyed by Members of Benefit Field Executive Board to Executive Board at least contains the following:

1. Activities applied are in accordance with the scope and limit of activities for Islam ummah benefit.

2. Supporting and in line with the running year Benefit Priority Program and BPKH Strategic Plan.

3. Supporting Islam preaching and magnigicience.

4. Providing opportunities to the government to build and/or maintain good relation with Islam ummah and public in general.

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. 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

Executive Board Approval

1. *Benefit Field Executive Board Members convey recommendation from verification result at the Meeting of Executive Board Members.*
2. *In such Members Meeting, Executive Board asseses and evaluates recommendation result to make a decision.*
3. *Decision making is done with deliberation to reach a consensus, if a consensus is not reached then the decision is made through voting.*
4. *In the event Proposal and/or Application Form applied has a value of at least IDR500,000,000.00 (five hundred million rupiah) then Executive Board delegates authority to evaluate proposal and/or Application Form further to Benefit Evaluation Committee.*
5. *In the event Proposal and/or Application Form applied has a value of less than IDR500,000,000.00 (five hundred million), then Executive Board may make an approval decision and/or rejection towards such Proposal and/or Application Form.*

Komite Evaluasi Kemaslahatan

Keputusan Kepala Badan Pelaksana BPKH Nomor 105 Tahun 2020 tentang Komite Evaluasi Kemaslahatan menetapkan susunan keanggotaan sebagai berikut:

Ketua : Anggota Badan Pelaksana Bidang Kemaslahatan.

Anggota : Anggota Badan Pelaksana Bidang Hukum.

Anggota Badan Pelaksana Bidang Manajemen Risiko.

Anggota Badan Pelaksana Bidang Kepatuhan.

Komite Evaluasi Kemaslahatan memiliki tugas sebagai berikut:

1. Melakukan analisis 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.

Benefit Evaluation Committee

Head of BPKH Executive Board Number 105 of 2020 on Benefit Evaluation Committee stipulates the following membersip structure:

Chairman : Member of Benefit Field Executive Board.

Members : Member of Legal Field Executive Board.

Member of Risk Management Field Executive Board.

Member of Compliance Field Executive Board.

Benefit Evaluation Committee has the following duties:

1. *Comprehensive analysis and evaluation in relation to Benefit Activity Poposal with a value of at least IDR500,000,000.00 (five hundred million rupiah) both for 1 (one) activity program and accumulatively.*

2. Memberikan rekomendasi atas Proposal Kegiatan Kemaslahatan sebagaimana dimaksud pada poin (1) kepada Badan Pelaksana.
3. Menyelenggarakan rapat Komite dalam rangka menganalisis dan mengevaluasi kegiatan kemaslahatan sebagaimana dimaksud pada poin (1).
4. Dalam hal Anggota Komite berhalangan, Anggota Komite dapat mendelegasikan kepada Deputi 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.
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.

2. *Providing recommendation on Benefit Proposal as intended in point (1) to Executive Board.*
3. *Holding Committee meetings in the framework of analysing and evaluating benefit activity as intended in point (1).*
4. *In the event Committee Members are not able to attend, Committee Members may delegate the Deputy to attend the committee meeting in the framework of discussing Benefit Activity Proposal.*

Executive Board Stipulation

1. *Executive Board makes a decision on Benefit Activity, Benefit Partner, and/por Proposal application based on discussion in the Members Meeting.*
2. *Executive Board makes a decision on benefit activity and/or proposal application with a value of at least IDR500,000,000.00 (five hundred million) based on Benefit Evaluation Committee recommendation.*
3. *Decision of the Executive Board as intended in points (1) and (2) is made by Executive Board and indicated in Decision Letter of Head of Executive Board.*
4. *Decision Letter of Head of Executive Board at least contains:*
   a. *Identity of Beneficiary or Benefit Partner.*
   b. *Value of aid fund and/or goods for the approved Benefit Activity.*
   c. *Type and form of Benefit Activity.*
   d. *Term of Benefit Activity implementation.*
5. *BPKH decision on Benefit Partner or Beneficiary or Benefit Activity is conveyed through its website.*
6. *In the event BPKH Decision on Benefit Activity approval is desgnated to Benefit Partner, then:*
   a. *There should be further regulation on preparation and signing of cooperation agreement between BPKH and Benefit Partner.*

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.

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:
   - Sesuai dengan nominal persetujuan dalam Surat Keputusan Kepala Badan Pelaksana BPKH.
   - Sesuai dengan tahapan pembayaran yang telah disetujui dan direkomendasikan oleh BPKH.
   - Sesuai dengan prosedur pencairan keuangan BPKH.
   - Dalam 7 (tujuh) hari kerja sejak pengajuan memo pencairan dana diterima oleh keuangan BPKH dan/atau ditentukan lain oleh BPKH.

b. There should be further regulation on Benefit Partner status stipulation extension which may be performed by taking into account the previous benefit program performance.

7. In the event BPKH decision on benefit activity approval is designated to Beneficiary, then:

a. There should be a further agreement on Benefit Activity.
b. There should be a further regulation on the preparation and signing of Minutes of hand over of Benefit Fund Aid and Statement of Responsibility.

8. BPKH aid may be granted to Benefit Partner and/or Beneficiary in the form of cash and/or in kind.

9. BPKH aid in the form of in kind is performed if Benefit Partner and/or Beneficiary is considered as in hardship and in need of such goods in performing self procurement and/or purchase.

10. BPKH aid in the form of in kind complies with the prevailing trade regulation in the vicinity of BPKH.

Finance and Disbursement

1. Benefit Activity Expense does not include activity implementation personal costs of Benefit Field.

2. Benefit Activity Fund disbursement is performed by book entry to BUS/UUS account in the name of Beneficiary and/or Benefit Partner.

3. Benefit fund disbursement must be performed:

- *In accordance with the approval amount in the Decision Letter of BPKH Head of Executive Board.*
- *In accordance with the payment stages approved and recommended by BPKH.*
- *In accordance with BPKH finance disbursement procedure.*
- *Within 7 (seven) working days since the fund disbursement memo is received by BPKH finance and/or stipulated otherwise by 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.

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:
   - 9 (sembilan) hari kerja sejak mendapat rekomendasi lengkap dari hasil verifikasi untuk permohonan Mitra Kemaslahatan dan Kegiatan Kemaslahatan dibawah Rp500.000.000,00.

4. *Beneficiary and/or Benefit Partner must send Minutes of Money Hand Over on the day of the benefit aid fund receipt.*
5. *Beneficiary and or Benefit Partner must perform benefit activity in accordance with the schedule agreed by both parties.*
6. *Beneficiary and/or Benefit Partner must use benefit aid in accordance with its allocation.*

BPKH Branding

1. *Benefit Partner and/or Beneficiary must socialize BPKH institution (branding) in each Benefit Activity implementation.*
2. *BPKH institution socialization (branding) as intended in number 1 is BPKH logo indication or use in Benefit Activity both in non physical and physical activities.*
3. *BPKH logo use procedures in each Benefit Activity is regulated under a regulation and/or provision enforced by BPKH.*

Service Commitment

1. *BPKH service commitment on proposal and/or application form applied is calculated by work day unit.*
2. *Service commitment to asses activity document application document is 5 (five) work days sicne the proposal and/or application form as well as requirement documents are completely received up to the verification process by Benefit Field.*
3. *Service commitment to verify risk aspect and compliance aspect is 7 (seven) work days since the proposal is declared as eligible from the result of Benefit Field verification.*
4. *Service commitment to obtain Decision of Executive Board:*
   - *9 (nine) work days since complete recommendation is obtained from verification result for Benefit Partner and Benefit Activity under IDR500,000,000.00.*

- 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 Kemashlahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan memantau pelaksanaan Kegiatan Kemaslahatan berdasarkan laporan tertulis dari Penerima Manfaat atau Mitra Kemaslahatan dengan ketentuan sebagai berikut:
   - BPKH dapat bekerja sama dengan Mitra Kemaslahatan dalam rangka melakukan pemantauan Kegiatan Kemaslahatan.
   - Laporan pelaksanaan kegiatan disampaikan oleh Penerima Manfaat dan/atau Mitra Kemaslahatan sesuai jadwal yang disepakati kedua belah pihak.
   - 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:
   - Memastikan bahwa pelaksanaan kegiatan sesuai proposal yang disetujui.
   - Memastikan bahwa kegiatan yang dilaksanakan mematuhi ketentuan peraturan perundang-undangan yang berlaku.
   - Memastikan kegiatan yang dilaksanakan tetap berpegang kepada asas prinsip syariah, kehati-hatian, manfaat, transparan, dan akuntabel.

- *For Benefit Activity with a value of at least IDR500,000,000.00 within 5 (five) work days after the next KEK meeting schedule.*

5. *Service commitment of insertion on the website for the decision result of Executive Board on proposal application is within 3 (three) work days since Executive Board Meeting.*
6. *Service commitment for fund disbursement is 7 (seven) work days since the receipt of fund disbursement memo application or 14 (fourteen) work days before the concerned activity (which ever is longer) up to the disbursement of Benefit Activity fund to Beneficiary and/or Benefit Partner.*

Benefit Activity Monitoring and Evaluation

1. *Benefit Field Executive Board monitors Benefit Activity implementation based on a report in writing from Beneficiary or Benefit Partner with the following terms:*
   - *BPKH may cooperate with Benefit Partner in the framework of monitoring the Benefit Activity.*
   - *Activity implementation report is submitted by Beneficiary and/or Benefit Partner in accordance with the schedule agreed by both parties.*
   - *In the event there is an inconsistency between schedule in accordance with Agreement or Decision Letter and activity realization in Benefit Activity Implementing Report, then monitoring in the form of field visit is performed.*
2. *BPKH may perform monitoring in the form of field visit in the framework of:*
   - *Ensuring that activity implementation is in accordance with the approved proposal.*
   - *Ensuring that the implemented activity complies with the prevailing laws and regulations.*
   - *Ensuring that the implemented activity still holds the sharia, cautiousness, benefit, transparency and accountability principles.*

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. 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.
5. 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.
6. Dalam hal terdapat perubahan kondisi yang signifikan setelah proposal disetujui, pelaksanaan Kegiatan Kemaslahatan tersebut akan dihentikan dan/atau dilakukan proses persetujuan ulang.
7. Kepala melalui Anggota Badan Pelaksana Bidang Kemaslahatan menyampaikan hasil pemantauan kegiatan kemaslahatan kepada Badan Pelaksana dalam Rapat Anggota.

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.

Ilustrasi Bagan Indikator Kinerja

3. *If corrections are not made by Beneficiary or Benefit Partner, BPKH may review the exisiting agreement and/or take other actions in accordance with the prevailing provisions and/or Cooperation Agreement.*
4. *Beneficiary and Benefit Partner must convey in writing addresed to Head of BP BPKH each condition change which is no longer suitable with the approved proposal.*
5. *In the event there is a significant condition change after the proposal is approved, such Benefit Activity will be ceased and/or with repeated approval process.*
6. *The Head through Members of Benefit Field Executive Board conveys benefit activity monitoring result to Executive Board in Members Meeting.*
7. *The Head through the Members of the Executive Board for the Benefit Sector shall convey the results of the monitoring of benefit activities to the Executive Board in the Membership Meeting.*

Benefit Work Indicator

The stipulated work indicator must:
1. *Be relevant (in accordance with program type).*
2. *Observable.*
3. *Understandable.*
4. *Specific and not ambiguous.*
5. *Cover one time period.*

Illustration of Performance Indication 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 pembandingan 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.

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. Evalulasi 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.

1. *The amount of fund disbursed to one activity, both at stages and in lump sum, as well as when the fund is disbursed to the applicant.*
2. *Schedule performance index, is activity implementer actual comparison with activity implementation towards activity schedule and stages that have previously been prepared.*
3. *The expected output from each activity stage.*
4. *The expected impact from the activity. To what extent are Islam ummah covered and obtain benefit from this activity, both based on amount and area.*

BPKH measures and monitors performance of each activity stage performed up to the end of activity by way of requiring report periodically or visiting and observing directly the course of the activity.

Monitoring Result Evaluation

Data and report will be required after the end of activity to further be analysed and evaluated by BPKH by comparing minimum performance measurement that has been jointly stipulated in the beginning of the activity with the following purposes:

1. *Ensuring that the program targets are met.*
2. *Acknowledging the relevant obstacles and risk sources that may disturb the program or the achievent of purposes or the targets to be met by the program both partially and entirely.*
3. *Acknowledging the relevant opportunity which may increase program performance.*
4. *Assisting the person in charge of the program in managing resources and controlling program implementation both for the prevention of deviation of target and mitigation of the impact of the unachieved stipulated performance target.*
5. *Ensuring that the program implemented complies with the provisions of the laws and regulations.*

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 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:
   - Laporan awal.
   - Laporan perkembangan.
   - Laporan pertanggungjawaban.

6. *Ensuring that the implemented program still holds the sharia, cautiousness, benefit, non profit, transparency and accountability principles.*

Reporting and Accountability

1. *Beneficiary must ensure that Benefit Activity implementation is performed in accordance with the proposal and/or application form and BPKH approval.*
2. *Beneficiary or Benefit Partner must prepare reports in accordance with BPKH stipulation.*
3. *Benefit Partner must ensure Benefit Activity fund expense is performed in accordance with criteria and requirements stipulated by BPKH.*
4. *Benefit Partner must ensure that the benefit activity is implemented in accordancve with the proposal and/or application form approved by BPKH and by complying with all requirements and approval stipulated by BPKH.*
5. *In the event Benefit Partner faces a situation that requires deviation from requirements and approval stipulated by BPKH, Benefit Partner must cease the concerned activity up to the available instruction in writing particularly from BPKH on the intended handling related to Benefit Activity fund managment by the related Benefit Partner.*
6. *Benefit Partner must covey accountability on Benefit Activity implementation by conveying Accountability Report addressed to the Head.*
7. *Beneficiary or Benefit Partner must convey Benefit Activity Accountability Report periodically to BPKH with sufficient receipt.*
8. *For physical development Benefit Activity, the report that must be submitted must include:*
   - *Initial Report.*
   - *Development Report.*
   - *Accountability Report.*

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 pertanggung jawaban disampaikan kepada Mitra Kemaslahatan sebagai berikut:
    - Laporan pertanggungjawaban diterima secara penuh.
    - Laporan pertanggungjawaban diterima dengan catatan tambahan, atau dengan beberapa kewajiban yang harus dipenuhi dan dilengkapi oleh Mitra Kemaslahatan.
15. Anggota Badan Pelaksana Bidang Kemaslahatan harus menyampaikan hasil peninjauan dan evaluasi Laporan Pertanggungjawaban 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.

9. *For non-physical Benefit Activity, the report that must be submitted is in the form of Accountability Report.*
10. *Initial Report is submitted at least 1 (one) month after disbursement containing Benefit Activity implementation initial report.*
11. *Developmetn report is submitted periodically during the course of cooperation between BPKH and Beneficiary or Benefit Partner.*
12. *Accountability report as intended in point (8) letter c and point (9) is submitted in the printed form (hard copy) and file (soft copy) at the latest 14 (fourteen) days after the end of cooperation.*
13. *Benefit Activity Fund Use Report is a part of Accountability Report.*
14. *BPKH reviews and evaluates the received accountability report. The result of review and accountability report submitted to Benefit Partner is as follows:*
    - *Accountability report is received in full.*
    - *Accountability report is received with additional notes, or with several obligations that must be exercised and completed by Benefit Partner.*
15. *Members of Benefit Field Executive Board must submit accountability report review and evaluation to Executive Board in Members Meeting whether accountability may be accepted fully, with additional notes, or with several obligations that must be fulfilled and completed by the person in charge of the activity. Executive Board has the authority to declare that the activity has ended after Accountability Report is declared as accepted by the Executive Board.*

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).

Impact Monitoring

Monitoring is done to ensure the continuance of impact of the implemented program. Upon receiving Accountability Report, BPKH must evaluate such program impact to Islam ummah benefit. The measurement of Islam ummah impact refers to the prepared performace indicator. Ummah Benefit impact evaluation must be adjusted to the program type and scope (hajj worship service, education and preaching, health, religious social, ummah economy, worship facility and infrastructure development).

Pelaksanaan Program Kemaslahatan Tahun 2021

Memasuki tahun ketiga sejak diluncurkannya Program Kemaslahatan BPKH pada tanggal 19 Oktober 2018, BPKH hadir di tengah-tengah masyarakat dalam memberikan manfaat bagi kemaslahatan umat Islam melalui 6 (enam) ruang lingkup kegiatan kemaslahatan yaitu pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, ekonomi umat, sosial keagamaan dan pembangunan sarana prasarana ibadah sebagaimana diatur dalam Peraturan Badan Pengelola Keuangan Haji (PBPKH) No. 7 tahun 2018, peraturan perubahannya PBPKH No. 2 tahun 2019, dan PBPKH No. 4 tahun 2020 serta Peraturan Kepala BPKH (No. 2 tahun 2018, No. 3 tahun 2020, No. 17 tahun 2020, No. 18 tahun 2020, No. 29 tahun 2020, dan No. 34 tahun 2020). Selain itu BPKH hadir disaat kondisi tanggap darurat sebagaimana diatur dalam ketentuan yang berlaku.

Implementation of the 2021 Benefit Program

Entering the third year since the launch of the BPKH Benefit Program on October 19, 2018, BPKH is present in the midst of the community in providing benefits for the benefit of Muslims through 6 (six) scopes of benefit activities, namely Hajj services, education and da'wah, health, the people's economy, religious social services and construction of worship facilities as regulated in the Regulation of the Hajj Financial Management Agency (PBPKH) No. 7 of 2018, the amended regulation is PBPKH No. 2 of 2019, and PBPKH No. 4 of 2020 as well as Regulation of the Head of BPKH (No. 2 of 2018) , No. 3 of 2020, No. 17 of 2020, No. 18 of 2020, No. 29 of 2020, and No. 34 of 2020). In addition, BPKH is present during emergency response conditions as stipulated in the applicable provisions.

Tahun 2021 merupakan tahun yang berat dan penuh tantangan, pandemi COVID-19 yang melanda dunia tidak terkecuali Indonesia telah merasakan dampak dari bencana non alam tersebut. Berbagai upaya telah dilakukan Pemerintah dan masyarakat untuk mencegah terjadinya pandemi COVID-19 yang lebih luas. Berbagai ikhtiar yang telah dilakukan BPKH melalui Bidang Kemaslahatan yang bersinergi dan berkolaborasi

The year 2021 is a tough and challenging year, the COVID-19 pandemic that has hit the world is no exception, Indonesia has felt the impact of these non-natural disasters. Various efforts have been made by the Government and the community to prevent a wider COVID-19 pandemic. Various efforts that have been carried out by BPKH through the Benefit Sector that synergize and collaborate with Benefit Partners have a

dengan Mitra Kemaslahatan memberikan dampak yang positif serta mempercepat dalam pelaksanaan kegiatan kemaslahatan di tahun 2021. Sinergi dan kolaborasi tersebut turut memberikan dampak terhadap syiar eksistensi BPKH yang hadir di tengah-tengah masyarakat sesuai amanat UU Nomor 34 Tahun 2014 yaitu meningkatkan manfaat bagi kemaslahatan umat Islam dan juga merupakan bagian dari strategi penyaluran dana kemaslahatan agar tepat sasaran, tepat jumlah, dan tepat guna. Sinergi dan kolaborasi bersama-sama Mitra Kemaslahatan merupakan wujud dari pengelolaan penyaluran nilai manfaat Dana Abadi Umat (DAU) dengan mengedepankan prinsip dari umat, oleh umat, dan untuk umat.

positive impact and accelerate the implementation of benefit activities in 2021. This synergy and collaboration also has an impact on the symbols of BPKH's existence which is present in the midst of the community according to the mandate Law Number 34 of 2014 is to increase benefits for the benefit of Muslims and is also part of the strategy for distributing benefit funds so that they are right on target, in the right amount, and in an effective manner. Synergy and collaboration with Benefit Partners is a form of managing the distribution of the benefits of the People's Endowment Fund (DAU) by prioritizing the principles of the people, by the people, and for the people.

Laporan Kegiatan Kemaslahatan Tahun 2021 secara umum berisi laporan alokasi, sebaran persetujuan, pelaksanaan kegiatan serta dokumentasi program kemaslahatan sepanjang Tahun 2021. Laporan ini menyangkut pelaksanaan untuk RKAT tahun 2020 yang dilaksanakan pada tahun 2021 dan untuk RKAT Tahun 2021 sendiri. Laporan ini mewakili dua divisi pada Bidang Kemaslahatan yaitu divisi registrasi dan analisa Kemaslahatan yang melingkupi kegiatan penerimaan proposal, analisa sampai dengan persetujuan dan divisi pelaksanaan dan monev Kemaslahatan yang melingkupi kegiatan perikatan, pencairan, pelaksanaan, *monitoring*, serah terima, pelaporan dan pengembalian dana.

The 2021 Benefit Activity Report generally contains reports on allocations, distribution of approvals, implementation of activities and documentation of benefit programs in 2021. This report concerns the implementation for the 2020 RKAT which will be implemented in 2021 and for the 2021 RKAT itself. This report represents two divisions in the Benefit Sector, namely the Benefit registration and analysis division which covers proposal acceptance activities, analysis to approval and the Benefit implementation and monitoring division which covers engagement, disbursement, implementation, monitoring, handover, reporting and refund activities.

Alokasi dan Distribusi Anggaran K egiatan Kemaslahatan Tahun 2021

Dalam pelaksanaan Program Kemaslahatan Tahun 2021, BPKH telah melakukan realokasi anggaran kegiatan kemaslahatan, sehingga perlu penyesuaian dalam merealokasi anggaran kegaiatan kemaslahatan tersebut. Berdasarkan persetujuan Badan Pelaksana, posisi persetujuan kegiatan kemaslahatan sampai dengan akhir Desember 2021 adalah sebagai berikut:

Budget Allocation and Distribution of Beneficial Activities in 2021

In the implementation of the 2021 Benefit Program, BPKH has reallocated the budget for benefit activities, so adjustments are needed in reallocating the budget for these benefit activities. Based on the approval of the Executive Board, the position of approval of benefit activities until the end of December 2021 is as follows:

Realisasi Persetujuan Dana Kemaslahatan per Ruang Lingkup Periode Tahun 2021

Realization of Benefit Fund Approval per Scope Period 2021

No	Ruang Lingkup *Scope*	Alokasi Anggaran *Budget Allocation*	Realisasi Persetujuan Triwulan IV Tahun 2021 *Realization of Approval for Quarter IV 202*
1	Pelayanan Ibadah Haji *Hajj Service*	Rp12.435.400.000	Rp12.434.068.228
2	Pendidikan dan Dakwah *Education and Da'wah*	Rp63.050.000.000	Rp61.673.213.164
3	Kesehatan *Health*	Rp21.776.500.000	Rp21.914.439.500
4	Sarana dan Prasarana Ibadah *Worship Facilities and Infrastructure*	Rp21.776.500.000	Rp21.183.469.966
5	Pemberdayaan Ekonomi Umat *People's Economic Empowerment*	Rp8.827.000.000	Rp 8.843.906.595
6	Sosial Keagamaan *Religious Social*	Rp66.134.600.000	Rp62.872.993.902
Jumlah *Total*		Rp194.000.000.000	Rp188.922.091.355

Sampai dengan 30 Desember 2021, realisasi persetujuan proposal kegiatan kemaslahatan telah dilakukan untuk 6 ruang lingkup. Dari alokasi anggaran sebesar Rp194 miliar, telah disetujui sebesar Rp188,92 miliar atau sebesar 97%.

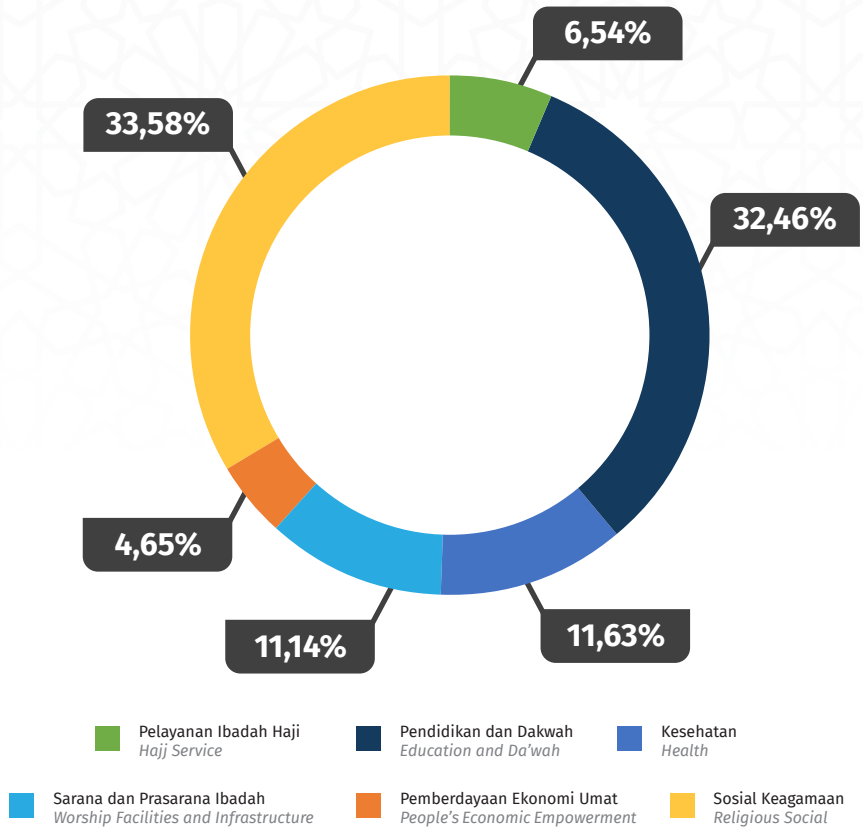
As of December 30, 2021, the realization of approval for proposals for benefit activities has been carried out for 6 scopes. Of the budget allocation of IDR194 billion, IDR188.92 billion or 97% has been approved.

Persentase Ruang Lingkup Kegiatan Kemaslahatan Tahun 2021 Berdasarkan Realisasi Pencairan Dana

Percentage of Scope of Benefit Activities in 2021 Based on Realization of Disbursement of Funds

Sebaran Ruang Lingkup Kegiatan Kemaslahatan Berdasarkan Persetujuan

Distribution of the Scope of Beneficial Activities Based on Approval



Program kemaslahatan tidak terlepas dari dukungan dan kolaborasi dengan Mitra Kemaslahatan yang memiliki andil dan kontribusi signifikan dalam membantu terlaksananya program kemaslahatan di Tahun 2021.

The benefit program cannot be separated from the support and collaboration with Benefit Partners who have a significant role and contribution in helping the implementation of the benefit program in 2021.

Persetujuan Kemaslahatan berdasarkan Provinsi *Benefit Agreement by Province*

	Total Alokasi *Total Allocation*	Total Serapan *Total Absorption*	
		Persetujuan (Rp) *Approval (IDR)*	Serapan Wilayah (%) *Territory Absorption (%)*
	Rp194,000,000,000	**Rp188.922.091.355**	**97%**
Jawa Timur *East Java*	Rp40,749,954,986	Rp22.592.083.599	55%
Jawa Tengah *Central Java*	Rp31,920,311,175	Rp17.235.474.280	54%
Jawa Barat *West Java*	Rp29,077,152,249	Rp52.035.793.266	179%
Sulawesi Selatan *South Sulawesi*	Rp9,899,375,054	Rp4.098.200.406	41%
Banten *Banten*	Rp8,653,267,832	Rp8.076.094.615	93%
DKI Jakarta *DKI Jakarta*	Rp7,828,890,877	Rp33.212.675.498	424%
Sumatera Utara *North Sumatra*	Rp5,827,132,803	Rp11.345.934.798	195%
Nusa Tenggara Barat *West Nusa Tenggara*	Rp5,580,391,383	Rp4.642.497.043	83%
Sumatera Selatan *South Sumatra*	Rp5,349,202,659	Rp1.414.667.221	26%
Lampung *Lampung*	Rp5,256,012,586	Rp3.085.361.159	59%
Kalimantan Selatan *South Kalimantan*	Rp5,207,967,366	Rp1.540.912.700	30%
Aceh *Aceh*	Rp4,843,950,211	Rp1.364.463.394	28%
Riau *Riau*	Rp4,273,292,372	Rp1.782.821.950	42%
Sumatera Barat *West Sumatra*	Rp3,870,813,821	Rp4.477.697.611	116%
D.I. Yogyakarta *D.I. Yogyakarta*	Rp3,543,072,279	Rp3.815.829.804	108%
Jambi *Jambi*	Rp3,064,385,518	Rp1.240.441.010	40%

	Total Alokasi *Total Allocation*	Total Serapan *Total Absorption*	
		Persetujuan (Rp) *Approval (IDR)*	Serapan Wilayah (%) *Territory Absorption (%)*
Kalimantan Timur *East Kalimantan*	Rp3,016,424,366	Rp267.000.000	9%
Sulawesi Tenggara *Southeast Sulawesi*	Rp1,794,612,978	Rp1.075.408.000	60%
Kalimantan Barat *West Kalimantan*	Rp1,754,974,620	Rp3.028.440.351	173%
Sulawesi Tengah *Central Sulawesi*	Rp1,505,795,210	Rp1.757.768.250	117%
Kalimantan Tengah *Central Kalimantan*	Rp1,487,552,318	Rp1.375.000.000	92%
Sulawesi Barat *West Sulawesi*	Rp1,332,908,079	Rp3.562.030.950	267%
Bengkulu *Bengkulu*	Rp1,194,783,325	Rp1.305.955.500	109%
Kepulauan Riau *Riau Island*	Rp943,628,302	Rp187.500.000	20%
Kepulauan Bangka Belitung *Bangka Belitung Island*	Rp925,133,204	Rp524.700.000	57%
Papua *Papua*	Rp910,547,298	Rp627.074.000	69%
Maluku Utara *North Maluku*	Rp700,922,177	Rp118.000.000	17%
Bali *Bali*	Rp679,400,608	Rp452.990.000	67%
Gorontalo *Gorontalo*	Rp536,063,599	Rp1.334.101.950	249%
Nusa Tenggara Timur *East Nusa Tenggara*	Rp529,842,521	Rp517.510.000	98%
Maluku *Maluku*	Rp501,217,153	Rp241.500.000	48%
Papua Barat *West Papua*	Rp426,101,835	Rp171.774.000	40%
Kalimantan Utara *North Kalimantan*	Rp419,208,208	Rp225.890.000	54%
Sulawesi Utara *North Sulawesi*	Rp395,711,027	Rp188.500.000	48%

Pada tahun 2021, sesuai masukan dari Dewan Pengawas, Bidang kemaslahatan bersama dengan mitra kemaslahatan melakukan akselerasi dalam proses pengajuan dan persetujuan proposal untuk menigkatkan serapan anggaran kemaslahatan melalui beberapa strategi; (i) Penambahan sumber daya pada mitra kemaslahatan untuk mempercepat proses verifikasi lapangan terkait proposal yang masuk, dan (ii) meningkatkan proses Analisa dan kajian internal. Strategi ini berhasil meningkatkan serapan anggaran menjadi 63.09% (Tabel. 3) dibandingkan dengan serapan anggaran pada awal tahun 2021 yang baru mencapai 34.95%.

In year 2021, according to input from the Supervisory Board, the benefit sector together with benefit partners accelerated the process of submitting and approving proposals to increase the absorption of the benefit budget through several strategies; (i) Adding resources to benefit partners to speed up the field verification process regarding incoming proposals, and (ii) improving the internal analysis and review process. This strategy succeeded in increasing budget absorption to 63.09% (Table 3) compared to budget absorption in the early of 2021 which only reached 34.95%.

Pelaksanaan Sistem Informasi Manajemen (SIM) Kemaslahatan diharapkan dapat meningkatkan efisiensi dalam percepatan registrasi dan Analisa proposal. Program ini direncanakan akan terlaksana pada tahun 2022 mengingat jumlah anggaran program kemaslahatan meningkat menjadi 234 Miliar rupiah, dengan ekspektasi jumlah persetujuan proposal mencapai 800 proposal atau dua kali lebih banyak dari program kemaslahatan tahun 2021.

The implementation of the Benefit Management Information System (MIS) is expected to increase efficiency in accelerating registration and analyzing proposals. This program is planned to be implemented in 2022 considering that the total budget for benefit programs has increased to 234 billion rupiah, with the expectation that the number of proposal approvals will reach 800 proposals, or twice as many benefits programs as in 2021.

Meskipun program kemaslahatan telah menjangkau 34 provinsi di Indonesia, namun serapan anggaran pelaksanaan program masih belum merata. Hal ini menjadi tantangan bidang kemaslahatan untuk dapat menjangkau lebih luas sasaran program kemaslahatan. Beberapa fator yang mempengaruhi belem meratanya serapan anggaran program kemaslahatan: (i) belum meratanya akses informasi program kemaslahatan, (ii) jaringan Bidang Kemaslahatan dan Mitra Kemaslahatan masih terbatas untuk menjangkau daerah tersebut, (iii) sumber daya operasional yang terbatas dengan poroporsi alokasi dana serapan berdasarkan provinsi.

Although the benefit program has reached 34 provinces in Indonesia, the absorption of the program implementation budget is still not evenly distributed. This is a challenge in the benefit sector to be able to reach a wider range of benefit program targets in the 2021. Several factors affect the unequal absorption of benefit program budgets: (i) uneven access to information on benefit programs, (ii) the Network for the Benefit Sector and Partners for Benefit is still limited access to the area, (iii) limited operational resources with the proportion of absorption funds allocated by province.

Terdapat 4 provinsi yang serapan dana kemaslahatannya melewati batas alokasi dana kemaslahatan per provinsi, yakni; DKI Jakarta, Gorontalo, D.I. Yogyakarta, dan Kalimantan Barat. Mayoritas program di DKI Jakarta dan D.I Yogyakarta merupakan program nasional, sehingga quota 2 provinsi tersebut melewati batas alokasi anggaran yang ditetapkan. Sedangkan untuk Gorontalo dan Kalimantan Barat, bidang kemaslahatan merekomendasikan untuk melakukan lebih banyak program untuk menghadapi permasalahan kristenisasi yang terjadi di 2 Provinsi tersebut.

There are 4 provinces whose absorption of benefit funds exceeds the limit of allocation of benefit funds per province, namely; DKI Jakarta, Gorontalo, D.I. Yogyakarta, and West Kalimantan. The majority of programs in DKI Jakarta and D.I Yogyakarta are national programs, so the quotas for the 2 provinces exceed the budget allocation limit set. As for Gorontalo and West Kalimantan, the benefit sector recommends carrying out more programs to deal with the problems of Christianization that are occurring in these 2 provinces.

Kajian Proposal Kemaslahatan Tahun 2021

Dalam pelaksanaan Program Kemaslahatan Tahun 2021, BPKH menerima 1769 proposal dari calon penerima manfaat sampai dengan 30 Desember 2021. Bidang kemaslahatan melakukan verifikasi dokumen dan verifikasi lapangan dibantu dengan mitra kemaslahatan dalam rangka tindak lanjut permohonan proposal. Dari seluruh proposal, 26% yang terverifikasi untuk ditindaklanjuti karena memenuhi syarat baik secara kelengkapan administrasi dokumen dan secara kesesuain informasi lapangan.

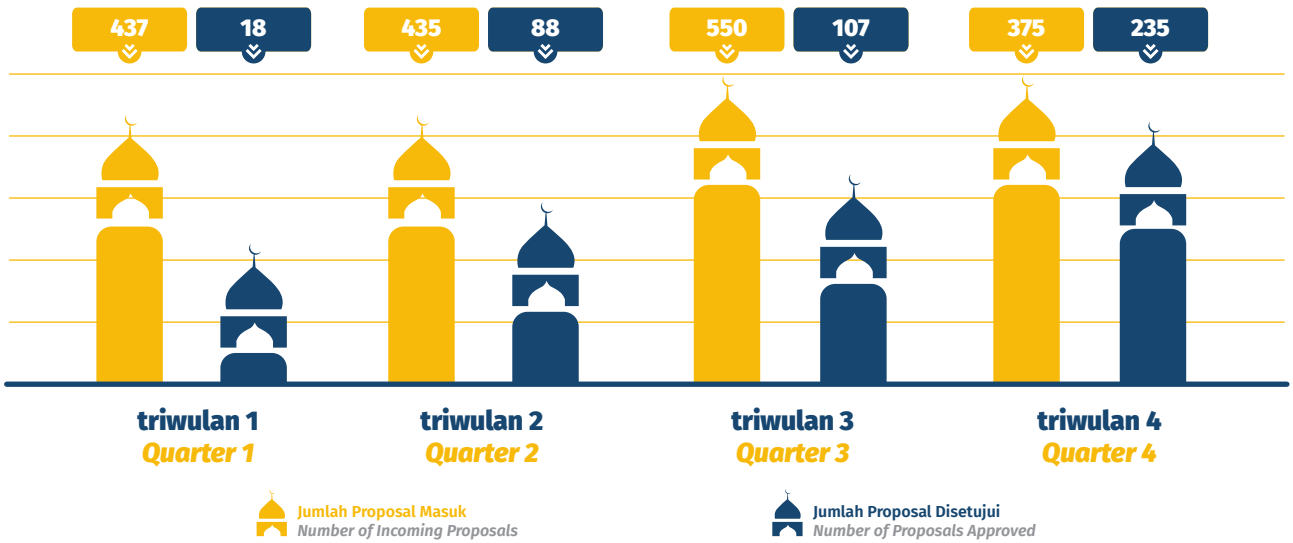
Pada Triwulan I sampai dengan Triwulan III 2021 proses Analisa masih terkendala dengan tingginya pandemic COVID-19, dimana Bidang Kemaslahatan dan Mitra Kemaslahatan mengalami kesulitan dalam memverifikasi proposal khsusunya dalam inisiasi lapangan. Sehingga proses persetujuan sampai dengan Triwulan III 2021 hanya mencapai 56,19%. Terlepas dari kondisi COVID-19 yang belum membaik pada triwulan III, bidang kemaslahatan dan mitra kemaslahatan melakukan penyesuaian strategi dalam verifikasi proposal untuk persetujuan yang membuat peningkatan pada persetujuan proposal pada triwulan IV 2021.

2021 Benefit Proposal Study

In the implementation of the 2021 Benefit Program, BPKH received 1769 proposals from potential beneficiaries until 30 December 2021. The benefit sector carried out document verification and field verification was assisted by benefit partners in order to follow up on proposal requests. Of all proposals, 26% were verified to be followed up because they met the requirements both in terms of completeness of document administration and according to the suitability of field information.

In the first and until Quarter III 2021 the analysis process was still hampered by the high COVID-19 pandemic, where the Benefit Sector and Benefit Partners had difficulties in verifying proposals, especially in field initiation. So that the approval process is until the third Quarter of 2021 only reached 56.19%. Apart from the COVID-19 conditions that have not improved in the III quarter, the benefit sector and benefit partners made strategic adjustments in the verification of proposals for approval which made an increase in the approval of proposals in the IV quarter of 2021.

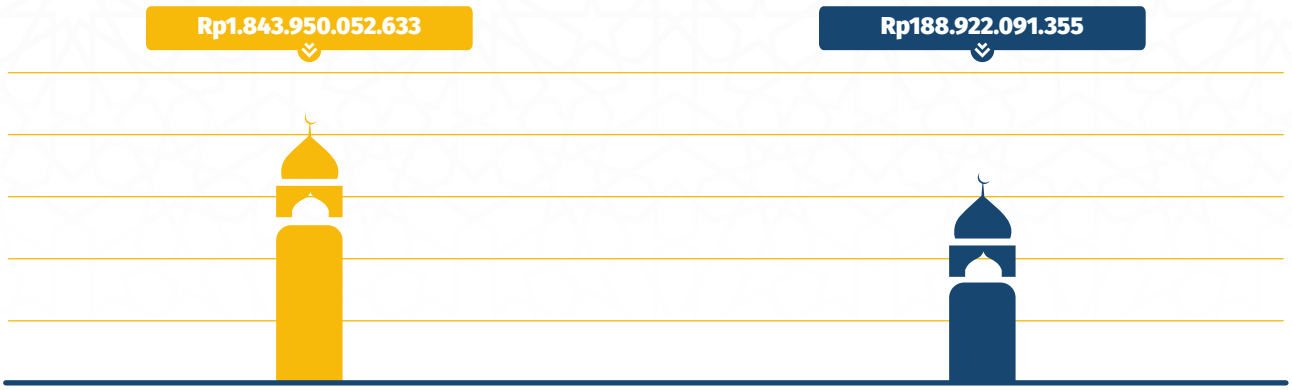
Rekapitulasi Registrasi dan Analisa Persetujuan Proposal Kemaslahatan
Registration Recapitulation and Analysis of Benefit Proposal Approval



Pada Triwulan IV terdapat 97.54% peningkatan persetujuan proposal dibandingkan dengan Triwulan III 2021. Beberapa aspek yang menjadi kunci selain dari meningkatnya jumlah proposal yang masuk: (i) peningkatan sumber daya Analisa bidang kemaslahatan dengan bantuan tim intensive kajian, (ii) adaptasi mitra kemaslahatan dalam memberikan umpan balik terkait penugasan survey lapangan untuk verifikasi dokumen.

In Quarter IV there was a 97.54% increase in proposal approval compared to Quarter III 2021. Several key aspects apart from the increasing number of incoming proposals: (i) increasing resources Analysis of the benefit sector with the help of an intensive study team, (ii) adaptation of benefit partners in provide feedback related to field survey assignments for document verification.

Nominal Pengajuan Proposal dan Nominal Persetujuan
Nominal Submission of Proposals and Nominal Approval



Nominal Pengajuan (per 31 Desember 2021)
Nominal Submission (as of December 31, 2021)

Nominal Persetujuan (per 31 Desember 2021)
Nominal Approval (as of December 31, 2021)

Pada akhir Triwulan IV 2021, jumlah nilai pengajuan program kemaslahatan mencapai 1.8 Triliun rupiah dari total 1796 Proposal yang diajukan. Namun, berdasarkan aspek kelengkapan dokumen dan kelayakan proposal hanya 10,24% dengan nilai yang disetujui berkisar 188 Miliar rupiah pada 448 proposal yang telah disetujui dan dilaksanakan. Hal ini mengindikasikan bahwa sudah cukup tingginya penetrasi informasi terkait program kemaslahatan meskipun belum merata ke pelosok Indonesia.

At the end of Quarter IV 2021, the total value of the submission benefit programs reached 1.8 trillion rupiah from a total of 1796 Proposals submitted. However, based on aspects of completeness of documents and feasibility of proposals only 10.24% with an approved value ranging from 188 Billion rupiah on 448 approved proposals and implemented. This indicates that already quite high penetration of information related to the program benefit even though it is not evenly distributed to remote areas Indonesia.

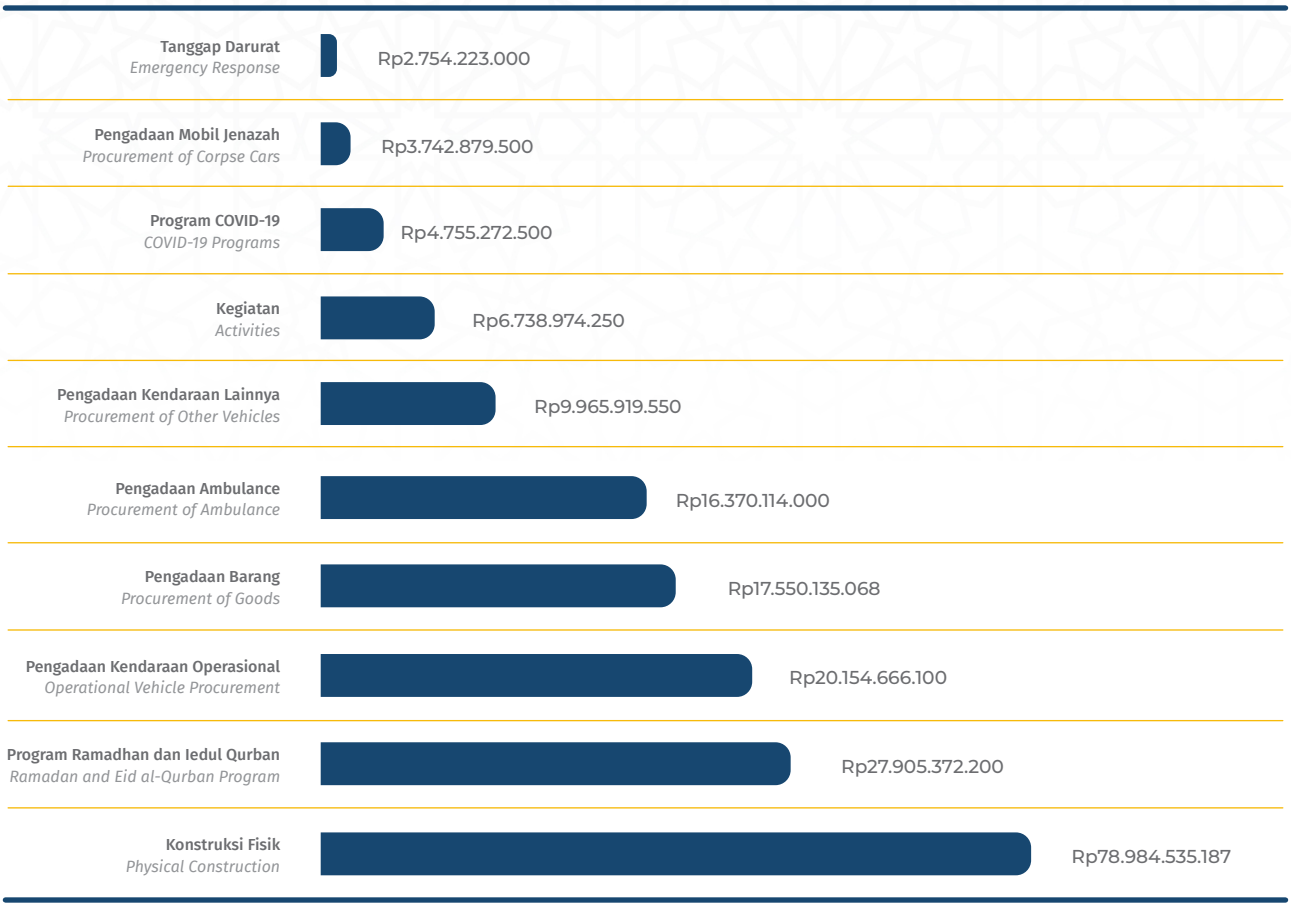
Pelaksanaan program kemaslahatan didominasi oleh kegiatan konstruksi fisik (41% dari total kegiatan), dengan estimasi nilai manfaat sebesar 78 Miliar rupiah. Faktor utama tingginya permohonan dan persetujuan proposal pada jenis kegiatan konstruksi adalah tingginya biaya yang harus dilakukan dalam konstruksi

The implementation of the benefit program is dominated by physical construction activities (41% of the total activity), with an estimated value of 78 billion rupiah. The main factors for the high application and approval of proposals for this type of construction activity are the high costs involved in physical construction and the lack of non-governmental funds and the

fisik dan minimnya dana swadaya masyarakat maupun manajemen pesantren dalam pembangunan konstruksi sarana dan prasarana ibadah maupun pembangunan asrama dan ruang kelas baru bagi para santri.

management of the pesantren in the construction of worship facilities and infrastructure as well as the construction of new dormitories and classrooms for students.

Rekapitulasi Persetujuan Proposal Kemaslahatan Berdasarkan Jenis Kegiatan
Recapitulation of Approval of Benefit Proposals by Type of Activity



Bidang kemaslahatan terus berproses untuk mencari rumusan strategi dalam menstimulus program yang bersifat kegiatan pemberdayaan dalam ruang lingkup ekonomi ummat. Pembentukan strategi ini didasari pada pentingnya investasi pada sumber daya manusia untuk mendorong generasi muslim maju dimasa yang akan datang untuk bersaing dalam bonus demografi yang akan kita miliki di tahun 2030-2040.

The benefit sector continues to work on finding strategic formulations in stimulating programs that are empowerment activities within the scope of the ummah's economy. The formation of this strategy is based on the importance of investing in human resources to encourage future generations of Muslims to compete in the demographic bonus that we will have in 2030-2040.

Distribusi Kegiatan Kemaslahatan Tahun 2021 per Mitra Kemaslahatan

Pada tahun 2021 Bidang Kemaslahatan menjalin kerjasama untuk sinergi dan kolaborasi dengan Mitra Kemaslahatan, seluruh persetujuan dilakukan assessment dan penyusunan kembali proposal oleh mitra Kemaslahatan. Hal ini sangat membantu divisi Kemaslahatan dengan keterbatasan personil yang dimiliki yaitu hanya 4 (empat) pada divisi Registrasi dan Analisa Kemaslahatan dan 4 (empat) pada divisi Pelaksanaan dan Monev Kemaslahatan atau total 10 (sepuluh) orang berikut deputi dan Anggota untuk dapat menatalaksanakan 448 program yang berjalan dan ribuan proposal yang masuk.

Jumlah Mitra Kemaslahatan keseluruhan berjumlah 16 mitra, namun demikian hanya 11 Mitra Kemaslahatan yang turut aktif dalam proses pelaksanaan kegiatan kemaslahatan kepada penerima manfaat.

Distribution of Beneficial Activities in 2021 per Benefit Partner

In 2021 the Benefit Sector will establish cooperation for synergy and collaboration with Benefit Partners, all approvals are assessed and the proposal rearranged by the Benefit partners. This is very helpful for the Benefit division with limited personnel, namely only 4 (four) in the Benefit Registration and Analysis division and 4 (four) in the Benefit Implementation and Monitoring Division or a total of 10 (ten) people along with deputies and members to be able to carry out 448 programs. running and thousands of incoming proposals.

The total number of Benefit Partners is 16 partners, however, only 11 Benefit Partners are actively involved in the process of implementing benefit activities to beneficiaries.

Hingga akhir tahun 2021 jumlah Mitra Kemaslahatan yang membantu dalam pelaksanaan program kemaslahatan adalah sebanyak 11 Mitra Kemaslahatan. Dengan sinergi dan kolaborasi bersama Mitra Kemaslahatan, BPKH dapat merealisasikan program kemaslahatan untuk RKAT tahun 2021 sebanyak 448 program atau senilai Rp122,4 miliar. Tentunya sinergi dan kolaborasi yang amat positif dengan mitra kemaslahatan dapat lebih ditingkatkan agar tujuan maqashid syariah tetap terjaga dengan baik. Rincian Kegiatan Kemaslahatan per mitra ini tercantum pada Tabel 7.

Until the end of 2021, the number of benefit partners who assist in the implementation of benefit programs is 11 benefit partners. With synergy and collaboration with Benefit Partners, BPKH can realize benefit programs for the 2021 RKAT as many as 448 programs or worth IDR122.4 billion. Of course, very positive synergy and collaboration with Benefit Partners can be further enhanced so that the objectives of maqashid sharia are well maintained. Details of the Benefit Activities per partner are listed in Table 7

Rincian Kegiatan Kemaslahatan Tahun 2021 Bekerja Sama dengan Mitra Kemaslahatan

Details of the Beneficial Activities of 2021 in Collaboration with Benefit Partners

No	Mitra Kemaslahatan *Benefit Partner*	Jumlah Kegiatan *Number of Activities*	Nominal Persetujuan (Rp) *Approval Amount (IDR)*
1	BAZNAS	13	13.905.939.641,00
2	DMI	1	4.908.956.000,00
3	DT Peduli *DT Care*	77	26.528.561.592,00
4	LAZISMU	76	30.586.536.158,00
5	Laznas BSMU	1	1.080.000.000,00
6	LAZUQ	30	6.386.426.313,00
7	NU Care-LAZISNU	195	78.462.880.495,00
8	PPPA Daarul Quran	26	16.514.696.521,00
9	Rumah Zakat *House of Zakat*	23	6.945.640.140,00
10	Setjen Kemenag RI *Secretariat General of the Ministry of Religion of the Republic of Indonesia*	1	659.000.000,00
11	Solo Peduli *Solo Care*	5	2.870.019.680,00
Jumlah *Total*		448	188.922.091.355,00

Sampai dengan akhir tahun 2021 telah dilaksanakan 448 kegiatan yang tersebar di 34 provinsi yang dilaksanakan oleh 11 Mitra Kemaslahatan aktif.

Until the end of 2021, 448 activities have been carried out in 34 provinces carried out by 11 active benefit partners.

Pelaksanaan Serah Terima

Seluruh kegiatan Kemaslahatan yang telah selesai pelaksanaannya dilakukan serah terima. Pelaksanaan serah terima Program Kemaslahatan dikoordinir oleh Mitra Kemaslahatan dengan berkoordinasi dengan penerima manfaat dan BPKH. Menyikapi keterbatasan pergerakan selama masa pandemi COVID-19 sebagian besar serah terima dilakukan secara daring melalui aplikasi zoom. Untuk mengakomodir jumlah serah terima yang cukup banyak dalam satu kali kegiatan dapat dilakukan beberapa serah terima sekaligus. Proses serah terima dilakukan oleh Kepala Badan Pelaksana yang diwakili oleh Bidang A6 atau yang ditugaskan oleh Kepala Badan Pelaksana. Anggaran pelaksanaan serah terima sudah masuk kedalam anggaran operasional mitra dalam penugasan kegiatan Kemaslahatan.

Handover Implementation

All benefit activities that have been completed are handed over. The implementation of the handover of the Benefit Program is coordinated by the Benefit Partner in coordination with the beneficiaries and the BPKH. In response to the limited movement during the COVID-19 pandemic, most of the handovers were carried out online via the Zoom application. To accommodate the large number of handovers in one activity, several handovers can be carried out at once. The handover process is carried out by the Head of the Implementing Agency represented by Division A6 or assigned by the Head of the Executive Board. The handover implementation budget has been included in the partner's operational budget in the assignment of Benefit activities.

Sampai dengan Triwulan IV tahun 2021 telah dilaksanakan 166 kegiatan serah terima program dimana 136 kegiatan serah terima dilakukan secara online atau sekitar 82%.

Pelaksanaan *Monitoring*

Seluruh kegiatan kemaslahatan dilaksanakan oleh mitra dan dilakukan *monitoring* oleh divisi pelaksanaan *monitoring*. Pandemi COVID-19 memberikan hambatan tersendiri untuk pelaksanaan *monitoring* terhadap pelaksanaan Program Kemaslahatan, sehingga proses *monitoring* dilakukan secara daring sebagai alternatif *monitoring* secara fisik. Jumlah kegiatan *monitoring* sampai dengan Triwulan IV tahun 2021 adalah sebanyak 7 (tujuh) kali pelaksanaan *progress report* bulanan untuk setiap Mitra Kemaslahatan yang aktif melaksanakan program dan 8 (delapan) kali Kunjungan cek fisik.

Dapat disadari bahwa banyak informasi yang hanya di dapatkan dan dapat digali secara mendalam melalui kunjungan fisik, namun karena keterbatasan anggaran maka pada RKAT 2021 anggaran pelaksanaan *monitoring* direncanakan untuk 12 kali atau sekitar kurang dari 5% dari total program kemaslahatan yang dilaksanakan dalam kurun waktu 1 (satu tahun). Namun demikian secara intens dilakukan komunikasi dengan mitra kemaslahatan untuk dapat memperoleh informasi mengenai perkembangan pelaksanaan program Kemaslahatan.

Untuk memantau perkembangan pelaksanaan kegiatan kemaslahatan yang dilakukan oleh Mitra Kemaslahatan setiap bulan dilakukan *progress report meeting* secara daring setelah Mitra Kemaslahatan menyampaikan laporan perkembangan kegiatan kemaslahatan yang mereka laksanakan. Pada kegiatan *progress report meeting* ini dilakukan penggalian informasi, diskusi dan konfirmasi untuk memastikan pelaksanaan kegiatan kemaslahatan telah sesuai dengan rencana dan persetujuan yang telah diberikan oleh Rapat Badan Pelaksana. Dalam beberapa kasus khususnya pada pelaksanaan kegiatan konstruksi dengan pencairan bertahap yang mensyaratkan *progress* pekerjaan mencapai prosentase tertentu dilakukan *monitoring* khusus sebelum proses pencairan selanjutnya di mana Divisi Pelaksanaan dan Monev meminta Mitra Kemaslahatan untuk dapat melakukan *update* secara langsung dari lokasi pelaksanaan sehingga dapat dipastikan secara *real time* mengenai *progress* pelaksanaan dan secara bersamaan dapat dilakukan diskusi dengan Penerima Manfaat.

Until the fourth quarter of 2021, 166 program handover activities have been carried out, of which 136 handover activities have been carried out online or around 82%.

Monitoring Implementation

All benefit activities are carried out by partners and monitored by the monitoring implementation division. The COVID-19 pandemic presents its own obstacles for monitoring the implementation of the Benefit Program, so the monitoring process is carried out online as an alternative to physical monitoring. The number of monitoring activities up to Quarter IV 2021 is 7 (seven) monthly progress reports for each Benefit Partner who is actively implementing the program and 8 (eight) physical check visits.

It can be realized that a lot of information is only obtained and can be explored in depth through physical visits, but due to budget constraints, in the 2021 RKAT the monitoring implementation budget is planned for 12 times or about less than 5% of the total benefit programs implemented within a period of 1 one year). However, communication is intensively carried out with benefit partners to be able to obtain information regarding the development of the implementation of the Benefit program.

To monitor the progress of the implementation of benefit activities carried out by the Benefit Partners, an online progress report meeting is held every month after the Benefit Partners submit reports on the progress of the benefit activities they carry out. In this progress report meeting, information gathering, discussion and confirmation were carried out to ensure that the implementation of benefit activities was in accordance with the plans and approvals given by the Executive Board Meeting. In some cases, especially in the implementation of construction activities with gradual disbursement which requires work progress to reach a certain percentage, special monitoring is carried out before the next disbursement process where the Implementation Division and Monev ask Benefit Partners to be able to update directly from the implementation site so that it can be ascertained in real time regarding progress of implementation and concurrent discussions with the Beneficiaries.

Pelaksanaan *monitoring* secara fisik juga dilaksanakan secara terbatas dengan menerapkan protokol kesehatan termasuk pendampingan kepada Audit Internal dengan pelaksanaan sebanyak 2 (dua) *batch* untuk 24 (dua puluh empat) objek yang tersebar di 3 provinsi. Melalui pendampingan ini, bidang Kemaslahatan mendapatkan banyak masukan untuk memastikan proses pelaksanaan kegiatan kemaslahatan sesuai dengan peraturan yang ada dan sebagai sarana untuk persiapan audit BPK.

Evaluasi Program Kemaslahatan

Dalam setiap pelaksanaan program tentu memiliki kekurangan yang menjadi ruang untuk perbaikan. Begitu pula pada dengan kegiatan kemaslahatan. Secara umum, kegiatan-kegiatan kemaslahatan yang telah direalisasikan hingga akhir tahun masih didominasi kegiatan konstruksi fisik dan pengadaan barang khususnya pengadaan kendaraan baik itu *Ambulance*, mobil operasional, mobil siaga bencana atau mobil jenazah. Hal ini dikarenakan kegiatan ini lebih familiar dari usulan penerima manfaat dan bidang kemaslahatan itu sendiri.

Dari pelaksanaan kegiatan-kegiatan kemaslahatan pada tahun 2021, beberapa poin yang menjadi bahan evaluasi yaitu sebagai berikut:

- Terdapat perubahan Alokasi Anggaran sebanyak 3 kali pada tahun 2021 hal ini disebabkan terjadinya pembatalan pemberangkatan haji serta beberapa perubahan pertimbangan. Berdasarkan arahan rapat BP persetujuan perubahan alokasi terakhir adalah SK Kepala BPKH Nomor 532/BPKH.00/11/2021 tertanggal 22 November. Hal ini menjadikan pelaksanaan kegiatan Kemaslahatan berubah dan cenderung alokasi mengikuti dengan persetujuan yang diajukan. Divisi Pelaksanaan dan Monev Kemaslahatan telah menyampaikan hal ini untuk dapat dilakukan pengalokasian kegiatan Kemaslahatan sesuai dengan pertimbangan rencana strategis Kemaslahatan jangka pendek (tahunan) jangka menengah dan jangka panjang. Sehingga evaluasi dapat dilakukan berdasarkan rencana yang telah ditetapkan sebelumnya.

Physical monitoring is also carried out on a limited basis by implementing health protocols including assistance to Internal Audit which has been carried out in 2 (two) batches for 24 (twenty four) objects spread across 3 provinces. Through this assistance, the Welfare sector received a lot of input to ensure that the process of implementing benefit activities was in accordance with existing regulations and as a means of preparing the BPK audit.

Benefit Program Evaluation

In every program implementation, of course, there are shortcomings that become room for improvement. The same is true for welfare activities. In general, the benefit activities that have been realized up to the end of year are still dominated by physical construction activities and procurement of goods, especially the procurement of vehicles, be it ambulances, operational cars, disaster prepared cars or hearses. This is because this activity is more familiar than the proposed beneficiaries and the benefit sector itself.

From the implementation of benefit activities in 2021, several points that will be evaluated are as follows:

- *There have been 3 changes to the Budget Allocation in 2021, this is due to the cancellation of hajj departures and several changes in considerations. Based on the direction of the BP meeting, the approval of the latest allocation change was the Decree of the Head of BPKH Number 532/BPKH.00/11/2021 dated November 22. This makes the implementation of benefit activities change and the allocation tends to follow the proposed agreement. The Division of Implementation and Monitoring and Evaluation of Benefit has conveyed this so that the allocation of Benefit activities can be carried out in accordance with the consideration of the short-term (annual) medium-term and long-term strategic plans. So that the evaluation can be carried out based on a predetermined plan.*

- Terdapat kegiatan Kemaslahatan yang dilaksanakan di akhir tahun. Dampak atas persetujuan kegiatan Kemaslahatan yang dilakukan pada akhir tahun 2020, maka sebagian besar pelaksanaan kegiatan Kemaslahatan dilaksanakan pada tahun 2021. Hal ini menjadikan fokus pelaksanaan terpecah untuk program RKAT 2020 yang sebanyak 185 program dan RKAT 2021 yang disetujui sebanyak 450 kegiatan dan dari estimasi yang dilakukan terdapat 383 kegiatan yang akan menyeberang pelaksanaannya ke tahun 2022. Divisi Pelaksanaan dan Monev Kemaslahatan telah menyampaikan masukan ini dan dituangkan pada Forum Legal Review (FLR) untuk dapat diputuskan batas waktu dalam pengambilan keputusan perkegiatan. Yaitu untuk kegiatan Konstruksi maksimal bulan Juni dan untuk kegiatan pengadaan maksimal bulan Agustus. Penerimaan proposal juga akan dibuat mundur 1-2 bulan sebelumnya. Ke depan semoga pelaksanaan program kegiatan kemaslahatan dapat dilaksanakan sesuai dengan tahun anggaran agar anggaran kegiatan kemaslahatan yang untuk mendukung program Kemaslahatan dapat dimaksimalkan sesuai dengan tahun anggarannya.
- Terjadi penyusunan proposal yang masih belum detail sehingga banyak terjadi perubahan di lapangan. Hal ini dikarenakan Mitra Kemaslahatan sulit membatasi keinginan PM untuk melakukan perubahan dan penyampaian permintaan perubahan membutuhkan waktu untuk dapat disampaikan dan diberikan persetujuan sedangkan kebutuhan percepatan pelaksanaan di lapangan dibutuhkan untuk mencapai target pencapaian batas waktu pelaksanaan. Ditambah lagi belum ada aturan tegas mengenai larangan perubahan setelah disetujui. Mitra juga perlu ditingkatkan kapasitasnya dalam penyusunan proposal konstruksi. Solusi atas hal ini divisi Pelaksanaan dan Monev Kemaslahatan telah melakukan pengajuan dan pembahasan pada Forum Legal Review (FLR) untuk dapat dibuatkan aturan tegas mengenai Batasan perubahan sehinga baik mitra Kemaslahatan dan Penerima manfaat dapat mematuhi dengan baik. Selanjutnya dilakukan pula usulan persetujuan dengan sistem paket sehingga bentuk bantuan lebih seragam dan mengurangi perubahan. Terakhir dilakukan

- *There are benefit activities carried out at the end of the year. As a result of the approval of Benefit activities carried out at the end of 2020, most of the implementation of Benefit activities will be carried out in 2021. This makes the focus of implementation divided for the 2020 RKAT program which is 185 programs and the 2021 RKAT approved as many as 450 activities and from the estimate which implemented there are 383 activities that will cross its implementation into 2022. The Division of Implementation and Monitoring and Evaluation of Benefits has submitted this input and outlined at the Legal Review Forum (FLR) to determine the time limit for making decisions on activities. Namely for construction activities a maximum of June and for procurement activities a maximum of August. Acceptance of proposals will also be delayed 1-2 months in advance. In the future, it is hoped that the implementation of the program of benefit activities can be carried out in accordance with the budget year so that the budget for benefit activities to support the benefit program can be maximized in accordance with the budget year.*
- *There has been a preparation of proposals that are still not detailed so that there are many changes in the field. This is because the Benefit Partners find it difficult to limit the PM's desire to make changes and the submission of change requests takes time to be submitted and given approval, while the need for acceleration of implementation in the field is needed to achieve the target of achieving the implementation deadline. In addition, there are no strict rules regarding the prohibition of changes after they are approved. Partners also need to increase their capacity in the preparation of construction proposals. The solution to this is the Implementation and Monitoring and Evaluation division of the Benefit has submitted and discussed the Legal Review Forum (FLR) so that strict rules can be made regarding the limits of change so that both the Benefit partners and the Beneficiaries can comply properly. Furthermore, a proposal for approval with a package system is also made so that the form of assistance is more uniform and reduces changes. Finally, the*

peningkatan kapasitas mitra Kemaslahatan melalui bimtek agar mitra Kemaslahatan dapat memahami dengan baik mengenai peraturan dalam pelaksanaan kegiatan Kemasahatan.

- Untuk kegiatan yang bersifat konstruksi fisik, perubahan pada gambar rencana dan pada realisasi relatif sering terjadi. Hal ini diakibatkan adanya permintaan dari Penerima Manfaat atau menyesuaikan dengan keadaaan di lapangan. Oleh karena itu permintaan perubahan atas kondisi dalam persetujuan atau *contract change order* (CCO) ini perlu dilakukan. Namun tidak semua perubahan ini diajukan sebelum pelaksanaan dikarenakan proses administrasi membutuhkan waktu sedangkan proses pelaksanaan di lapangan dituntut kecepatan. Sehingga beberapa perubahan (tidak semua) khususnya untuk perubahan yang bersifat teknis dan dengan nilai yang kecil disampaikan pada akhir proses pelaksanaan baru kemudian diajukan perubahan atau CCO pada saat *final as built draw* disampaikan. Hal ini masih dapat kami akomodir dengan pertimbangan teknis pelaksanaan dan sepanjang perubahan tidak signifikan dan masuk sesuai dan berhubungan dengan persetujuan yang diberikan. Beberapa hal yang menjadi perhatian adalah belum seluruhnya proses CCO ini dokumentasikan dengan baik oleh pelaksanaan dikarenakan belum tersedianya sistem yang dapat mengcover kegiatan dari hulu hingga ke hilir atas program Kemaslahatan ini. Oleh karena itu sistem e-kemaslahatan yang terintegrasi baik pada kedua divisi pada bidang Kemaslahatan maupun dengan mitra Kemaslahatan.
- Terjadi pembatalan kegiatan kemaslahatan yang alokasinya langsung digunakan pada tahun tersebut. Aturan mengenai penggunaan alokasi SK yang dibatalkan pada alokasi tahun tersebut belum diatur sehingga saat ini dijembatani dengan persetujuan rapat BP dan SK Kepala. Untuk selanjutnya Divisi Pelaksanaan dan Monev Kemaslahatan mengusulkan agar dibuat aturan mengenai pembatalan kegiatan kemaslahatan dan pemanfaatan kuota pembatalan sehingga dapat menjadi acuan dalam keadaan penggunaan alokasi atas pembatalan yang diberikan.

capacity building of the benefit partners was carried out through technical guidance so that the benefit partners could understand well the regulations in the implementation of health activities.

- *For activities of a physical construction nature, changes to the plan drawings and realization are relatively frequent. This is due to a request from the Beneficiary or adjusting to the conditions in the field. Therefore, requests for changes to the conditions in this agreement or contract change order (CCO) need to be made. However, not all of these changes were proposed prior to implementation because the administrative process takes time, while the implementation process in the field requires speed. So that some changes (not all) especially for changes that are technical in nature and with small value are submitted at the end of the implementation process and then proposed changes or CCO when the final as built draw is submitted. We can still accommodate this with technical considerations of implementation and as long as the changes are not significant and entered in accordance with and related to the approval given. Some things that are of concern are that not all of the CCO processes have been properly documented by implementation due to the unavailability of a system that can cover activities from upstream to downstream for this Benefit program. Therefore, the e-benefit system is integrated both in both divisions in the field of benefit and with benefit partners.*

- *There was a cancellation of benefit activities whose allocations were directly used for that year. The rules regarding the use of SK allocations that were canceled in that year's allocation have not been regulated so that they are currently being bridged with the approval of the BP meeting and the Head's Decree. Furthermore, the Division of Implementation and Monitoring and Evaluation of Benefit proposes that rules be made regarding the cancellation of benefit activities and the use of cancellation quotas so that they can be used as a reference in the circumstances of the use of allocations for the cancellations given.*

- Pelaksanaan *monitoring* tidak dapat dilaksanakan maksimal dikarenakan keterbatasan jumlah personil *monitoring*. Untuk pelaksanaan *monitoring* divisi Pelaksanaan dan Monev Kemaslahatan hanya ada 2 (dua) *personil* yaitu 1 manajer dan 1 asmen yang juga mengerjakan fungsi lain seperti perikatan dan laporan. Jumlah pelaksanaan monev pada tahun 202021 adalah sebanyak 185 kegiatan dari RKAT 2020 dan ada sekitar 450 kegiatan RKAT 2021 atau total 635 kegiatan. Seluruh kegiatan dilakukan *monitoring* baik secara *online* maupun *offline* sehingga jumlah *personil* sangat jauh dari kata ideal. Belum lagi untuk tusi pencairan dan LPJ hanya ada 1 *personil* yaitu 1 orang manajer maka sering kali proses pencairan dan LPJ dilakukan *sharing* tugas karena tidak memungkinkan dapat di-*cover* oleh 1 orang padahal pencairan merupakan pekerjaan yang sangat berisiko tinggi. Divisi Pelaksanaan dan Monev Kemaslahatan telah menyampaikan masukan dan permintaan penambahan SDM ini kepada Bidang SDM.
- Beberapa pelaksanaan kegiatan kemaslahatan Laporan Pertanggungjawaban disampaikan oleh mitra Kemaslahatan terlambat/melebihi jangka waktu di PKS. Hal ini disebabkan oleh kegiatan *over load* di beberapa mitra Kemaslahatan dan tidak adanya *reward* dan *punishment* atas penyampaian Laporan pertanggungjawaban ini padahal merupakan dokumen yang penting. Di sisi lain dalam penyampaain LPJ karena menyangkut dokumen keuangan membutuhkan waktu dalam pengumpulan dokumen aslinya dan untuk disusun menjadi LPJ. Divisi Pelaksanaan dan Monev Kemaslahatan telah mengirimkan beberapa kali surat *reminder* dalam penyampaian LPJ sebagaimana pada tabel di bawah. Dalam FLR divisi Pelaksanaan dan Monev Kemaslahatan juga memasukkan poin *reward* dan *punishment* kedepan diharapkan pula ada *reward* dan *punishment* untuk mitra Kemaslahatan agar dapat lebih disiplin dalam penyampaian LPJ.

- *Monitoring cannot be carried out optimally due to the limited number of monitoring personnel. There are only 2 (two) personnel, namely 1 manager and 1 Asmen who also carry out other functions such as engagements and reports for the implementation of monitoring the Implementation and Monev Division for Benefits. The number of monitoring and evaluation activities in 202021 is 185 activities from the 2020 RKAT and there are around 450 RKAT 2021 activities or a total of 635 activities. All activities are monitored both online and offline so the number of personnel is far from ideal. Not to mention that for disbursement and LPJ, there is only 1 personnel, namely 1 manager, so the disbursement process and LPJ are often carried out by sharing tasks because it is not possible to be covered by 1 person even though disbursement is a very high-risk job. The Division of Implementation and Monitoring and Evaluation of Benefits has submitted input and requests for additional HR to the HR Division.*
- *Some of the implementation of benefit activities Accountability Reports submitted by Benefit partners are late/exceeded the time period in the PKS. This is due to the overload of activities in several Benefit partners and the absence of rewards and punishments for the submission of this accountability report even though it is an important document. On the other hand, in submitting LPJ because it involves financial documents, it takes time to collect the original documents and to be compiled into LPJ. The Division of Implementation and Monitoring and Evaluation of Benefits has sent several reminder letters in the delivery of LPJ as shown in the table below. In the FLR, the Implementation and Monitoring and Evaluation Division for Benefits also includes reward and punishment points. In the future, it is hoped that there will be rewards and punishments for Benefit partners so that they can be more disciplined in delivering LPJ.*

- Dalam proses pencairan membutuhkan beberapa dokumen kelengkapan dan beberapa langkah. Sehingga untuk Kegiatan Kemaslahatan tanggap darurat dimana pelaksanaan harus berada pada jangka waktu tanggap darurat, untuk mempercepat waktu diputuskan untuk mitra Kemasahtaan dapat segera melaksanakan kegiatan Kemaslahatan sambil menunggu proses pencairan. Hal ini tertuang dalam notulen keputusan rapat BP untuk kegiatan Tanggap Darurat dan telah dikomunikasikan kepada Mitra Kemaslahatan. Divisi Pelaksanaan dan Monev telah mengajukan hal ini untuk dibuat pengaturan dan sudah masuk kedalam proses FLR peraturan Kegiatan kemaslahatan.
- Hingga akhir tahun 2021, SOP telah diselesaikan sehingga dapat dijadikan acuan untuk pelaksanaan program Kemaslahatan baik oleh internal bidang Kemaslahatan juga oleh mitra Kemaslahatan dan penerima Manfaat.
- Beberapa mitra belum memiliki pengalaman untuk pelaksanaan program khususnya untuk pekerjaan konstruksi dengan pendekatan *unit price* dan mekanisme pelaporan yang sesuai dengan harapan auditor (BPK). Oleh karena itu, beberapa mitra belum dapat menyusun proposal dan laporan pertanggungan jawaban hingga membutuhkan bimbingan agar dokumennya sesuai dengan harapan. Oleh karena itu bidang Kemaslahatan melakukan bimbingan teknis (bimtek) untuk membantu mitra menyusun proposal, melaksanakan program Kemaslahatan dan penyusunan laporan.
- Pada setiap proses baik itu proses asesmen oleh mitra kemaslahatan, penyusunan proposal, pelaksanaan, penyusunan laporan bulanan dan laporan persetujuan dilaksanakan dengan jangka waktu yang sangat pendek. Hal ini menjadi permasalahan tersendiri mengingat tuntutan proses kemaslahatan yang masih manual dan beban kerja yang sangat tinggi serta waktu proses analisa yang sangat terbatas termasuk jika bandingkan dengan jumlah *personil* yang saat ini maka proses yang dilakukan di kedua divisi dirasakan masih jauh dari ideal. Jumlah *personil* di masing-masing divisi adalah 4 (empat) orang yang terdiri dari 1 (satu) orang kepala divisi, 2 (dua) orang manajer dengan fungsi yang terpisah dan 1 (satu) orang asisten manajer dengan fungsi yang terpisah. Sehingga pada struktur organisasi yang ideal dimana seharusnya

- *The disbursement process requires several complete documents and several steps. So for emergency response Benefit Activities where the implementation must be during the emergency response period, to speed up the time it is decided for the Benefit partners to immediately carry out the Benefit activities while waiting for the disbursement process. This is stated in the minutes of BP meeting decisions for Emergency Response activities and has been communicated to the Benefit Partners. The Division of Implementation and Monitoring and Evaluation has proposed this matter to be made arrangements and has entered the FLR process for the regulation of Beneficial Activities.*
- *Until the end of 2021, the SOP has been completed so that it can be used as a reference for the implementation of the Benefit program both by the internal welfare sector as well as by the Benefit partners and beneficiaries.*
- *Some partners do not have experience in implementing programs, especially for construction works with a unit price approach and reporting mechanism in accordance with the expectations of the auditors (BPK). Therefore, some partners have not been able to prepare proposals and accountability reports so they need guidance so that the documents are in line with expectations. Therefore, the Benefit field conducts technical guidance (bimtek) to help partners prepare proposals, implement benefit programs and prepare reports.*
- *In every process, whether it's the assessment process by the benefit partners, the preparation of proposals, implementation, preparation of monthly reports and approval reports are carried out in a very short period of time. This is a separate problem considering the demands for the benefit process which are still manual and the workload is very high and the analysis process time is very limited, including when compared to the current number of personnel, the processes carried out in both divisions are still far from ideal. The number of personnel in each division is 4 (four) people consisting of 1 (one) division head, 2 (two) managers with separate functions and 1 (one) assistant manager with separate function. So that in an ideal organizational structure where each*

masing-masing manajer di *support* oleh 2 (dua) orang asisten manajer masing-masing divisi masih kekurangan 3 (tiga) orang asisten manajer atau secara total masih dibutuhkan 6 (enam) *personil* tambahan yang secara organik membantu bidang Kemaslahatan. Hal ini telah kami sampaikan kepada Rapat Badan Pelaksana, namun dikarenakan keterbatasan anggaran kami di berikan perbantuan dari bidang lainnya dan dari *personil* magang. Meskipun banyaknya keterbatasan pada *personil* magang dan perbantuan, namun kami berusaha untuk dapat memaksimalkan pelaksanaan program Kemaslahatan.

- Dalam pelaksanaan kegiatan Kemaslahatan, mitra mendapatkan penugasan dari BPKH untuk melakukan asesmen, namun dalam pelaksanaannya mitra menggunakan dana-nya sendiri untuk kemudian jika proposal diterima biaya asesmen akan dibebankan kepada kegiatan kemaslahatan tersebut. Beberapa kali terjadi proposal yang telah dilakukan asesmen dinilai kurang layak sehingga tidak dapat diajukan proposal tersebut atau bahkan setelah diajukan proposal tidak dapat disetujui. Untuk proposal yang tidak disetujui, biaya asesmen tidak dapat dibebankan kepada BPKH. Dikarenakan pelaksanaan asesmen proposal ini adalah penugasan dari BPKH seyogyanya biaya dapat dibebankan kepada BPKH. Termasuk untuk kegiatan kemaslahatan yang telah disampaikan LPJ kepada BPKH termasuk telah mengembalikan dana efisiensi, namun dibutuhkan pendampingan untuk audit, maka biaya pendampingan ini juga seyogyanya dapat dibebankan kepada BPKH. Atas catatan evaluasi ini, kami memberikan masukan kepada rapat BP, sehingga kemudian diusulkan amandemen PKBPKH perihal pembebanan biaya asesmen dan biaya pendampingan kegiatan kemaslahatan yang tidak dapat dibebankan kepada kegiatan kemaslahatan maka akan ditagihkan kepada BPKH dan menjadi beban anggaran RKAT bidang kemaslahatan (dan atau audit jika merupakan pendampingan BPK)

manager should be supported by 2 (two) assistant managers in each division, there are still 3 (three) assistant managers or in total still needed 6 (six) additional personnel who organically help benefit field. We have conveyed this to the Executive Board Meeting, but due to budget constraints we were given assistance from other fields and from apprenticeship personnel. Even though there are many limitations on internship and assistance personnel, we are trying to maximize the implementation of the Benefit program.

- *In the implementation of benefit activities, partners receive an assignment from BPKH to conduct an assessment, but in practice the partners use their own funds and then if the proposal is accepted the assessment fee will be charged to the benefit activities. Several times, proposals that have been assessed have been deemed inadequate so that the proposal cannot be submitted or even after being submitted the proposal cannot be approved. For proposals that are not approved, the assessment fee cannot be charged to BPKH. Because the implementation of this proposal assessment is an assignment from BPKH, the costs should be borne by BPKH. Including for benefit activities that have been submitted by LPJ to BPKH including returning efficiency funds, but assistance is needed for audits, so the cost of this assistance should also be borne by BPKH. Based on this evaluation note, we provided input to the BP meeting, so that later it was proposed to amend the PKBPKH regarding the imposition of assessment fees and assistance costs for benefit activities that cannot be charged to benefit activities, they will be billed to BPKH and become a burden on the RKAT budget for the benefit sector (and/or audit if necessary). is BPK assistance)*

- *Personil* mitra Kemaslahatan yang membantu pelaksanaan kemaslahatan baik dari kapasitas maupun kuantitas masih belum memadai sehingga beberapa mitra mengalami beban pekerjaan dan berakibat kepada terlambatnya pemenuhan beberapa dokumen seperti proposal, laporan bulanan, administrasi CCO, dan LPJ sehingga kedepan didorong untuk dapat memperhatikan peningkatan kuantitas *personil* dengan cara penguatan biaya operasional dan peningkatan kapasitas mitra kemaslahatan dengan pelatihan dan bimbingan teknis sehubungan dengan kegiatan Kemaslahatan
- Biaya Operasional pelaksanaan program kemaslahatan masih belum konsisten dalam pelaksanaannya baik dalam keputusan maupun pemahaman oleh mitra. Oleh karena itu ke depan diusulkan untuk melakukan pengkajian pelaksanaan biaya operasional program kemaslahatan termasuk dalam upaya mendorong mitra kemaslahatan dapat meningkatkan penguatan tim-nya untuk pelaksanaan kegiatan Kemaslahatan.
- Dalam pelaksanaan kegiatan berupa pengadaan kendaraan, permasalahan yang dihadapi dalam pelaksanaan antara lain adalah ketersediaan jenis kendaraan, standarisasi *branding* kendaraan, catatan penggunaan kendaraan, serta penggunaan kendaraan sesuai peruntukannya.

- *Benefit partner personnel who assist the implementation of benefits both in terms of capacity and quantity are still inadequate so that some partners experience workloads and result in delays in the fulfillment of several documents such as proposals, monthly reports, CCO administration, and LPJ so that in the future they are encouraged to pay attention to increasing the quantity of personnel by how to strengthen operational costs and increase the capacity of benefit partners with training and technical guidance in relation to benefit activities*
- *Operational costs of implementing benefit programs are still not consistent in their implementation, both in decisions and understanding by partners. Therefore, in the future, it is proposed to conduct an assessment of the implementation of the operational costs of the benefit program, including in an effort to encourage benefit partners to increase the strengthening of their team for the implementation of benefit activities.*
- *In the implementation of activities in the form of vehicle procurement, problems encountered in implementation include the availability of types of vehicles, standardization of vehicle branding, vehicle usage records, and the use of vehicles according to their designation.*

Laporan Pertanggungjawaban

Laporan Pertanggungjawaban kegiatan kemaslahatan untuk RKAT tahun 2021 yang telah disampaikan Mitra Kemaslahatan sampai dengan 31 Januari 2022 berjumlah 77 laporan dari 450 kegiatan. Masih terdapat 373 laporan yang belum disampaikan kepada Bidang Kemaslahatan. Hal ini disebabkan karena beberapa pekerjaan kegiatan kemaslahatan tahun 2021 yang persetujuan dan pencairan dananya baru dilakukan di akhir tahun sehingga pekerjaannya baru dimulai di tahun 2022. Atas hasil kondisi tersebut, diharapkan ke depannya proses pengajuan proposal hingga persetujuan proposal beserta pencairan tidak terjadi lagi di akhir tahun.

Accountability Report

The accountability reports for benefit activities for the 2021 RKAT that have been submitted by the Benefit Partners up to January 31, 2022 amounted to 77 reports out of 450 activities. There are still 373 reports that have not been submitted to the Benefit Division. This is because some work for benefit activities in 2021 whose approval and disbursement of funds were only carried out at the end of the year so that the work only started in 2022. Based on the results of these conditions, it is hoped that in the future the proposal submission process until proposal approval and disbursement will not occur again at the end of the year.

Mitra Kemaslahatan *Benefit Partner*	Jumlah Kegiatan *Number of Activities*	LPJ Diterima *LPJ Accepted*	LPJ Belum Diterima *LPJ Not yet Received*
BAZNAS	13	2	11
DMI	1	1	0
DT Peduli *DT Care*	77	8	70
LAZISMU	76	9	68
Laznas BSMU	1	0	1
LAZUQ	30	6	24
NU Care-LAZISNU	195	28	167
PPPA Daarul Quran	26	9	17
Rumah Zakat *House of Zakat*	23	12	11
Setjen Kemenag RI *Secretariat General of the Ministry of Religion of the Republic of Indonesia*	1	1	0
Solo Peduli *Solo Care*	5	1	4
Jumlah *Total*	448	77	373

Adapun untuk kegiatan kemaslahatan tahun 2021, terdapat 77 kegiatan kemaslahatan yang sudah disampaikan laporannya dengan rincian NU Care-LAZISNU 28 kegiatan, LAZISMU 9 kegiatan, DT Peduli 8 kegiatan, BAZNAS 2 kegiatan, PPPA Daarul Quran 9 kegiatan, LAZ Ummul Quro 6 kegiatan, Setjen Kemenag RI 1 Kegiatan, DMI 1 Kegiatan, Solo Peduli 1 Kegiatan, dan Rumah Zakat 12 kegiatan.

Laporan Evaluasi Mitra

Selama tahun 2021, terdapat 11 Mitra Kemaslahatan yang telah menjalankan program kemaslahatan. Penunjukan atas Mitra Kemaslahatan selama ini didasari atas penilaian berdasarkan jaringan kerja dan relawan serta kecepatan dalam memproses penugasan proposal dari Bidang Kemaslahatan. Namun demikian, ke depan perlu diatur sebuah mekanisme evaluasi atas kinerja Mitra Kemaslahatan dan juga perlu diatur mekanisme penunjukan Mitra Kemaslahatan. Selain itu, untuk keberlanjutan kerja sama dengan mitra kemaslahatan, perlu didukung dengan infrastruktur teknologi informasi yang memadai mengingat jumlah kegiatan kemaslahatan ke depan akan semakin meningkat, dan juga diperlukan adanya dukungan yang dapat menyokong keberlangsungan operasional Mitra Kemaslahatan sebagai lembaga filantropi yang juga menjalankan Program Kemaslahatan BPKH.

Pelaksanaan Evaluasi Kemaslahatan kepada mitra Kemaslahatan terdapat 2 hal yaitu evaluasi yang dilakukan oleh Bidang Kemaslahatan dalam hal pelaksanaan program Kemaslahatan yang ditugaskan kepada Mitra kemaslahatan dan penilaian secara keseluruhan atas kinerja Mitra kemaslahatan termasuk namun tidak terbatas kepada beberapa hal seperti: kecepatan respon mitra, kecepatan penyusunan Proposal, ketepatan penyusunan Proposal, kesesuaian mitra atas regulasi di BPKH, Kesesuaian pelaksanaan program, ketersediaan sumber daya, penyelesaian penyusunan LPJ dan hal lain. Proses evaluasi akan dilaksanakan di akhir tahun 2021.

As for benefit activities in 2021, there are 77 benefit activities that have been reported with details of NU Care-LAZISNU 28 activities, LAZISMU 9 activities, DT Peduli 8 activities, BAZNAS 2 activities, PPPA Daarul Quran 9 activities, LAZ Ummul Quro 6 activities, Secretariat General of the Ministry of Religion of the Republic of Indonesia 1 activity, DMI 1 activity, Solo Peduli 1 activity, and Rumah Zakat 12 activities.

Partner Evaluation Report

During 2021, there are 11 Benefit Partners who have implemented benefit programs. The appointment of the Benefit Partners has so far been based on an assessment based on the network and volunteers as well as the speed in processing the assignment of proposals from the Benefit Sector. However, in the future, it is necessary to arrange an evaluation mechanism for the performance of the Benefit Partners and it is also necessary to regulate the mechanism for appointing the Benefit Partners. In addition, for the sustainability of cooperation with benefit partners, it is necessary to be supported by adequate information technology infrastructure considering the number of benefit activities in the future will increase, and it is also necessary to have support that can support the operational sustainability of the Benefit Partners as a philanthropic institution that also runs the BPKH Benefit Program.

The implementation of the Benefit Evaluation for the Benefit Partners consists of 2 things, namely the evaluation carried out by the Benefit Field of Implementation in terms of the implementation of the Benefit program assigned to the Benefit Partner and an overall assessment of the performance of the Benefit Partner including but not limited to several things such as: speed of partner response, speed of preparation of proposals, accuracy of preparation of proposals, conformity of partners to regulations at BPKH, suitability of program implementation, availability of resources, completion of LPJ preparation and other matters. The evaluation process will be carried out at the end of 2021.

Penutup

Pada Triwulan IV Tahun 2021 semua kegiatan kemaslahatan bersinergi dan berkolaborasi dengan Mitra Kemaslahatan. Tentunya terdapat kekurangan dalam pelaksanaannya, namun demikian sinergi dan kolaborasi dengan Mitra Kemaslahatan merupakan langkah strategis dan efektif dalam menyalurkan nilai manfaat DAU untuk meningkatkan kemaslahatan umat Islam dan melalui pola tersebut kiranya program kemaslahatan dapat lebih baik dan meningkat dari tahun ke tahun serta dapat berkelanjutan dalam mendukung Sustainable Development Goals (SDGs).

Demikian Laporan Kegiatan Kemaslahatan Triwulan IV Tahun 2021 kami sampaikan, BPKH telah berkomitmen melaksanakan kegiatan kemaslahatan dengan bersinergi dengan Mitra Kemalsahatan dan seluruh stakeholders sehingga program kemaslahatan diharapkan dapat berlangsung dengan cepat dan tepat sasaran.

Penutup

In Quarter IV 2021 all benefit activities synergize and collaborate with Benefit Partners. Of course there are shortcomings in its implementation, however, synergy and collaboration with Benefit Partners is a strategic and effective step in channeling the value of the benefits of the DAU to increase the benefit of Muslims and through this pattern it is hoped that the benefit program can be better and increase from year to year and can be sustainable in supporting Sustainable Development Goals (SDGs).

Thus, we convey the Welfare Activity Report for the Fourth Quarter of 2021, BPKH has committed to carrying out beneficial activities by synergizing with Health Partners and all stakeholders so that benefit programs are expected to take place quickly and on target.

1. Dokumentasi Kegiatan Kemaslahatan

1. Documentation of Philanthropy Activities

peduli
Program Kemaslahatan BPKH
Mobil Operasional
Pondok Pesantren Al-Quran
Bai Mahdi Sholeh Ma'mun
BPKH

BAI MAHDI
soleh ma'mun

BERKAH
QURBAN 1442 H
PENYALURAN 480 PCS ABON

33

JADWAL KEGIATAN
MASJID MUJAHIDIN PONDONGAN
BERKAH
QURBAN 1442 H

BPKH
GROUND BREAKING
PEMBANGUNAN
TPA BAITUR DHO
CIBINONG
PROGRAM
KEMASLAHATAN
BPKH
BPKH RI

BPKH
Program Kemaslahatan

BPKH
B 1225 SSP

Al Qur'anul Karim
BPKH
Badan Pengelola Keuangan Haji
1442 H - Kemaslahatan untuk Umat

BPKH
Program Kemaslahatan
BANTUAN PEMBANGUNAN
WISMA KHODIMUL UMMAH HUI

07

Laporan Keuangan 2021

Financial Report 2021

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

Through prudent financial management, BPKH has managed to record good performance growth every year. Through prudent financial management, BPKH has managed to record good performance growth every year.

BPKH
Badan Pengelola Keuangan Haji

BPKH
Badan Pengelola Keuangan Haji

LAPORAN KEUANGAN TAHUN 2021

(AUDITED)

Kata Pengantar

Assalamu'alaikum Warahmatullahi Wabarakatuh,

Alhamdulillah atas rahmat dan pertolongan Allah SWT, Laporan Keuangan Badan Pengelola Keuangan Haji (BPKH) Tahun 2021 dapat disusun sesuai waktu yang ditetapkan dalam ketentuan yang berlaku. Penerbitan Laporan Keuangan Tahun 2021, 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 kepada Presiden dan DPR yang terdiri dari laporan kinerja dan laporan keuangan. Untuk melaksanakan amanah tersebut, kami menyajikan Laporan Keuangan BPKH per 31 Desember 2021, yang terdiri dari Neraca, Laporan Operasional, Laporan Perubahan Aset Neto, Laporan Arus Kas, Laporan Realisasi Anggaran, 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 2022

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 2021

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, 15 Mei 2022

Anggito Abimanyu	Acep Riana Jayaprawira
Kepala Badan Pelaksana	Anggota Badan Pelaksana

PERNYATAAN TELAH DIREVIU
OLEH BIDANG AUDIT INTERNAL
PADA LAPORAN KEUANGAN BADAN PENGELOLA KEUANGAN HAJI
TAHUN 2021 *(UNAUDITED)*

Pernyataan Telah Direviu

Kami telah mereviu Laporan Keuangan Badan Pengelola Keuangan Haji untuk periode Tahun 2021 berupa Neraca per 31 Desember 2021, 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 pengelola 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 yang signifikan menjadikan kami yakin bahwa Laporan Keuangan yang kami sebutkan di atas tidak disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku.

Jakarta,15 Mei 2022
BADAN PENGELOLA KEUANGAN HAJI
DEPUTI BIDANG AUDIT INTERNAL

BPKH Badan Pengelola Keuangan Haji

(Hadiyati Munawaroh)

I. Neraca Perbandingan

BADAN PENGELOLA KEUANGAN HAJI

NERACA PERBANDINGAN

UNTUK POSISI PER 31 DESEMBER 2021 DAN 31 DESEMBER 2020

(dalam rupiah)

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
ASET			
Aset Lancar			
Kas dan setara kas	D.1.	9.246.996.255,00	17.951.687.031,00
Piutang	D.2.	4.502.635.014,00	3.760.391.694,00
Persediaan	D.3.	338.102.353,00	335.705.421,00
Beban dibayar dimuka	D.4.	12.246.591.242,00	11.596.596.713,00
Pendapatan yang masih harus diterima	D.5.	1.725.850.809.078,00	718.547.428.203,00
Uang Muka Investasi	D.6.	1.000.000.000.000,00	0,00
Penempatan pada bank	D.7.	45.636.507.916.615,00	45.331.357.490.577,00
Investasi jangka pendek	D.8.	7.573.901.000.000,00	8.861.980.089.784,00
Jumlah Aset Lancar		**55.962.594.050.557,00**	**54.945.529.389.423,00**
Aset Tidak Lancar			
Investasi jangka panjang	D.9.	104.576.358.276.532,00	90.713.181.900.096,00
Aset tetap - bersih	D.10.	6.624.609.770,00	79.614.515.081,00
Aset tak berwujud - bersih	D.11.	22.328.361.609,00	5.400.326.670,00
Kas yang dibatasi penggunaannya	D.12.	25.000.000.000,00	25.000.000.000,00
Aset lain-lain	D.13.	3.034.335.246,00	3.034.335.246,00
Jumlah Aset Tidak Lancar		**104.633.345.583.157,00**	**90.826.231.077.093,00**
TOTAL ASET		**160.595.939.633.714,00**	**145.771.760.466.516,00**
LIABILITAS			
Liabilitas Jangka Pendek			
Utang beban	D.14.	28.479.271.292,00	15.906.723.003,00
Utang Jemaah tunda	D.15.	9.180.651.053.705,00	8.661.589.046.158,00
Utang pajak	D.16.	53.419.425.316,00	699.633.217,00

Uraian	Catatan	31 Desember 2021 (Audited)	31 Desember 2020 (Audited)
Utang lain-Lain	D.17.	129.350.124.594,00	126.911.329.168,00
Jumlah Liabilitas Jangka Pendek		**9.391.899.874.907,00**	**8.805.106.731.546,00**
Liabilitas Jangka Panjang			
Dana titipan Jemaah	D.18.	133.254.547.989.632,00	125.900.381.376.469,00
Pendapatan nilai manfaat yang ditangguhkan	D.19.	238.078.541.630,00	238.078.541.630,00
Jumlah Liabilitas Jangka Panjang		**133.492.626.531.262,00**	**126.138.459.918.099,00**
JUMLAH LIABILITAS		**142.884.526.406.169,00**	**134.943.566.649.645,00**
ASET NETO	D.20.		
Tanpa Pembatasan		488.770.622.721,00	1.077.452.330.865,00
Dengan Pembatasan		17.222.642.604.824,00	9.750.741.486.006,00
JUMLAH ASET NETO		**17.711.413.227.545,00**	**10.828.193.816.871,00**
JUMLAH LIABILITAS DAN ASET NETO		**160.595.939.633.714,00**	**145.771.760.466.516,00**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, 15 Mei 2022
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

II. Laporan Operasional

BADAN PENGELOLA KEUANGAN HAJI

LAPORAN OPERASIONAL

UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2021 DAN 31 DESEMBER 2020

(dalam rupiah)

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Pendapatan setoran Jemaah berangkat		0,00	0,00
Beban BPIH ke Kementerian Agama		0,00	(17.945.975.432,00)
Surplus/(Defisit) BPIH		**0,00**	**(17.945.975.432,00)**
Pendapatan nilai manfaat Dana PIH	E.1.	9.764.217.501.076,00	7.204.350.191.164,00
Penyaluran untuk rekening virtual	E.2.	(2.500.000.000.000,00)	(2.000.000.000.000,00)
Beban operasional BPKH	E.3.	(234.005.267.977,00)	(159.387.674.770,00)
Beban hibah	E.4.	(64.956.702.284,00)	0,00
Surplus/(Defisit) Dana PIH		**6.965.255.530.815,00**	**5.044.962.516.394,00**
Pendapatan nilai manfaat Dana Abadi Umat (DAU)	E.1.	237.615.583.591,00	229.223.554.228,00
Penyaluran program kemaslahatan	E.5.	(189.446.292.902,00)	(131.643.935.222,00)
Surplus/(Defisit) DAU		**48.169.290.689,00**	**97.579.619.006,00**
Akumulasi Surplus/(Defisit)		**7.013.424.821.504,00**	**5.124.596.159.968,00**
Pendapatan Hibah	E.6.	236.935.303.186,00	0,00
Pendapatan di Entitas Asosiasi	E.7.	7.003.271.510,00	0,00
Pendapatan Lain-lain	E.8.	499.554.467.599,00	0,00
Total Surplus/(Defisit) Sebelum Pajak Penghasilan		**7.756.917.863.799,00**	**5.124.596.159.968,00**
Beban Pajak Penghasilan	E.9.	(52.125.766.660,00)	0,00

3

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Penghasilan/(Beban) komprehensif lain	E.10.	21.676.194.301,00	655.514.263.076,00
Total Surplus Komprehensif		**7.726.468.291.440,00**	**5.780.110.423.044,00**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, 15 Mei 2022
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

III. Laporan Perubahan Aset Neto

BADAN PENGELOLA KEUANGAN HAJI
LAPORAN PERUBAHAN ASET NETO
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2021 DAN 31 DESEMBER 2020

(dalam rupiah)

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
ASET NETO TANPA PEMBATASAN	F.1.		
Saldo awal		0,00	0,00
Surplus/(Defisit) tahun berjalan		236.935.303.186,00	0,00
Saldo Akhir		**236.935.303.186,00**	**0,00**
Penghasilan Komprehensif Lain			
Saldo awal		1.077.452.330.865,00	436.607.501.695,00
Koreksi saldo awal		(847.293.205.631,00)	(14.669.433.906,00)
Penghasilan/(Beban) komprehensif tahun berjalan		21.676.194.301,00	655.514.263.076,00
Koreksi aset neto tidak terikat		0,00	0,00
Saldo Akhir		**251.835.319.535,00**	**1.077.452.330.865,00**
Total Aset Neto Tanpa Pembatasan		**488.770.622.721,00**	**1.077.452.330.865,00**
ASET NETO DENGAN PEMBATASAN	F.2.		
Dana BPIH			
Saldo awal		6.069.402.148.832,00	956.415.439.807,00
Koreksi aset neto		(5.821.728.128,00)	85.970.168.063,00
Pelimpahan Aset Neto PKOH Kementerian Agama		3.196.580.471,00	0,00
Surplus tahun berjalan		7.419.687.503.264,00	5.027.016.540.962,00
Saldo Akhir		**13.486.464.504.439,00**	**6.069.402.148.832,00**

5

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Dana Abadi Umat			
Saldo awal		3.681.339.337.174,00	3.583.571.373.868,00
Koreksi aset neto		6.669.472.522,00	188.344.300,00
Surplus tahun berjalan		48.169.290.689,00	97.579.619.006,00
Saldo Akhir		**3.736.178.100.385,00**	**3.681.339.337.174,00**
Total Aset Neto Dengan Pembatasan		**17.222.642.604.824,00**	**9.750.741.486.006,00**
TOTAL ASET NETO		**17.711.413.227.545,00**	**10.828.193.816.871,00**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, 15 **Mei 2022**
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

IV. Laporan Arus Kas

BADAN PENGELOLA KEUANGAN HAJI

LAPORAN ARUS KAS

UNTUK PERIODE LAPORAN 31 DESEMBER 2021 DAN 31 DESEMBER 2020

(dalam rupiah)

Uraian	Catatan	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Arus Kas dari Aktivitas Operasi	**G.1**		
Penerimaan nilai manfaat		9.873.139.962.089,00	8.440.138.021.804,00
Penerimaan operasional efisiensi haji		0,00	153.654.619.177,00
Penerimaan dana Jemaah tidak berangkat		0,00	47.616.716.134,00
Penerimaan piutang		240.440.002,00	277.386.674.644,00
Penerimaan lain-lain		9.866.052.993,00	84.565.234.113,00
Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat		0,00	(7.194.288.838,00)
Pengeluaran beban pajak nilai manfaat		(234.808.612.352,00)	(1.090.265.572.506,00)
Pengeluaran operasional BPKH		(196.586.707.528,00)	(159.544.899.250,00)
Pengeluaran kegiatan untuk kemaslahatan umat Islam		(188.931.876.605,00)	(156.643.935.222,00)
Pengeluaran lain-lain		(17.612.442.751,00)	0,00
Kas Bersih yang diperoleh dari Aktivitas Operasi		**9.245.306.815.848,00**	**7.589.712.570.056,00**
Arus Kas Dari Aktivitas Investasi	**G.2**		
Pembelian Aset tetap		(2.013.072.108,00)	(1.541.616.066,00)
Pembelian Aset tak berwujud		(19.340.351.414,00)	(162.150.000,00)
Kenaikan/(Penurunan) Penempatan pada Bank		(305.150.426.038,00)	8.959.775.076.981,00
Perolehan Investasi		(23.801.985.796.029,00)	(39.647.476.108.290,00)
Hasil Pelepasan dan Pencairan Investasi		9.502.282.920.133,00	10.560.407.842.117,00
Wakaf Temporer (CWLS)		0,00	(25.000.000.000,00)
Kas Bersih yang diperoleh dari Aktivitas Investasi		**(14.626.206.725.456,00)**	**(20.153.996.955.258,00)**

7

Uraian	Catatan	31 Desember 2021 (Audited)	31 Desember 2020 (Audited)
Arus Kas Dari Aktivitas Pendanaan	**G.3**		
Penerimaan setoran Jemaah		7.002.903.311.480,00	13.650.770.326.446,00
Pengeluaran transfer penyelenggaraan ibadah haji dari setoran Jemaah		0,00	0,00
Pengeluaran untuk pengembalian dan pembatalan BPIH		(1.630.708.092.648,00)	(1.077.418.328.910,00)
Pengeluaran nilai manfaat yang ditangguhkan		0,00	0,00
Kas Bersih yang diperoleh dari Aktivitas Pendanaan		**5.372.195.218.832,00**	**12.573.351.997.536,00**
Kenaikan (penurunan) Kas dan Setara Kas		**(8.704.690.776,00)**	**9.067.612.334,00**
Kas dan Setara Kas Pada Awal Tahun		**17.951.687.031,00**	**8.884.074.697,00**
Kas dan Setara Kas Pada Akhir Tahun		**9.246.996.255,00**	**17.951.687.031,00**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, 15 Mei 2022
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

8

V. Laporan Realisasi Anggaran

BADAN PENGELOLA KEUANGAN HAJI
LAPORAN REALISASI ANGGARAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2021

(dalam rupiah)

Uraian	Anggaran	Realisasi Sampai Dengan 31 Desember 2021	
		Nilai	% Realisasi
A. PENDAPATAN			
Nilai Manfaat			
Nilai Manfaat - Penempatan	1.579.000.000.000,00	1.866.658.387.991,00	118,22%
Nilai Manfaat - Investasi	7.674.000.000.000,00	7.535.157.461.745,00	98,19%
Pendapatan Lain-lain	0,00	499.536.250.000,00	#N/A
	9.253.000.000.000,00	**9.901.352.099.736,00**	**107,01%**
B. BELANJA			
BELANJA DANA BPIH			
Belanja PIH - Bipih	7.696.591.000.000,00	0,00	0,00%
Belanja PIH - Subsidi PIH	7.753.192.000.000,00	0,00	0,00%
	15.449.783.000.000,00	**0,00**	**0,00%**
BELANJA DANA ABADI UMAT			
Belanja Program Kemaslahatan	**194.000.000.000,00**	**180.389.568.505,00**	**92,98%**
BELANJA OPERASIONAL BPKH			
Belanja Pegawai	154.322.567.433,00	117.029.885.907,00	75,83%
Belanja Operasional Kantor	203.277.432.567,00	93.545.838.240,00	46,02%
	357.600.000.000,00	**210.575.724.147,00**	**58,89%**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini

Jakarta, 15 **Mei 2022**
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Anggito Abimanyu	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**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 2021 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:

- SAK 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 verfikasi 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 Keanggotan 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

BPKH menyusun laporan keuangan atas basis akrual, kecuali Laporan Arus Kas dan Laporan Realisasi Anggaran. Basis akrual, yaitu suatu basis akuntansi dimana transaksi ekonomi dan peristiwa lainnya diakui, dicatat, dan disajikan dalam laporan keuangan pada saat terjadinya transaksi tersebut, tanpa memperhatikan waktu kas diterima atau dibayarkan. Pengakuan, pengukuran, dan pengungkapan transaksi-transaksi spesifik dan peristiwa-peristiwa yang lain, mengikuti standar akuntansi yang berlaku umum.

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 2021	Kurs Tengah BI Per 31 Desember 2020
1. Dolar Amerika (USD)	Rp14.269,01	Rp14.105,01
2. Riyal Saudi Arabia (SAR)	Rp3.800,97	Rp3.758,63

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 yang dikuasai oleh BPKH sebagai akibat dari peristiwa masa lalu dan manfaat ekonomi di masa depan diperkirakan akan diperoleh BPKH.

a) Aset Lancar

1) Kas dan Setara Kas

Kas adalah uang tunai dan saldo simpanan di bank yang setiap saat dapat digunakan untuk membiayai kegiatan operasional BPKH. Pengertian kas ini termasuk setara kas yaitu deposito yang sangat likuid, siap dicairkan menjadi kas, bebas dari risiko perubahan nilai yang signifikan, mempunyai masa jatuh tempo yang pendek misalnya 3 (tiga) bulan atau kurang dari tanggal perolehannya yang diperuntukan untuk operasional BPKH.

2) Pendapatan Yang Masih Harus Diterima

Pendapatan yang masih harus diterima adalah pendapatan yang telah menjadi hak BPKH dikarenakan dari hasil penempatan, investasi dan usaha lainnya akan tetapi pembayarannya belum diterima.

3) Penempatan

Penempatan pada Bank adalah saldo tabungan, giro, dan deposito pada perbankan syariah yang bersumber dari dana haji. Saldo penempatan ini setiap saat dapat digunakan untuk membiayai kegiatan penyelenggaraan ibadah haji (PIH) dan pengeluaran lainnya.

4) Piutang

Piutang merupakan hak kontraktual untuk menerima kas dan aset keuangan lainnya dari pihak lain dalam 12 (dua belas) bulan setelah periode pelaporan. Piutang diantaranya terdiri atas surplus atau kelebihan pembayaran yang belum diterima kembali oleh BPKH dan hak serupa lainnya yang dimiliki oleh BPKH. Piutang diukur pada nilai nominal dikurangi penyisihan piutang taktertagih (penurunan nilai).

5) Persediaan

Persediaan adalah aset yang dimiliki oleh BPKH dalam bentuk perlengkapan untuk digunakan dalam operasional BPKH. Persediaan dapat berupa alat tulis kantor dan perlengkapan lainnya.

6) Beban Dibayar di Muka

Beban dibayar di muka adalah pembayaran yang dilakukan untuk memperoleh hak pakai atau manfaat ekonomi di masa depan yang belum digunakan. Beban dibayar di muka dapat berupa hak sewa dan pertanggungan asuransi.

7) 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 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 Kendaraan motor dan mobil Peralatan kantor Komputer/Laptop Peralatan elektronik	 8 4 – 8 4 4 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 Beban

Utang Beban adalah liabilitas atas barang/jasa yang telah diterima dari pihak ketiga dan liabilitas lainnya kepada pihak ketiga sebagai akibat operasional BPKH yang belum dibayar sampai dengan tanggal pelaporan

b) Utang Jemaah Tunda

Uang 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.

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 mencakup aset dengan pembatasan yang sudah berakhir pembatasannya dan penerimaan dana tidak terikat lainnya. Aset neto tanpa pembatasan berasal dari sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu, termasuk akumulasi penghasilan komprehensif lain. Aset neto dengan pembatasan mencakup nilai manfaat dari hasil penempatan dan investasi keuangan haji dan penerimaan dana terikat temporer lainnya.

Aset neto dengan pembatasan juga mencakup Dana Abadi Umat (DAU) dan penerimaan dana terikat permanen lainnya.

8. Pendapatan

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.

9. Beban

Beban adalah penurunan manfaat ekonomi selama suatu periode akuntansi dalam bentuk arus keluar atau berkurangnya aset atau bertambahnya liabilitas yang mengakibatkan defisit dan penurunan aset neto. Beban terdiri atas beban.

Beban diakui dalam Laporan Operasional ketika penurunan aset atau peningkatan liabilitas yang menghasilkan penurunan aset neto telah terjadi dan dapat diukur dengan andal

Pengakuan beban antara lain :

a) Beban operasional PIH ke Kementerian Agama diakui dalam periode jemaah yang bersangkutan sudah berangkat ke tanah suci.

b) Beban kegiatan kemaslahatan adalah beban yang digunakan untuk kemaslahatan umat Islam yang pendanaannya berasal dari nilai manfaat Dana Abadi Umat (DAU). Pengakuan beban kemaslahatan ketika telah diterimanya surat persetujuan dari Badan Pelaksana BPKH.

c) Beban penyaluran untuk rekening virtual adalah beban yang dikeluarkan oleh BPKH untuk pembayaran nilai manfaat setoran BPIH dan/atau BPIH Khusus secara berkala ke rekening virtual jemaah haji pada BPS BPIH.

d) Beban operasional BPKH adalah segala bentuk beban yang bertujuan menunjang operasional BPKH, beban-beban ini terdiri dari beban SDM dan beban operasional kantor.

10. Perubahan Valuta Asing

Pencatatan dalam mata uang asing dicatat dengan menggunakan kurs tengah penutupan Bank Indonesia saat terjadinya transaksi.

Utang BPKH dalam mata uang asing dicatat dengan menggunakan kurs spot transaksi pada saat terjadinya. Konsekuensi atas pencatatan dan pelaporan liabilitas dalam mata uang asing akan memengaruhi 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 2021 dan 31 Desember 2020 sebesar Rp9.246.996.255,00 dan Rp17.951.687.031,00. Terdapat penurunan sebesar Rp8.704.690.776,00 dikarenakan adanya dana operasional BPKH yang sudah ditransfer kembali ke kas haji sesuai ketentuan yang berlaku. Akun kas dan setara kas terdiri atas uang kertas dan logam, dan giro bank 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. Rincian Kas dan setara kas sebagai berikut:

Tabel 4 Saldo Kas dan setara kas posisi 31 Desember 2021 dan 31 Desember 2020

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
1. Kas Tunai	112.249.137,00	1.330.446.190,00
2. Bank:	9.134.747.118,00	16.621.240.841,00
- Rekening Bidang Keuangan (Giro Operasional)	2.020.168,00	8.017.441.517,00
BSI eks Bank Syariah Mandiri	2.016.827,00	467.224.438,00
BSI eks Bank Rakyat Indonesia Syariah	0,00	771.548.895,00
BSI eks Bank Negara Indonesia Syariah	3.341,00	6.778.668.184,00
- Rekening Bidang Investasi	43.647.810,00	61.483.224,00
Bank Indonesia	6.022.222,00	4.604.022,00
Bank CIMB Niaga	27.705.019,00	56.879.202,00
BSI ex Bank Syariah Mandiri	8.920.586,00	0,00
Bank NTB Syariah	0,00	0,00
Bank Jambi Syariah	1,00	0,00
Bank Muamalat Indonesia	999.981,00	0,00
Bank Maybank	1,00	0,00
- Rekening Bidang Kemaslahatan	9.089.079.140,00	8.542.316.100,00
Bank Tabungan Negara	9.089.079.140,00	8.542.316.100,00
Total	**9.246.996.255,00**	**17.951.687.031,00**

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 2021 dan 31 Desember 2020 masing-masing sebesar Rp4.502.635.014,00 dan Rp3.760.391.694,00 dengan rincian sebagai berikut:

Tabel 5 Saldo Piutang per 31 Desember 2021 dan 31 Desember 2020

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
1. Piutang Operasional Haji	465.234.207,00	462.599.383,00
2. Piutang Pelimpahan PKOH Kemenag	5.050.150.242,00	5.239.154.444,00
3. Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji)	1.068.049.422,00	1.675.302.710,00

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
4. Piutang Lainnya	3.510.444.612,00	2.117.785.687,00
Total Piutang	**10.093.878.483,00**	**9.494.842.224,00**
Akumulasi Piutang Tak Tertagih	(5.591.243.469,00)	(5.734.450.530,00)
Total Piutang Bersih	**4.502.635.014,00**	**3.760.391.694,00**

Saldo piutang operasional haji per 31 Desember 2021 sebesar Rp465.234.207,00 bertambah dari tahun 2020 dikarenakan adanya penyesuaian kurs dari piutang yang berbentuk valuta asing. Adapun rincian dari piutang operasional haji per 31 Desember 2021 adalah:

URAIAN	Desember 2021
1. Nilai kelebihan pembayaran General Service Fee (GSF) Haji Khusus tahun 1437H/2016M sebesar USD16.066,00	229.245.915,00
2. Dana Setoran Awal Haji Reguler yang belum dilimpahkan ke Rekening a.n BPKH	200.000.000,00
4. Nilai Piutang pelimpahan dari Subdit PPDH Kementerian Agama kepada pihak lain.	35.988.292,00
Total Piutang Operasional	**465.234.207,00**

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	1.307.498.778,00
3. Piutang lainnya	8.709.448,00
Jumlah Piutang Pelimpahan PKOH	**5.050.150.242,00**

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 Rp1.068.049.422,00 merupakan sisa kas operasional haji tahun-tahun yang lalu yang belum selesai diserahkan oleh Ditjen PHU Kementerian Agama serta koreksi nilai piutang sebesar Rp607.253.288,00 berdasarkan Laporan Hasil Pemeriksaan BPK Tahun 2020.

Berikut adalah mutasi Piutang pelimpahan PKOH Kemenag:

Uraian	Nilai
Saldo Awal Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) 1 Januari 2021	1.675.302.710,00
Koreksi Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) pada LHP BPK tahun 2020	(607.253.288,00)
Saldo Akhir Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) 31 Desember 2021	**1.068.049.422,00**

Piutang Lainnya sebesar Rp3.510.444.612,00 terdiri dari piutang kepada jemaah atas visa progresif sebesar Rp1.264.747.780,00, piutang pegawai sebesar Rp195.836.832,00, piutang atas

pembatalan program kemaslahatan tahun 2021 sebesar Rp644.860.000,00 serta piutang atas kelebihan pemotongan Pajak Nilai Manfaat – SDHI 2029A sebesar Rp1.405.000.000,00.

Sedangkan rincian mutasi piutang lainnya selama tahun 2021 dapat dilihat pada uraian berikut:

Uraian	Nilai
Saldo Awal Piutang Lainnya 1 Januari 2021	2.117.785.685,00
Penerimaan Piutang Tahun 2021-PT Kanomas	(51.435.798,00)
Penerimaan Piutang Tahun 2021- Pegawai	(605.765.275,00)
Piutang atas pembatalan program kemaslahatan tahun 2021	644.860.000,00
Piutang atas kelebihan pemotongan Pajak atas Nilai Manfaat - SDHI 2029A	1.405.000.000,00
Saldo Akhir Piutang Lainnya 31 Desember 2021	**3.510.444.612,00**

Atas Jumlah Piutang per 31 Desember 2021 telah dilakukan penyisihan piutang tak tertagih untuk piutang yang memiliki indikasi penurunan nilai yaitu piutang operasional haji, piutang PKOH Kementerian Agama, dan piutang lainnya. Akumulasi penyisihan piutang tak tertagih sejumlah Rp5.591.243.469,00 dengan rincian sebagai berikut:

1. Akumulasi Penyisihan Piutang Tak Tertagih – Operasional Haji	465.234.207,00
2. Akumulasi Penyisihan Piutang Tak Tertagih Pelimpahan PKOH Kemenag	5.050.150.242,00
3. Akumulasi Penyisihan Piutang Tak Tertagih - Sisa Kas Operasional Haji	32.041.482,00
4. Akumulasi Penyisihan Piutang Tak Tertagih - Piutang lainnya	43.817.538,00
Jumlah	**5.591.243.469,00**

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 2021 dan 31 Desember 2020 masing-masing sebesar Rp338.102.353,00 dan Rp335.705.421,00.

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 2021 dan 31 Desember 2020 masing-masing sebesar Rp12.246.591.242,00 dan Rp11.596.596.713,00. Beban dibayar dimuka merupakan beban yang dibayarkan sebelum jasa tersebut digunakan.

Beban Dibayar Dimuka sebesar Rp12.246.591.242,00 merupakan hasil mutasi tambah dan kurang selama tahun 2021 sebagai berikut:

Saldo Awal Beban Dibayar Dimuka 1 Januari 2021	11.596.596.713,00

Mutasi Tambah Beban Dibayar Dimuka	21.747.921.068,00
Mutasi Tambah Beban Pajak Dibayar Dimuka	440.295.000,00
Mutasi Tambah atas Pembayaran Dimuka Fasilitas Kesehatan BPKH Tahun 2021	1.120.805.871,00
Mutasi Kurang Pemakaian Beban Dibayar Dimuka atas Beban Dibayar Dimuka	(22.659.027.410,00)
Saldo Akhir Beban Dibayar Dimuka 31 Desember 2021	**12.246.591.242,00**

Saldo akhir Beban Dibayar Dimuka per 31 Desember 2021 sebesar Rp12.246.591.242,00 terdiri dari Beban Pajak Dibayar Dimuka sebesar Rp440.295.000,00, Beban Dibayar Dimuka atas Beban Operasional BPKH sebesar Rp10.685.490.371,00, dan Pembayaran Dimuka Fasilitas Kesehatan BPKH Tahun 2021 sebesar Rp1.120.805.871,00.

Kemudian rincian beban dibayar dimuka atas beban Operasional sebesar Rp10.685.490.371,00 selama periode tahun 2021 adalah sebagai berikut:

Tabel 6 Rincian Beban Dibayar Dimuka

No	Uraian	Nilai Beban Dibayar Dimuka	Periode Jangka Waktu	Pemakaian Beban Tahun 2021	Saldo Beban Dibayar Dimuka 31 Desember 2021
1	Sewa kantor lt 5 & 8 termin3 - 1 Agustus 2021-31 Juli 2022	12.687.291.000,00	1 Agustus 2021-31 Juli 2022	5.286.371.250,00	7.400.919.750,00
2	Sewa kantor lt.2	901.401.424,00	1 Nov 2021 - 31 Juli 2022	200.311.428,00	701.089.996,00
3	Asuransi jiwa dan kecelakaan 1 juni 21 -mei 22 (12 bln)	3.191.124.000,00	Juni 2021-Mei 2022	1.861.489.000,00	1.329.635.000,00
4	Asurani purna jabatan 7 jun 21 - 7 jun 22	2.959.954.500,00	7 Juni 2021-7 Juni 2022	1.726.640.125,00	1.233.314.375,00
5	Sewa reklame 14 sep 21 - 13 sep 22	27.375.000,00	14 Sep 21 - 13 Sep 22	6.843.750,00	20.531.250,00
	Jumlah	**19.767.145.924,00**		**9.081.655.553,00**	**10.685.490.371,00**

5. Pendapatan Yang Masih Harus Diterima

Saldo pendapatan yang masih harus diterima per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp1.725.850.809.078,00 dan Rp718.547.428.203,00 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 2021 dan 31 Desember 2020

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Dana BPIH :		
Bagi Hasil Deposito (IDR)	28.618.759.695,00	35.451.401.923,00
Bagi Hasil Deposito (USD)	868.710.314,00	2.057.376.220,00
Bagi Hasil Deposito (SAR)	4.168.486,00	12.011.942,00
Imbal Hasil Surat Berharga	1.673.159.155.728,00	662.381.461.163,00
Sub Jumlah Dana BPIH	**1.702.650.794.223,00**	**699.902.251.248,00**
Dana Abadi Umat :		
Bagi Hasil Deposito (IDR)	31.684.419,00	247.302.810,00
Bagi Hasil Deposito (USD)	437.345,00	860.265,00
Imbalan Hasil Surat Berharga	23.167.893.091,00	18.397.013.880,00

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Sub Jumlah Dana Abadi Umat	**23.200.014.855,00**	**18.645.176.955,00**
Jumlah	**1.725.850.809.078,00**	**718.547.428.203,00**

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. Uang Muka Investasi

Saldo Uang Muka Investasi per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp1.000.000.000.000,00 dan Rp0,00.

Uang muka investasi merupakan proses penyertaan investasi pada PT. BMI Tbk melalui HMETD (Hak Memesan Efek Terlebih Dahulu) yang masih dalam proses.

7. Penempatan pada Bank

Saldo penempatan per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp45.636.507.916.615,00 dan Rp45.331.357.490.577,00 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 2021 dan 31 Desember 2020

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Dana BPIH:	**45.514.808.729.423,00**	**45.064.621.595.593,00**
Tabungan	302.870.835.922,00	137.462.586.286,00
Giro	329.452.670.606,00	3.902.168.362.170,00
Deposito	44.882.485.222.895,00	41.024.990.647.137,00
Dana Abadi Umat:	**121.699.187.192,00**	**266.735.894.984,00**
Tabungan	6.248.426.121,00	0,00
Giro	16.114.412,00	1.907.364,00
Deposito	115.434.646.659,00	266.733.987.620,00
Jumlah	**45.636.507.916.615,00**	**45.331.357.490.577,00**

Adapun rincian nilai penempatan pada setiap bank per 31 Desember 2021 adalah sebagai berikut:

Tabel 9 Rincian Nilai Penempatan pada Setiap Bank

No.	Nama Bank	Rekening PIH	Rekening DAU	Jumlah
1	BANK SYARIAH INDONESIA	12.732.262.083.194,00	26.699.304.975,00	12.758.961.388.169,00
2	BANK MUAMALAT INDONESIA	9.710.992.852.604,00	0	9.710.992.852.604,00
3	BANK TABUNGAN NEGARA SYARIAH	1.167.972.321.493,00	88.751.341.213,00	1.256.723.662.706,00
4	BANK PERMATA SYARIAH	2.106.418.981.320,00	114.883,00	2.106.419.096.203,00
5	BANK CIMB NIAGA SYARIAH	6.640.431.135.123,00	0,00	6.640.431.135.123,00
6	BANK MEGA SYARIAH	3.040.966.332.850,00	0,00	3.040.966.332.850,00
7	BANK PANIN DUBAI SYARIAH	1.937.502.693.251,00	0,00	1.937.502.693.251,00
8	BANK JATIM SYARIAH	558.542.885.174,00	0,00	558.542.885.174,00
9	BANK SUMUT SYARIAH	116.410.292.253,00	0,00	116.410.292.253,00
10	BANK JATENG SYARIAH	621.877.319.064,00	0,00	621.877.319.064,00
11	BANK ACEH SYARIAH	263.900.321.144,00	0,00	263.900.321.144,00
12	BANK SUMSEL BABEL SYARIAH	390.181.109.481,00	0,00	390.181.109.481,00
13	BANK NAGARI SYARIAH	664.532.558.372,00	0,00	664.532.558.372,00
14	BANK RIAU KEPRI SYARIAH	1.105.200.628.840,00	0,00	1.105.200.628.840,00
15	BANK OCBC NISP	1.244.307.481,00	0,00	1.244.307.481,00
16	BTPN SYARIAH	281.444.944.443,00	0,00	281.444.944.443,00
17	MAYBANK SYARIAH	15.492.785.191,00	0,00	15.492.785.191,00
18	BANK DKI SYARIAH	768.681.407.672,00	0,00	768.681.407.672,00
19	BANK DANAMON	96.610.965.037,00	0,00	96.610.965.037,00
20	BANK KALTIM	31.176.320.765,00	0,00	31.176.320.765,00
21	BANK BCA SYARIAH	18.221.796.837,00	0,00	18.221.796.837,00
22	BANK BUKOPIN	13.726.045.424,00	0,00	13.726.045.424,00
23	BANK SINARMAS	658.109.896.340,00	0,00	658.109.896.340,00
24	BANK JAMBI UUS	243.376.810.077,00	0,00	243.376.810.077,00
25	BANK KALSEL UUS	256.834.270.313,00	0,00	256.834.270.313,00
26	BANK KALBAR UUS	250.027.100,00	0,00	250.027.100,00
27	BANK NTB SYARIAH	1.681.917.513.625,00	0,00	1.681.917.513.625,00
28	BANK JABAR BANTEN SYARIAH	262.874.796.799,00	6.248.426.121,00	269.123.222.920,00
29	BANK DIY	34.038.189.874,00	0,00	34.038.189.874,00
30	BANK SULSELBAR	93.617.138.282,00	0,00	93.617.138.282,00
Jumlah		**45.514.808.729.423,00**	**121.699.187.192,00**	**45.636.507.916.615,00**

Daftar penempatan pada bank dapat dilihat dalam lampiran 3.

Sedangkan rincian nama rekening penempatan BPIH per 31 Desember 2021 sebesar Rp45.514.808.729.423,00 adalah sebagai berikut:

Rekening Setoran BPIH:	
Setoran Awal BPIH Reguler	23.114.531.089.584,00
Setoran Lunas BPIH Reguler	2.039.200.823.581,00
Sub Jumlah Setoran BPIH Reguler	**25.153.731.913.165,00**
Setoran Awal BPIH Khusus	4.193.454.928.030,00
Setoran Lunas BPIH Khusus	840.535.143.964,00

Sub Jumlah Setoran BPIH Khusus	**5.033.990.071.994,00**
Jumlah Rekening Setoran BPIH	**30.187.721.985.159,00**
Nilai Manfaat:	
Nilai Manfaat BPIH Reguler	14.293.198.475.040,00
Nilai Manfaat BPIH Khsusus	135.512.182.474,00
Sub Jumlah Rekening Nilai Manfaat	**14.428.710.657.514,00**
Nilai Manfaat VA:	
Nilai Manfaat BPIH Reguler	380.629.310.109,00
Nilai Manfaat BPIH Khusus	219.644.233.763,00
Sub Jumlah Rekening Nilai Manfaat VA	**600.273.543.872,00**
Likuiditas	298.102.542.878,00
Sub Jumlah Rekening Likuiditas	**298.102.542.878,00**
Jumlah Rekening Nilai Manfaat	**15.327.086.744.264,00**
Total Rekening Penempatan BPIH	**45.514.808.729.423,00**

Rincian rekening penempatan DAU per 31 Desember 2021 sebesar Rp121.699.187.192,00 adalah sebagai berikut:

Rekening Giro DAU	16.114.412,00
Rekening Tabungan DAU	6.248.426.121,00
Rekening Deposito DAU	115.434.646.659,00
Jumlah Rekening DAU	**121.699.187.192,00**

Atas dana Penempatan pada BPS BPIH berupa giro, tabungan dan deposito yang bersumber dari Setoran Awal, Setoran Lunas dan Nilai Manfaat Virtual Account tidak dibentuk Cadangan Kerugian Penurunan Nilai (CKPN) karena telah dijamin oleh Lembaga Penjamin Simpanan (LPS). Sedangkan dana Penempatan berupa Nilai Manfaat Non Virtual Account, Likuiditas dan DAU masih dalam proses pengkajian untuk pembentukan CKPN. Namun selama BPKH menempatkan danannya pada BPS BPIH, baik setoran awal, setoran lunas, maupun nilai manfaat tidak ada peristiwa atau kejadian terjadinya *default* sehingga nilai CKPN atas penempatan sebesar Rp0,00.

8. Investasi Jangka Pendek

	31 Desember 2021 *(Audited)*	**31 Desember 2020** *(Audited)*
Surat Berharga Jangka Pendek	7.573.901.000.000,00	8.861.980.089.784,00

Nilai investasi jangka pendek per 31 Desember 2021 sebesar Rp7.573.901.000.000,00 terdiri dari investasi dana setoran jemaah dalam bentuk sukuk yang akan jatuh tempo pada tahun 2022 sebesar Rp7.373.901.000.000,00 dan investasi PYD pada Bank NTB Syariah sebesar Rp200.000.000.000,00.

Tabel 10 Rincian Investasi Jangka Pendek per 31 Desember 2021

No	Jenis Investasi	Tanggal Perolehan	Tanggal jatuh Tempo	Nilai
A.	**Sukuk**			
1	SDHI2022A - DAU	21-Mar-12	21-Mar-22	447.000.000.000,00
2	SDHI 2022 A	21-Mar-12	21-Mar-22	2.895.000.000.000,00
3	SDHI 2022 B	11-Feb-14	11-Feb-22	2.000.000.000.000,00
4	USDPBS 002 (USD 100.000.000)	11-Jan-19	11-Jan-22	1.426.901.000.000,00
5	Sukuk Korporasi - SMSMII01BCN2	22-Mar-19	21-Mar-22	300.000.000.000,00
6	Sukuk Korporasi - SMBNGA01BCN2	21-Aug-19	21-Aug-22	235.000.000.000,00
7	Sukuk Korporasi - SMSMII01BCN3	28-Aug-19	28-Aug-22	70.000.000.000,00
	Jumah Sukuk			**7.373.901.000.000,00**
B.	**PYD Bank NTB**			**200.000.000.000,00**
Total Investasi Jangka Pendek				**7.573.901.000.000,00**

9. Investasi Jangka Panjang

Saldo investasi jangka panjang per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp104.576.358.276.532,00 dan Rp90.713.181.900.096,00 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 2021 dan 31 Desember 2020

Uraian	**31 Desember 2021** ***(Audited)***	**31 Desember 2020** ***(Audited)***
Dana PIH:		
Investasi pada surat berharga:		
Diukur pada biaya perolehan		
Sukuk	98.884.120.000.000,00	50.416.855.000.000,00
Premium yang belum diamortisasi	2.526.490.472.165,00	1.100.253.711.547,00
Diskonto yang belum diamortisasi	(1.519.807.259.888,00)	(848.961.059.076,00)
Pinjaman Yang Diberikan	600.000.000.000,00	800.000.000.000,00
Sub Jumlah 'Diukur pada biaya perolehan'	**100.490.803.212.277,00**	**51.468.147.652.471,00**
Diukur pada nilai wajar		
Reksadana syariah	538.997.258.400,00	35.862.645.486.134,00
Investasi Langsung Lainnya - APIF	164.290.413.186,00	70.524.598.640,00
Penyertaan Saham PT BMI	252.341.452.259,00	0,00
Sub Jumlah 'Diukur pada nilai wajar'	**955.629.123.845,00**	**35.933.170.084.774,00**
Jumlah Investasi Dana PIH	**101.446.432.336.122,00**	**87.401.317.737.245,00**
Dana Abadi Umat		
Investasi pada surat berharga:		

Uraian	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Diukur pada biaya perolehan		
Sukuk	3.033.890.000.000,00	3.230.890.000.000,00
Premium yang belum diamortisasi	71.727.237.410,00	56.665.459.851,00
Diskonto yang belum diamortisasi	0,00	0,00
Sub Jumlah 'Diukur pada biaya perolehan'	**3.105.617.237.410,00**	**3.287.555.459.851,00**
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-Jemaah 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	**3.129.925.940.410,00**	**3.311.864.162.851,00**
Total Investasi Jangka Panjang	**104.576.358.276.532,00**	**90.713.181.900.096,00**

Sampai dengan 31 Desember 2021 terjadi kenaikan investasi jangka panjang dibandingkan tahun 2020 sejumlah Rp13.847.770.467.203,00. Hal ini disebabkan peningkatan jumlah *settlement.*

1. Surat Berharga Negara

   Per 31 Desember 2021 BPKH memiliki dua jenis instrumen sukuk negara yaitu dalam bentuk Sukuk Dana Haji Indonesia (SDHI) dengan nilai tercatat sebesar Rp9.355.000.000.000,00 yang bersifat *non-tradeable* dan Surat Berharga Syariah Negara (SBSN) Rupiah yang dapat diperdagangkan sebesar Rp91.159.611.984.692,00. Intensi kepemilikan untuk sukuk negara tersebut saat ini diperuntukkan untuk dipegang sampai dengan jatuh tempo (HTM) untuk menyesuaikan dengan kewajiban masa depan BPKH. Surat berharga negara diukur pada biaya perolehan yang diamortisasi.

2. Sukuk Korporasi

   Per 31 Desember 2021 BPKH memiliki instrumen Sukuk Korporasi dengan nilai tercatat sebesar Rp2.482.000.000.000,00. Sukuk Korporasi yang dimiliki oleh BPKH 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 Syariah Penyertaan Terbatas (RDSPT)

   BPKH telah melakukan investasi pada instrumen Reksadana Syariah Penyertaan Terbatas (RDSPT) PNM Pembiayaan Mikro Bumn Seri VII pada 10 Maret 2021 untuk mengoptimalkan imbal hasil dengan Manajer Investasi PT. PNM Investment Management sebagai mitra BPKH. Nilai Aktiva Bersih RDST yang dimiliki Per 31 Desember 2021 sebesar Rp538.997.258.400,00. RDSPT 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.

d) Penyertaan saham lainnya

Penyertaan saham lainnya di PT. BMI Tbk sebesar Rp252.341.452.259,00 terdiri dari hibah yang diperoleh dari IsDB, Boubyan dan SEDCO pada tahun 2021 sebesar Rp236.935.303.186,00 dan penyesuaian nilai investasi dengan metode ekuitas atas entitas asosiasi PT. BMI Tbk sebesar Rp15.406.149.073,00.

5. Investasi Langsung dan Investasi Lainnya

Investasi langsung dan investasi lainnya – APIF sebesar USD11.513.792,00 atau ekuivalen Rp164.290.413.186,00 serta Pinjaman Yang Diberikan (PYD) pada Bank NTB sebesar

Rp600.000.000.000,00.

Atas Investasi yang disajikan pada nilai amortisasi dan nilai wajar pada komprehensif lainnya, tidak ada nilai CKPN berdasarkan perhitungan menurut ketentuan yang berlaku.

10. Aset Tetap

Nilai aset tetap bersih per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp6.624.609.770,00 dan Rp79.614.515.081,00 dengan uraian sebagai berikut:

	31 Desember 2021 ***(Audited)***	**31 Desember 2020** ***(Audited)***
Aktiva Tetap		
- Biaya perolehan	15.104.170.332,00	253.010.463.336,00
- Akumulasi penyusutan	(8.479.560.562,00)	(173.395.948.255,00)
Nilai Buku	**6.624.609.770,00**	**79.614.515.081,00**

Aset tetap merupakan aset berupa peralataan dan mesin yang diperoleh dan digunakan oleh BPKH dalam menunjang kegiatan operasional.

Penurunan aset tetap pada tahun 2021 sebesar Rp72.989.905.311,00 terdiri dari:

Perolehan Aset Tetap BPKH 2021	2.013.072.108,00
Mutasi Penyusutan aset tetap 2021	(10.426.219.837,00)
Hibah Aset Tetap BMH ke Kementerian Agama	(64.576.757.582,00)
Jumlah penurunan aset tetap	**(72.989.905.311,00)**

BPKH telah melakukan dua kali hibah Aset BMH kepada Kementerian Agama senilai Rp64.576.757.582,00 yaitu:

1. Hibah atas aset berupa Tanah (PLHUT) yang berlokasi di Jeddah, Arab Saudi senilai Rp45.347.832.500,00 yang dilakukan pada tanggal 29 Juni 2021.
2. Hibah atas aset BMH atas pelimpahan dari Kemenag Tahun 2018 dan Tahun 2019 berupa Tanah senilai Rp1.048.090.000,00, Gedung dan Bangunan, Peralatan dan Mesin, serta Jalan dan Irigasi dengan nilai sisa buku Rp18.180.835.082,00 yang dilakukan pada tanggal 23 Desember 2021.

Berikut rincian Hibah Aset BMH kepada Kementerian Agama:

Tabel 12 Hibah Aset BMH

No	Jenis Aset	Nilai Hibah
1	Tanah	46.395.922.500,00
2	Gedung dan Bangunan	952.662.867,00
3	Kendaraan	10.030.451.223,00
4	Peralatan dan Mesin	3.598.826.486,00
5	Aset Tetap Lainnya	2.775.027.697,00
6	Jalan dan Irigasi	823.866.809,00
	Jumlah	**64.576.757.582,00**

Sampai dengan 31 Desember 2021 terdapat penambahan dari perolehan yang bersumber dari dana operasional BPKH dan pengurangan aset tetap BMH yang dihibahkan ke Kementerian Agama.

Berikut rincian mutasi perubahan perolehan aset tetap dan akumulasi penyusutannya:

Tabel 13 Aset Tetap Perolehan BPKH per 31 Desember 2021

Aset Tetap	2020 Audited	Mutasi 2021			2021 Audited
		Mutasi Tambah	Mutasi Kurang	Jumlah	
Perolehan Aset Tetap BPKH:					
Peralatan dan Mesin	**12.916.098.224,00**	**2.013.072.108,00**	**0,00**	**2.013.072.108,00**	**14.929.170.332,00**
Perolehan Aset Tetap BMH :					
Tanah	46.395.922.500,00	0,00	46.395.922.500,00	(46.395.922.500,00)	0,00
Gedung dan Bangunan	1.178.552.000,00	0,00	1.178.552.000,00	(1.178.552.000,00)	0,00
Kendaraan	57.135.436.200,00	0,00	57.135.436.200,00	(57.135.436.200,00)	0,00
Peralatan dan Mesin	130.554.843.992,00	0,00	130.379.843.992,00	(130.379.843.992,00)	175.000.000,00
Aset Tetap Lainnya	3.646.778.420,00	0,00	3.646.778.420,00	(3.646.778.420,00)	0,00
Jalan dan Irigasi	1.182.832.000,00	0,00	1.182.832.000,00	(1.182.832.000,00)	0,00
Jumlah	**240.094.365.112,00**	**0,00**	**239.919.365.112,00**	(239.919.365.112,00)	**175.000.000,00**
Total Perolehan Aset Tetap	**253.010.463.336,00**	**2.013.072.108,00**	**239.919.365.112,00**	**(237.906.293.004,00)**	**15.104.170.332,00**
Akumulasi Penyusutan BPKH:					
Peralatan dan Mesin	**4.990.851.321,00**	**3.313.709.241,00**	**0,00**	**3.313.709.241,00**	**8.304.560.562,00**
Akumulasi Penyusutan BMH:					
Tanah	0,00	0,00	0,00	0,00	
Gedung dan Bangunan	176.782.800,00	49.106.333,00	225.889.133,00	(176.782.800,00)	
Kendaraan	44.579.966.853,00	2.525.018.124,00	47.104.984.977,00	(44.579.966.853,00)	
Peralatan dan Mesin	122.631.559.346,00	4.324.458.160,00	126.781.017.506,00	(122.456.559.346,00)	
Aset Tetap Lainnya	709.093.677,00	162.657.046,00	871.750.723,00	(709.093.677,00)	
Jalan dan Irigasi	307.694.258,00	51.270.933,00	358.965.191,00	(307.694.258,00)	
Jumlah	**168.405.096.934,00**	**7.112.510.596,00**	**175.342.607.530,00**	**(168.230.096.934,00)**	**175.000.000,00**
Total Akumulasi Penyusutan	**173.395.948.255,00**	**10.426.219.837,00**	**175.342.607.530,00**	**(164.916.387.693,00)**	**8.479.560.562,00**
Nilai Sisa Buku Aset Tetap 2021	**79.614.515.081,00**				**6.624.609.770,00**

11. Aset Tidak Berwujud

Nilai aset tidak berwujud bersih per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp22.328.361.609,00 dan Rp5.400.326.670,00 dengan uraian sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Aktiva tidak berwujud		
- Biaya perolehan	27.241.366.860,00	10.019.346.022,00
- Akumulasi amortisasi	(4.913.005.251,00)	(4.619.019.352,00)
Nilai Buku	**22.328.361.609,00**	**5.400.326.670,00**

Aset tidak berwujud merupakan asset yang diperoleh dan digunakan oleh BPKH dalam menunjang kegiatan operasional.

Kenaikan aset tak berwujud pada tahun 2021 sebesar Rp16.928.034.939,00 terdiri dari:

Perolehan ATB BPKH 2021	19.605.176.414,00
Mutasi Amortisasi ATB 2021	(2.297.196.773,00)
Hibah Aset Tak Berwujud BMH ke Kementerian Agama	(379.944.702,00)
Jumlah kenaikan ATB 2021	**16.928.034.939,00**

Selama periode berjalan tahun 2021, BPKH telah melakukan hibah Aset Tak Berwujud BMH kepada Kementerian Agama dengan nilai Rp379.944.702,00 yang dilakukan pada tanggal 23 Desember 2021.

Sampai dengan 31 Desember 2021 terdapat penambahan aset tak berwujud dari perolehan yang bersumber dari dana operasional BPKH dan pengurangan aset tak berwujud BMH yang dihibahkan ke Kementerian Agama dengan uraian sebagai berikut:

Tabel 14 Penambahan Aset Tidak Berwujud BPKH

Aset Tak Berwujud	2020 Audited	Mutasi 2021			2021 Audited
		Mutasi Tambah	Mutasi Kurang	Jumlah	
Perolehan Aset Tak Berwujud BPKH	7.344.097.140,00	19.605.176.414,00	0,00	19.605.176.414,00	26.949.273.554,00
Perolehan Aset Tak Berwujud BMH	2.675.248.882,00	0,00	2.383.155.576,00	(2.383.155.576,00)	292.093.306,00
Total Aset Tak Berwujud	**10.019.346.022,00**	**19.605.176.414,00**	**2.383.155.576,00**	**17.222.020.838,00**	**27.241.366.860,00**
Akumulasi Amortisasi BPKH	2.434.773.774,00	2.186.138.171,00	0,00	2.186.138.171,00	4.620.911.945,00
Akumulasi Amortisasi BMH	2.184.245.578,00	111.058.602,00	2.003.210.874,00	(1.892.152.272,00)	292.093.306,00
Total Akumulasi Amortisasi	**4.619.019.352,00**	**2.297.196.773,00**	**2.003.210.874,00**	**293.985.899,00**	**4.913.005.251,00**
Nilai Sisa Buku Aset Tak Berwujud 2021	**5.400.326.670,00**				**22.328.361.609,00**

12. Kas Yang Dibatasi Penggunaannya

Nilai kas yang dibatasi penggunaannya per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp25.000.000.000,00 dan Rp25.000.000.000,00. Kas yang dibatasi penggunaannya merupakan program bidang kemaslahatan berupa *Cash Waqf Linked Sukuk* (CWLS) pada Badan Wakaf Indonesia sebesar Rp25.000.000.000,00.

13. Aset Lain-Lain

Nilai aset lain-lain per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp3.034.335.246,00 dan Rp3.034.335.246,00 dengan uraian sebagai berikut:

	31 Desember 2021 *(Audited)*	**31 Desember 2020** *(Audited)*
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 2020 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.

14. Utang Beban

Nilai utang beban per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp28.479.271.292,00 dan Rp15.906.723.003,00 dengan uraian sebagai berikut:

	31 Desember 2021 ***(Audited)***	**31 Desember 2020** ***(Audited)***
Utang beban	28.479.271.292,00	15.906.723.003,00

Saldo utang beban per 31 Desember 2021 sebesar Rp28.479.271.292,00 terdiri dari daftar kewajiban Operasional BPKH sebesar Rp13.593.016.092,00 dan daftar kewajiban program Kemaslahatan untuk pencairan termin di tahun 2022 sebesar Rp9.056.724.397,00 dan Utang Beban lainnya sebesar Rp5.829.530.803,00.

Berikut rincian mutasi utang beban :

Saldo Awal Utang Beban 1 Januari 2021	15.906.723.003,00
Mutasi Kurang Utang Beban tahun 2020	(15.906.723.003,00)
Mutasi Tambah Utang Beban Operasional tahun 2021	13.593.016.092,00
Mutasi Tambah Utang Beban Kemaslahatan tahun 2021	9.056.724.397,00
Mutasi Tambah atas FPPA yang diretur	56.262.600,00
Mutasi Tambah atas Utang Beban SDM atas pembayaran BPJS Kesehatan	98.720.331,00
Mutasi Tambah atas Utang Beban SDM atas beban insentif tahun 2021	5.409.489.179,00
Mutasi Tambah atas Utang Beban SDM atas pembayaran Provider Kesehatan Admedika tahun 2021	265.058.693,00
Saldo Akhir Utang Beban 31 Desember 2021	**28.479.271.292,00**

Daftar kewajiban operasional BPKH terdiri dari:

Tabel 15 Daftar Kewajiban Operasional

NO	URAIAN KEGIATAN	JUMLAH
1	Pembayaran Tagihan Perpanjangan Jasa Sewa Leased Line, Colocation, & Lisensi	298.037.784,00
2	Evaluasi Pelaksanaan dan Monev Kemaslahatan (Pencetakan Laporan Program Kemaslahatan 2020)	27.000.000,00
3	Pembayaran Langsung (LS) Biaya Jasa Konsultasi Penyusunan Pedoman Penilaian Kinerja Bidang Audit Internal dan Reviu Rancangan Piagam Komite Audit	74.618.182,00
4	Pembayaran Langsung (LS) Biaya Jasa Konsultan Penyusunan Kajian Kelembagaan BPKH	138.397.140,00
5	Pembayaran Biaya Overtime Pengemudi Kendaraan Operasional periode Desember 2021	29.414.394,00
6	Pembayaran TahgPengadaan Pengembangan Data Center Tahap II (Melengkapi Infrastruktur DC dan Perangkat Backup)	3.110.155.070,00
7	Kegiatan Off Air & Publikasi Lain (Publikasi BPKH Pada Moda Transportasi Desember 2021)	194.400.000,00
8	Kegiatan Off Air & Publikasi Lain (BPKH Writing Competition 2021)	159.192.000,00
9	Launching dan Peresmian Program Kemaslahatan (Cetak Buku Laporan)	19.680.000,00
10	Pembayaran Tagihan Pekerjaan Sewa Aplikasi Utama (Core System) Keuangan	529.092.000,00
11	Jasa Pendampingan Hukum dalam Transaksi Pengalihan Aset Bermasalah, Hibah Saham, dan Uji Kemampuan dan Kepatutan terkait Rencana Investasi pada PT Bank Muamalat Indonesia Tbk	981.818.182,00

NO	URAIAN KEGIATAN	JUMLAH
12	Pembayaran Tagihan Pekerjaan Pengadaaan Pengembangan Aplikasi SIM Kemaslahatan	181.742.400,00
13	Kerjasama Kelembagaan BPKH Dengan Mitra Kerja (Mukhtamar ke-34 Nahdlatul Ulama)	98.000.000,00
14	Pembayaran Tagihan Pengadaan Barang Perangkat Infrastruktur Disaster Recovery Center (DRC) Termin II	5.267.900.000,00
15	Cetak Buku, Kalender, Kop Surat, Kartu Nama (Pembuatan Buku Agenda dan Kalender BPKH 2022)	132.300.000,00
16	Pelaksanaan Kegiatan Dukungan Kesekretariatan (Pembayaran Penyediaan Koran dan Majalah Digital Anggota Badan Pelaksana BPKH Edisi Desember 2021)	5.761.800,00
17	Pelayanan Media Sosial (Greeting Cards Anggota BP dan DP)	2.744.000,00
18	Pembayaran Langsung (LS) Biaya Jasa Konsultasi Pembangunan Aplikasi Whistle Blowing System	91.140.000,00
19	Pembayaran Sewa Mesin Foto Copy bulan Desember 2021 (DK)	14.727.096,00
20	Pembayaran Listrik bulan Desember 2021 (DK)	26.738.149,00
21	Pembayaran Tenaga Alih Daya bulan Desember 2021 (DK)	237.953.532,00
22	Pembayaran Tiket Pesawat Perjadin Pelatihan Leadership Skills for the 4th Industrial Revolution	147.355.000,00
23	Pelayanan Media Sosial (Kuis Temukan Mobil BPKH)	2.613.334,00
24	Pelayanan Media Sosial (Pengelolaan Akun Media Sosial BPKH Oktober-Desember 2021)	58.800.000,00
25	Pelayanan Media Sosial (Supply Artikel Pada Website BPKH)	147.272.727,00
26	Pelayanan Media Sosial (Analisis Pemberitaan Media Monitoring BPKH Oktober-Desember 2021)	50.072.727,00
27	Jasa Konsultansi Penyusunan Kajian Infrastruktur Organisasi Investasi Langsung dan Investasi Lainnya BPKH	191.454.545,00
28	Pembayaran Pengadaan Jasa Konsultan Kajian Strategis Fungsi dan Proses Bidang Investasi dan Kerja Sama Luar Negeri	64.800.000,00
29	Pembayaran Langsung (LS) Biaya Jasa Konsultasi Pembangunan Aplikasi Dashboard Pengawasan Bidang Investasi Surat Berharga dan Emas	75.006.000,00
30	Realisasi Jasa Konsultansi Penasehat Hukum BPKH sebagai Pemegang Saham PT BMI dalam PKPU PT Sri Rejeki Isman Tbk	98.181.818,00
31	Jasa Konsultansi Kajian Kelayakan Investasi Pada Saham Bank Umum Syariah Buku II	103.090.909,00
32	Pembayaran Jasa Kustodian Bank CIMB Niaga Rekening USD Bulan Desember tahun 2021	13.283.952,00
33	Pembayaran Jasa Kustodian Bank CIMB Niaga Rekening IDR Bulan Desember tahun 2021	819.389.613,00
34	Pembayaran Jasa Kustodian Bank BSI Non Dau Bulan Desember tahun 2021	84.082.191,00
35	Pembayaran Jasa Kustodian Bank BSI DAU Bulan Desember tahun 2021	19.001.547,00
36	Pembayaran Uang Saku Magang Batch I,II,III Desember 2021	97.800.000,00
	Jumlah	**13.593.016.092,00**

Daftar kewajiban program kemaslahatan terdiri dari:

Tabel 16 Daftar Kewajiban Kemaslahatan

No	Mitra Kemaslahatan	Penerima Manfaat	Kegiatan (Judul Sesuai SK)	Nilai	Ruang Lingkup
1	NU Care-LAZISNU	Yayasan Harapan Insan Kalimantan Pondok Pesantren Hasanka	Pembangunan Struktur Kelas Baru	Rp 580.500.000,00	Pendidikan dan Dakwah
2	BAZNAS	Pesantren Investa Cendekia Amana	Pembangunan Ruang Asrama Putri	Rp 555.650.622,00	Pendidikan dan Dakwah
3	NU Care-LAZISNU	Yayasan Pondok Pesantren Miftachus Sunnah	Pembangunan Asrama	Rp 532.074.500,00	Pendidikan dan Dakwah
4	NU Care-LAZISNU	Pondok Pesantren Al – Ma'arif Ciselang Karawang, Jawa Barat	Penyelesaian Pekerjaan Pembangunan Ruang Kelas Baru	Rp 376.434.957,00	Pendidikan dan Dakwah
5	NU Care-LAZISNU	Masjid Agung Sultan Alauddin UIN Alauddin Makassar	Penyelesaian Pekerjaan Pemasangan Dinding Masjid	Rp 787.500.000,00	Sarana dan Prasarana Ibadah

No	Mitra Kemaslahatan	Penerima Manfaat	Kegiatan (Judul Sesuai SK)	Nilai		Ruang Lingkup
6	LAZISMU	Pondok Pesantren Muhammadiyah Padang Panjang	Pembangunan Asrama Putra	Rp	500.314.306,00	Pendidikan dan Dakwah
7	DT Peduli	Yayasan Pendidikan Laniang	Pembangunan Masjid Suriani Lammade	Rp	357.468.620,00	Sarana dan Prasarana Ibadah
8	DT Peduli	Masjid As Salam	Program Pembangunan Masjid	Rp	484.022.292,00	Sarana dan Prasarana Ibadah
9	NU Care-LAZISNU	Sekolah Tinggi Ilmu Kesehatan Yayasan Khas Kempek	Pembangunan Gedung	Rp	1.333.746.327,00	Pendidikan dan Dakwah
10	DT Peduli	Yayasan Al Mizan Langensari	Pembangunan Gedung Halal Center	Rp	1.069.845.048,00	Ekonomi Umat
11	NU Care-LAZISNU	Pondok Pesantren Darul Istiqomah	Pembangunan Asrama	Rp	760.250.000,00	Pendidikan dan Dakwah
12	NU Care-LAZISNU	UNU Sumatera	Pembangunan Gedung Kelas UNU Sumatera	Rp	748.700.000,00	Pendidikan dan Dakwah
13	LAZISMU	PP Muhammadiyah	Pembangunan Humanitarian Building	Rp	486.916.000,00	Sosial Keagamaan
14	DT Peduli	Yayasan Wakaf Syafa'aturrasul Madani	Pembangunan Ruang Kelas Baru Pondok Pesantren Syafa'aturrasul	Rp	483.301.725,00	Pendidikan dan Dakwah
Jumlah				**Rp**	**9.056.724.397,00**	

Sedangkan utang beban lainnya sebesar Rp5.829.530.803,00 terdiri dari:

1. FPPA yang diretur	56.262.600,00
2. Utang Beban SDM atas pembayaran BPJS Kesehatan	98.720.331,00
3. Utang Beban SDM atas beban insentif tahun 2021	5.409.489.179,00
4. Utang Beban SDM atas pembayaran Provider Kesehatan Admedika tahun 2021	265.058.693,00
Jumlah	**5.829.530.803,00**

15. Utang Jemaah Tunda

Nilai utang Jemaah tunda per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp9.180.651.053.705,00 dan Rp8.661.589.046.158,00 dengan uraian sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Utang Jemaah tunda haji reguler	7.447.073.924.852,00	6.967.859.445.358,00
Utang Jemaah tunda haji khusus	1.733.577.128.853,00	1.693.729.600.800,00
Jumlah	**9.180.651.053.705,00**	**8.661.589.046.158,00**

Saldo utang jemaah tunda per 31 Desember 2021 sebesar Rp9.180.651.053.705,00 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. Pada nilai utang jemaah tunda diatas termasuk nilai manfaat virtual account sebesar Rp629.996.682.382,00 terdiri dari nilai manfaat virtual account jemaah tunda haji reguler sebesar Rp547.172.782.409,00 dan untuk jemaah haji khusus sebesar Rp82.823.899.973,00.

16. Utang Pajak

Nilai utang pajak per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar

Rp53.419.425.316,00 dan Rp699.633.217,00.

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Utang pajak	53.419.425.316,00	699.633.217,00

Utang pajak per 31 Desember 2021 senilai Rp53.419.425.316,00 merupakan utang pajak atas kegiatan operasional RKAT sebesar Rp1.283.941.842,00, utang pajak imbal hasil DAU 2021 yang belum dipotong oleh BPS BPIH sebesar Rp 9.716.814,00, dan utang pajak penghasilan Badan tahun pajak 2021 sebesar Rp52.125.766.660,00.

17. Utang Lain-Lain

Nilai utang lain-lain per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp129.350.124.594,00 dan Rp126.911.329.168,00.

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Utang lain-Lain	129.350.124.594,00	126.911.329.168,00

Saldo utang lain-lain per 31 Desember 2021 sebesar Rp129.350.124.594,00 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 SPM pembatalan haji reguler yang masih dalam proses	50.669.332.917,00
- Utang SPM pembatalan haji khusus yang masih dalam proses	6.442.075.037,00
- Utang lain-lain visa progresif kepada jemaah	196.906.840,00
- Utang lain-lain pelimpahan dari PKOH Kemenag	2.747.827.993,00
- Utang lain-lain visa progresif kepada PKOH	1.178.670.000,00
- Utang jemaah belum konfirmasi	66.025.000.000,00
- Utang lain-lain akun perantara	2.090.311.807,00
Jumlah	**129.350.124.594,00**

Nilai utang lain-lain pelimpahan dari PKOH Kemenag per 31 Desember 2021 sebesar Rp2.747.827.993,00 merupakan utang kepada jemaah dan pihak ketiga yang harus diselesaikan BPKH bersama Kemenag sebagai berikut:

Uraian	Nilai
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 Indonesia1436H/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 *overbooking*	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 Rp2.090.311.807,00 terdiri dari:

1. Akun perantara Transaksi Penempatan	2.547.911.922,00
2. Akun perantara Transaksi Operasional	(457.600.115,00)
Jumlah	**2.090.311.807,00**

18. Dana Titipan Jemaah

Nilai dana titipan jemaah per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp133.254.547.989.632,00 dan Rp125.900.381.376.469,00 dengan uraian sebagai berikut:

	31 Desember 2021 *(Audited)*	**31 Desember 2020** *(Audited)*
Utang setoran awal - haji reguler	122.777.969.904.265,00	117.600.258.312.844,00
Utang setoran awal - haji khusus	4.881.628.087.140,00	4.499.988.466.043,00
Utang rekening virtual	5.594.949.998.227,00	3.800.134.597.582,00
Jumlah	**133.254.547.989.632,00**	**125.900.381.376.469,00**

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 2021 sebesar Rp122.777.969.904.265,00 untuk jemaah regular dan sebesar Rp4.881.628.087.140,00 untuk jemaah khusus merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2022.

Sedangkan uraian utang rekening *virtual* per 31 Desember 2021 sebesar Rp5.594.949.998.227,00 sebagai berikut:

- Utang rekening *virtual* per 31 Desember 2020	3.800.134.597.582,00
- Alokasi nilai manfat tahun 2021	2.500.000.000.000,00
- Realisasi penyaluran nilai manfaat kepada jemaah 2021	(75.187.916.973,00)
- Reklas Utang nilai manfaat virtual account jemaah lunas tunda	(629.996.682.382,00)
Jumlah	**5.594.949.998.227,00**

19. Pendapatan nilai manfaat yang ditangguhkan

Nilai pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp238.078.541.630,00 dan Rp238.078.541.630,00 dengan uraian

sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Pendapatan nilai manfaat yang ditangguhkan	238.078.541.630,00	238.078.541.630,00

Saldo pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2021 sebesar Rp238.078.541.630,00 merupakan akumulasi saldo nilai manfaat yang belum digunakan untuk Biaya Penyelenggaraan Ibadah Haji

20. Aset Neto

Nilai aset neto per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp17.711.413.227.545,00 dan Rp10.828.193.816.871,00 dengan uraian sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Aset Neto Tanpa Pembatasan:	**488.770.622.721,00**	**1.077.452.330.865,00**
Dana BPIH	488.770.622.721,00	1.077.452.330.865,00
Dana Abadi Umat	0,00	0
Aset Neto Dengan Pembatasan:	**17.222.642.604.824,00**	**9.750.741.486.006,00**
Dana BPIH	13.486.464.504.439,00	6.069.402.148.832,00
Dana Abadi Umat	3.736.178.100.385,00	3.681.339.337.174,00
Total aset neto	**17.711.413.227.545,00**	**10.828.193.816.871,00**

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 2021 sebesar Rp17.711.413.227.545,00 terdiri dari aset neto dana BPIH sebesar Rp13.975.235.127.160,00 dan aset neto DAU sebesar Rp3.736.178.100.385,00.

Total aset neto Dana Abadi Umat (DAU) per 31 Desember 2021 sebesar Rp3.736.178.100.385,00 terdiri dari nilai pokok pelimpahan dari Kementerian Agama sebesar Rp2.088.741.386.755,00 dan akumulasi nilai manfaat DAU sebesar Rp1.647.436.713.630,00.

Pada periode sampai dengan 31 Desember 2021 terdapat kenaikan aset neto sebesar Rp6.883.219.410.674,00 dibandingkan aset neto tahun 2020 yang disebabkan oleh:

1. Penurunan aset neto tanpa pembatasan BPIH	(588.681.708.144,00)
2. Kenaikan aset neto dengan pembatasan BPIH	7.417.062.355.607,00
3. Kenaikan aset neto terikat dengan pembatasan DAU	54.838.763.211,00
Jumlah	**6.883.219.410.674,00**

E. Penjelasan Pos Laporan Operasional

1. Pendapatan Nilai Manfaat

Jumlah pendapatan nilai manfaat per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp10.001.833.084.667,00 dan Rp7.433.573.745.392,00 merupakan nilai manfaat bersih setelah beban pajak dan beban lainnya dari bagi hasil penempatan dan investasi selama satu periode sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Nilai manfaat dari penempatan - bersih	1.858.413.195.091,00	2.086.720.651.354,00
Nilai manfaat dari investasi - bersih	8.143.419.889.576,00	5.346.853.094.038,00
Jumlah	**10.001.833.084.667,00**	**7.433.573.745.392,00**

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. Rincian nilai manfaat per 31 Desember 2021 untuk masing-masing jenis penempatan dan investasi sebagai berikut:

No	Uraian	Nilai
	Dana BPIH :	
1.	Nilai manfaat tabungan dan giro	34.256.930.469,00
	Beban pajak dan lainnya	(712.790.284,00)
	Nilai manfaat tabungan dan giro - bersih	33.544.140.185,00
2.	Nilai manfaat deposito	1.889.485.372.638,00
	Beban pajak dan lainnya	(74.199.989.932,00)
	Nilai manfaat deposito – bersih	1.815.285.382.706,00
3.	Nilai manfaat dari surat berharga	8.037.415.404.944,00
	Beban pajak dan lainnya	(122.027.426.759,00)
	Nilai manfaat surat berharga - bersih	7.915.387.978.185,00
	Jumlah nilai manfaat dana BPIH - bersih	**9.764.217.501.076,00**
	Dana Abadi Umat :	
1.	Nilai manfaat tabungan dan giro	58.132.006,00
	Beban pajak dan lainnya	(21.343.215,00)
	Nilai manfaat tabungan dan giro - bersih	36.788.791,00
2.	Nilai manfaat deposito	11.987.578.043,00
	Beban pajak dan lainnya	(2.440.694.634,00)
	Nilai manfaat deposito – bersih	9.546.883.409,00
3.	Nilai manfaat dari surat berharga	263.457.894.829,00
	Beban pajak dan lainnya	(35.425.983.438,00)
	Nilai manfaat surat berharga - bersih	228.031.911.391,00
	Jumlah nilai manfaat DAU - bersih	**237.615.583.591,00**
	Jumlah Nilai Manfaat - bersih	**10.001.833.084.667,00**

2. Penyaluran untuk Rekening Virtual

Jumlah penyaluran rekening virtual per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp2.500.000.000.000,00 dan Rp2.000.000.000.000,00 sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Penyaluran Virtual Account	2.500.000.000.000,00	2.000.000.000.000,00

Penyaluran untuk rekening virtual jemaah tunggu (waiting list) untuk tahun 2021 sebesar Rp2.500.000.000.000,00 ditetapkan oleh Badan Pelaksana BPKH yang telah disetujui oleh Komisi VIII DPR RI.

3. Beban Operasional BPKH

Jumlah beban operasional BPKH per 31 Desember 2021 dan per 31 Desember 2020 masing-masing sebesar Rp234.005.267.977,00 dan Rp159.387.674.770,00

Beban Operasional BPKH terdiri dari:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Beban pegawai	123.412.280.528,00	99.483.261.256,00
Beban operasional kantor	97.825.753.301,00	55.059.822.146,00
Beban penyusutan	10.426.219.837,00	3.004.957.913,00
Beban amortisasi lainnya	2.297.196.773,00	1.797.987.829,00
Beban Penyisihan piutang tak tertagih	43.817.538,00	41.645.626,00
Jumlah	**234.005.267.977,00**	**159.387.674.770,00**

4. Beban Hibah Tanah ke Kementerian Agama

Jumlah beban hibah ke Kementerian Agama per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp64.956.702.284,00 dan Rp0,00.

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Beban Hibah	64.956.702.284,00	0,00

Selama periode berjalan tahun 2021, BPKH telah melakukan dua kali hibah Aset BMH kepada Kementerian Agama yaitu:

a) Hibah atas aset berupa Tanah Pusat Layanan Haji dan Umrah Terpadu (PLHUT) yang berlokasi di Jeddah, Arab Saudi senilai Rp45.347.832.500,00 yang dilakukan pada tanggal 29 Juni 2021. Proses hibah ini dilakukan sesuai dengan peraturan dan ketentuan yang berlaku berdasarkan Akta Hibah Nomor 01.- Notaris Taufik,S.H.

b) Hibah atas aset BMH atas pelimpahan dari Kemenag Tahun 2018 dan Tahun 2019 berupa Tanah, Gedung dan Bangunan, Peralatan dan Mesin, Jalan dan Irigasi serta Aset Tak Berwujud dengan nilai sisa buku Rp19.608.869.784,00 yang dilakukan pada tanggal 23 Desember 2021.

Berikut rincian Hibah Aset BMH kepada Kementerian Agama:

Tabel 17 Hibah Aset BMH

No	Jenis Aset	Nilai Hibah
1	Tanah	46.395.922.500,00
2	Gedung dan Bangunan	952.662.867,00
3	Kendaraan	10.030.451.223,00
4	Peralatan dan Mesin	3.598.826.486,00

No	Jenis Aset	Nilai Hibah
5	Aset Tetap Lainnya	2.775.027.697,00
6	Jalan dan Irigasi	823.866.809,00
7	Aset Tak Berwujud	379.944.702,00
Jumlah		**64.956.702.284,00**

5. Penyaluran Program Kemaslahatan

Jumlah penyaluran program kemaslahatan per 31 Desember 2021 dan per 31 Desember 2020 masing-masing sebesar Rp189.446.292.902,00 dan Rp131.643.935.222,00 sebagai berikut:

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Penyaluran Program Kemaslahatan	189.446.292.902,00	131.643.935.222,00

Nilai penyaluran program kemaslahatan per 31 Desember 2021 berdasarkan jenis program adalah:

1. Pendidikan & Dakwah	61.400.800.176,00
2. Sosial Keagamaan	63.715.219.785,00
3. Pelayanan Haji	12.434.068.228,00
4. Kesehatan	21.868.828.150,00
5. Sarana Prasarana Peribadatan	21.183.469.967,00
6. Ekonomi Umat	8.843.906.596,00
Jumlah	**189.446.292.902,00**

Nilai penyaluran di atas belum memperhitungkan dana efisiensi yang masih berada di rekening Mitra Kemaslahatan.

6. Pendapatan Hibah

Jumlah pendapatan hibah per 31 Desember 2021 dan 31 Desember 2020 sebesar Rp236.935.303.186,00 dan Rp0,00.

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Pendapatan hibah	236.935.303.186,00	0,00

Pendapatan hibah merupakan penerimaan hibah saham BMI dari IsDB, Boubyan dan SEDCO.

7. Pendapatan Entitas Asosiasi

Jumlah pendapatan entitas asosiasi 31 Desember 2021 dan 31 Desember 2020 sebesar Rp7.003.271.510,00 dan Rp0,00.

Pendapatan entitas asosiasi merupakan bagian laba dari entitas asosiasi dari PT. BMI Tbk sesuai dengan metode ekuitas.

	31 Desember 2021 *(Audited)*	31 Desember 2020 *(Audited)*
Pendapatan Entitas Asosiasi	7.003.271.510,00	0,00

8. Pendapatan Lain-lain

Jumlah pendapatan nilai manfaat lainnya PIH per 31 Desember 2021 dan 31 Desember 2020 masing-masing sebesar Rp499.554.467.599,00 dan Rp0,00. Pendapatan lainnya merupakan pendapatan atas penjualan valuta asing sebesar Rp499.536.250.000,00 dan pendapatan lainnya dari pemulihan penyisihan cadangan penurunan nilai piutang atas penerimaan piutang pelimpahan PKOH Kemenag sebesar Rp18.217.599,00.

9. Beban Pajak Penghasilan

Beban pajak penghasilan per 31 Desember 2021 dan 31 Desember 2020 sebesar Rp52.125.766.660,00 dan Rp0,00.

Beban pajak penghasilan 2021 sebesar Rp52.125.766.660,00 merupakan pajak penghasilan Badan tahun pajak 2021.

10. Penghasilan/(Beban) Komprehensif Lain

Penghasilan komprehensif lain per 31 Desember 2021 dan 31 Desember 2020 sebesar Rp21.676.194.301,00 dan Rp655.514.263.076,00.

	31 Desember 2021	**31 Desember 2020**
	(Audited)	***(Audited)***
Penghasilan/(Beban) Komprehensif Lain	21.676.194.301,00	655.514.263.076,00

Penghasilan komprehensif lain adalah keuntungan dari peningkatan nilai wajar reksadana yang belum terealisasi serta kerugian dari transaksi dan revaluasi valuta asing BPKH sebagai berikut:

- Keuntungan peningkatan nilai aktiva bersih reksadana syariah	2.997.258.400,00
- Keuntungan/(Kerugian) revaluasi/transaksi dalam mata uang asing	10.276.058.338,00
- Penghasilan komprehensif di entitas asosiasi PT. BMI Tbk	8.402.877.563,00
Jumlah	**21.676.194.301,00**

F. Penjelasan Pos 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 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 pengelolan 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).

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 2021 sebesar Rp488.770.622.721,00 dengan uraian sebagai berikut:

Tabel 18 Rincian Mutasi Aset Neto Tanpa Pembatasan

Jenis Dana	Saldo Awal	Koreksi Saldo Awal	Surplus/ (Defisit)	Saldo Akhir
1. BPIH				
- Penghasilan Tidak Terikat	0,00	0,00	236.935.303.186,00	236.935.303.186,00
- Penghasilan komprehensif lain	1.077.452.330.865,00	(847.293.205.631,00)	21.676.194.301,00	251.835.319.535,00
Jumlah Dana BPIH	1.077.452.330.865,00	(847.293.205.631,00)	258.611.497.487,00	488.770.622.721,00
2. DAU	0,00	0,00	0,00	0,00
Total Aset Neto Tanpa Pembatasan	**1.077.452.330.865,00**	**(847.293.205.631,00)**	**258.611.497.487,00**	**488.770.622.721,00**

a. Saldo Awal Aset Neto Tanpa Pembatasan

Saldo Awal 1 Januari 2021 sebesar Rp1.077.452.330.865,00 merupakan saldo akhir aset neto tanpa pembatasan dari hasil mutasi saldo awal dan surplus/defisit tahun 2020.

b. Perubahan Aset Neto Tanpa Pembatasan dari Koreksi Saldo Awal Aset Neto

Perubahan aset neto tanpa pembatasan dari koreksi aset neto awal sebesar Rp(847.293.205.631,00) disebabkan oleh pengakuan keuntungan yang terealisasi dari likuidasi Reksadana BPKH pada tahun 2021 dan keuntungan selisih kurs dari lelang USD-IDR dengan rincian sebagai berikut:

- Transaksi Valas	(197.121.750.000,00)
- Transaksi Inkind Reksadana	(650.171.455.631,00)
Jumlah	**(847.293.205.631,00)**

c. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto tanpa pembatasan dari surplus tahun 2021 sebesar Rp258.611.497.487,00 berasal dari penerimaan hibah saham PT. BMI Tbk sebesar Rp236.935.303.186,00, dan penghasilan komprehensif lain tahun berjalan sebesar Rp21.676.194.301,00 merupakan selisih dari pendapatan dan beban transaksi BPKH yang termasuk kategori penghasilan komprehensif lain dari keuntungan peningkatan nilai aktiva bersih reksadana sebesar Rp2.997.258.400,00 dan keuntungan revaluasi aktiva dan pasiva, transaksi dalam mata uang asing sebesar Rp10.276.058.338,00, serta penghasilan komprehensif di entitas asosiasi sebear Rp8.402.877.563,00.

d. Saldo Akhir Aset Neto Tanpa Pembatasan

Saldo akhir aset neto tanpa pembatasan sebesar Rp 488.770.622.721,00 merupakan saldo akhir per 31 Desember 2021 dari hasil mutasi saldo awal, koreksi saldo awal dan surplus/defisit.

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 diperolah BPKH. Saldo aset neto dengan pembatasan per 31 Desember 2021 sebesar Rp17.222.642.604.824,00 dengan uraian sebagai berikut:

Tabel 19 Rincian Mutasi Aset Neto Dengan Pembatasan

Jenis Dana	Saldo Awal	Koreksi Saldo Awal	Surplus/(Defisit)	Saldo Akhir
1. PIH	6.069.402.148.832,00	(2.625.147.657,00)	7.419.687.503.264,00	13.486.464.504.439,00
2. DAU	3.681.339.337.174,00	6.669.472.522,00	48.169.290.689,00	3.736.178.100.385,00
Total Aset Neto Dengan Pembatasan	**9.750.741.486.006,00**	**4.044.324.865,00**	**7.467.856.793.953,00**	**17.222.642.604.824,00**

a. Saldo Awal Aset Neto Dengan Pembatasan

Saldo awal 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.

b. Perubahan Aset Neto Dengan Pembatasan dari Koreksi Saldo Awal Aset Neto

Perubahan aset neto dengan pembatasan sebesar Rp4.044.324.865,00, merupakan koreksi aset neto awal-PIH sebesar Rp2.625.147.657,00 yang terdiri dari penerimaan kas dari Kemenag sebesar Rp 3.196.580.471,00, koreksi negatif atas piutang pelimpahan PKOH Kementerian Agama dari LHP Tahun 2020 sebesar Rp607.253.288,00, koreksi negatif atas pengaktifan porsi atas jemaah lunas tunda khusus sebesar Rp4.794.387.360,00, Koreksi negatif atas kurang catat utang jemaah lunas sebesar Rp684.912.480,00, dan Koreksi positif atas perolehan Aset Tak Berwujud Tahun 2020 yang belum dibukukan sebesar Rp264.825.000,00. Sedangkan koreksi aset neto awal-DAU sebesar Rp6.669.472.522,00 merupakan pengembalian atas penyaluran program kemaslahatan tahun 2020.

c. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto dengan pembatasan dari surplus tahun 2021 sebesar Rp7.467.856.793.953,00 berasal dari selisih antara Pendapatan dan Beban tahun 2021. Pada tahun 2021 nilai surplus dana PIH sebesar Rp7.419.687.503.264,00 dan surplus DAU sebesar Rp48.169.290.689,00.

d. Saldo Akhir Aset Neto Dengan Pembatasan

Saldo akhir aset neto dengan pembatasan sebesar Rp17.222.642.604.824,00 merupakan saldo akhir per 31 Desember 2021 dari hasil mutasi saldo awal dan surplus/defisit Tahun 2021 terdiri dari saldo akhir dana PIH sebesar Rp13.486.464.504.439,00 dan DAU sebesar Rp3.736.178.100.385,00.

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 2021. Arus kas dari aktivitas operasi terdiri dari sepuluh sumber yaitu:

a. Penerimaan nilai manfaat

Arus kas masuk yang berasal dari penerimaan nilai manfaat bruto pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.873.139.962.089,00 atau mengalami kenaikan sebesar 16,98% senilai Rp1.433.001.940.285,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp8.440.138.021.804,00.

b. Penerimaan operasional efisiensi haji

Arus kas masuk yang berasal dari penerimaan operasional efisiensi haji periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp153.654.619.177,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp153.654.619.177,00.

c. Penerimaan dana jemaah tidak berangkat

Arus kas masuk yang berasal dari penerimaan jemaah tidak berangkat periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp47.616.716.134,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp47.616.716.134,00.

d. Penerimaan piutang

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp240.440.002,00 atau mengalami penurunan sebesar 99,91% senilai Rp277.146.234.642,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp277.386.674.644,00.

e. Penerimaan lain-lain

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.866.052.993,00 atau mengalami penurunan sebesar 88,33% senilai Rp74.699.181.120,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp84.565.234.113,00.

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 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp7.194.288.838,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp7.194.288.838,00. Karena pemerintah Indonesia membatalkan penyelenggaraan ibadah haji tahun 2020 dan 2021 akibat pandemi covid-19 yang belum berakhir.

g. Pengeluaran beban pajak nilai manfaat

Arus kas keluar yang berasal dari pembayaran pajak nilai manfaat periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp234.808.612.352,00 atau mengalami penurunan sebesar 78,46% senilai Rp855.456.960.154,00 dibandingkan dengan periode 31

Desember 2020 sebesar Rp1.090.265.572.506,00.

h. Pengeluaran operasional BPKH

Arus kas keluar yang berasal dari pengeluaran operasional BPKH periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp196.586.707.528,00 atau mengalami kenaikan sebesar 23,22% senilai Rp37.041.808.278,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp159.544.899.250,00.

i. Pengeluaran kegiatan untuk kemaslahatan umat Islam

Arus kas keluar yang berasal dari pengeluaran untuk kegiatan kemaslahatan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp188.931.876.605,00 atau mengalami kenaikan sebesar 20,61% senilai Rp32.287.941.383,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp156.643.935.222,00.

j. Pengeluaran lain-lain

Arus kas keluar yang berasal dari pengeluaran lain-lain periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp17.612.442.751,00 atau mengalami kenaikan sebesar 100,00% senilai Rp17.612.442.751,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp0,00.

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 2021. Arus kas dari aktivitas investasi terdiri dari enam sumber yaitu:

a. Pembelian Aset Tetap

Arus kas keluar yang berasal dari pembelian aset tetap pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp2.013.072.108,00 atau mengalami kenaikan sebesar 30,58% senilai Rp471.456.042,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp1.541.616.066,00.

b. Pembelian Aset Tak Berwujud

Arus kas keluar yang berasal dari pembelian aset tak berwujud pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp19.340.351.414,00 atau mengalami kenaikan sebesar 11827,44% senilai Rp19.178.201.414,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp162.150.000,00.

c. Kenaikan/(Penurunan) Penempatan pada Bank

Arus kas masuk yang berasal dari penempatan dana haji pada BPS-BPIH pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp305.150.426.038,00 atau mengalami penurunan sebesar 103,41% atau sebesar Rp9.264.925.503.019,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp8.959.775.076.981,00.

d. Perolehan Investasi

Arus kas keluar yang berasal dari perolehan investasi pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp23.801.985.796.029,00 atau mengalami penurunan sebesar 39,97% senilai Rp15.845.490.312.261,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp39.647.476.108.290,00.

e. Hasil Pelepasan dan Pencairan Investasi

Arus kas masuk yang berasal dari hasil pelepasan dan pencairan investasi yang telah jatuh tempo pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.502.282.920.133,00 atau mengalami penurunan sebesar 10,02% senilai Rp1.058.124.921.984,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp10.560.407.842.117,00.

f. Wakaf Temporer (CWLS)

Arus kas keluar yang berasal dari wakaf temporer (CWLS) pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00 atau mengalami penurunan sebesar 100,00% senilai Rp25.000.000.000,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp25.000.000.000,00.

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 2021. 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 2021 sampai dengan 31 Desember 2021 sebesar Rp7.002.903.311.480,00 atau mengalami penurunan sebesar 48,70% senilai Rp6.647.867.014.966,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp13.650.770.326.446,00.

b. Pengeluaran untuk pengembalian dan pembatalan BPIH

Arus kas keluar yang berasal dari pengeluaran untuk pengembalian dan pembatalan BPIH pada periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp1.630.708.092.648,00 atau mengalami kenaikan sebesar 51,35% senilai Rp553.289.763.738,00 dibandingkan dengan periode 31 Desember 2020 sebesar Rp1.077.418.328.910,00.

H. Catatan Penting Lainnya

1. Hibah Saham PT. Bank Muamalat Indonesia (BMI) Tbk

Pada tahun 2021, Badan Pengelola Keuangan Haji memperoleh saham hibah PT. BMI Tbk sebanyak 7.903.112.181 lembar senilai Rp236.935.303.186,00 sebagai berikut:

Tabel 20 Rincian Hibah Saham

No.	Nomor dan Tanggal Akta Hibah	Pemberi Hibah	Type Saham Hibah	Jumlah Saham Yang Dihibahkan (lembar)
1.	Nomor 38, 21 Juni 2021	Bank Boubyan	Saham B	2.245.694.513
2.	Nomor 39, 21 Juni 2021	National Bank Of Kuwait	Saham B	862.755.656
3.	Nomor 22, 15 November 2021	Atwill Holdings Limited	Saham B	1.828.090.034
4.	Nomor 23, 15 November 2021	BMF Holdings Limited	Saham B	289.985.977
5.	Nomor 24, 15 November 2021	IDF Investment	Saham B	355.461.941
6.	Nomor 27, 16 November 2021	Islamic Development Bank	Saham A Saham B	132.458.095 2.188.665.965

	Jumlah Lembar Hibah Saham			**7.903.112.181**
	Nilai hibah saham per lembar			Rp29,98
	Total Nilai Hibah Saham			**Rp236.935.303.186,00**

Nilai penerimaan saham per lembar sebesar Rp29,98 berdasarkan hasil valuasi Kantor Jasa Penilai Publik Suwendho Rinaldy dan Rekan dengan tanggal penilaian per 30 Juni 2021. Atas penerimaan hibah ini, kepemilikan saham BPKH pada PT. BMI Tbk meningkat dari sebelumnya 105.613.830 lembar atau 1,03 % menjadi 8.008.726.011 lembar atau 78,45%.

2. Hak Memesan Efek Terlebih Dahulu (HMETD) PT. Bank Muamalat Indonesia (BMI)Tbk

Pada tanggal 17 November 2021, PT. BMI Tbk mengumumkan penambahan modal dengan memberikan hak memesan efek terlebih dahulu VI ("PMHMETD VI") Tahun 2021 kepada para pemegang saham perseroan melalui penerbitan hak memesan efek terlebih dahulu ("HMETD") dengan indikasi jadwal sebagai berikut:

Tabel 21 Indikasi Jadwal HMETD

Tanggal Terakhir Pencatatan (Recording Date) untuk memperoleh HMETD	22 Desember 2021
Tanggal Distribusi Sertifikat Bukti HMETD	23 Desember 2021
Periode Perdagangan HMETD	24 – 31 Desember 2021
Periode Pendaftaran, Pembayaran dan Pelaksanaan HMETD	24 – 31 Desember 2021
Periode Penyerahan Saham Hasil Pelaksanaan HMETD	4 – 6 Januari 2022
Tanggal Terakhir Pembayaran Pemesanan Saham Tambahan	6 Januari 2022
Tanggal Pembeli Siaga Melaksanakan HMETD	10 Januari 2022
Tanggal Penjatahan untuk Pemesanan Saham Tambahan	7 Januari 2022
Tanggal Terakhir Pembayaran dari Pembeli Siaga	10 Januari 2022
Tanggal Pengembalian Kelebihan Uang Pemesanan Saham Tambahan	12 Januari 2022

BPKH melaksanakan HMETD dengan menyetorkan dana sebesar Rp1 Triliun pada tanggal 30 Desember 2021. Atas transaksi ini belum dicatat sebagai investasi saham pada Laporan Keuangan BPKH Tahun 2021 dikarenakan proses PMHMETD masih dalam proses. Penyetoran dana tersebut disajikan sebagai aset yang dibatasi penggunaannya, dan direklasifikasi menjadi investasi saham pada PT. BMI Tbk pada bulan Januari 2022 setelah proses PMHETD selesai.

3. Pemegang Saham Pengendali Pada PT. Bank Muamalat Indonesia (BMI) Tbk

Berdasarkan data Biro Administrasi Efek, kepemilikan saham BPKH pada PT. BMI Tbk per 31 Desember 2021 sebesar 78,45%. Namun atas kepemilikan mayoritas tersebut tidak disajikan Laporan Keuangan Konsolidasian dikarenakan belum dipenuhinya kriteria pengendalian berdasarkan PSAK 65 tentang Laporan Keuangan Konsolidasian. Menurut PSAK 65 Investor mengendalikan investee jika dan hanya jika investor memiliki seluruh hal berikut ini:

a. kekuasaan atas investee;
b. eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan investee; dan
c. kemampuan untuk menggunakan kekuasaannya atas investee untuk mempengaruhi.

ketiga syarat di atas belum terpenuhi oleh BPKH di tahun 2021.

Kemudian penilaian dan persetujuan Otoritas Jasa Keuangan yang menyatakan BPKH memenuhi persyaratan dan disetujui sebagai pemegang saham pengendali PT. BMI Tbk diperoleh pada bulan Februari 2022. Hal ini berdasarkan Keputusan Anggota Dewan Komisioner OJK Nomor KEP-21/D.03/2022 tentang Hasil Penilaian Kemampuan dan Kepatutan BPKH selaku Calon Pemegang Saham Pengendali PT. BMI Tbk tanggal 4 Februari 2022.

4. Sukuk Subordinasi pada PT BMI Tbk

Pada tanggal 14 Maret 2022, BPKH telah merealisasikan investasi Sukuk Subordinasi PT BMI Tbk sebesar Rp2.000.000.000.000,00 berdasarkan Surat Kepala BPKH nomor B.149/BP/A4/03/2022 tanggal 14 Maret 2022 kepada Direktur Utama PT BMI Tbk perihal instruksi pemindahbukuan dalam rangka Penerbitan Sukuk Subordinasi Mudharabah TP BMI Tbk.

5. Integrasi Laporan Pertanggungjawaban Operasional Haji pada Laporan Keuangan BPKH

Merujuk kepada Perjanjian Kerja Sama, BPKH dan Kementerian Agama telah mengupayakan integrasi Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji (LKOPIH) melalui penandatanganan Nota Kesepahaman dan Perjanjian Kerja Sama:

a. Nota Kesepahaman Nomor 08/MOU-BPKH/III/2020 dan Nomor 4 Tahun 2020 tanggal 4 Maret 2020 tentang Koordinasi Pelaksanaan Tugas dan Fungsi BPKH dan Kementerian Agama;

b. Perjanjian Kerja Sama Nomor 26/PKS/BPKH/XII/2020 tanggal 30 Desember 2020 tentang Integrasi Pelaporan Pengeluaran Penyelenggaraan Ibadah Haji pada BPKH dan Kementerian Agama;

c. Addendum Perjanjian Kerja Sama Nomor 06/ADD.PKS-BPKH/III/2022 tanggal 2 Maret 2022 Desember 2020 tentang Integrasi Pelaporan Pengeluaran Penyelenggaraan Ibadah Haji pada BPKH dan Kementerian Agama

Sesuai dengan Addendum Perjanjian Kerja Sama di atas, terdapat dana bank garansi pada rekening KUH Jeddah sebesar SAR15.708.000,00 ekuivalen Rp59.737.524.000,00 sesuai dengan LKOPIH Tahun 2021 yang diterima oleh BPKH.

6. Hibah Aset Ke Kementerian Agama RI

Pada tahun 2021 dilakukan hibah tanah, aset tetap dan aset tidak berwujud dari BPKH kepada Kementerian Agama sebagai berikut:

Tabel 22 Hibah Aset BMH

No.	Nomor dan Tanggal Akta Hibah	Penerima Hibah	Jenis Aset	Nilai Hibah (Rp)
1.	Nomor 01, 29 Juni 2021	Kementerian Agama	Tanah	45.347.832.500,00
2.	Nomor 02, 23 Desember 2021	Kementerian Agama	Aset Tetap Aset Tidak Berwujud	19.228.925.082,00 379.944.702,00
	Total Nilai Hibah Aset			**64.956.702.284,00**

Pemberian hibah ini dilakukan untuk mendukung penyelenggaraan ibadah haji yang dilaksanakan oleh Kementerian Agama. Kemudian dari mulai perolehan sampai dengan saat dihibahkan, semua aset teresebut dikuasai dan dimanfaatkan oleh Kementerian Agama dalam rangka kegiatan penyelenggaraan ibadah haji.

7. Pengembalian Pajak Yang Seharusnya Tidak Terutang

Berdasarkan 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, atas penghasilan pengembangan keuangan haji yang telah dikenai pemotongan dan/atau pemungutan PPh yang bersifat final sejak tanggal diundangkannya Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja, BPKH dapat mengajukan permohonan pengembalian pajak yang seharusnya tidak terutang. Periode permohonan pengembalian mulai bulan November 2020 sampai dengan bulan Maret 2021 pada saat diterimanya Surat Keterangan Tidak Dilakukan Pemotongan dan/atau pemungutan PPh.

Saat ini proses persiapan permohonan masih dilakukan dengan dibagi menjadi dua tahap. Tahap pertama untuk periode November 2020 sampai dengan Desember 2020 dengan estimasi nilai pengembalian pajak sebesar Rp182.836.477.143,00 telah diajukan kepada Direktorat Jenderal Pajak pada tanggal 13 April 2022. Sedangkan tahap kedua untuk periode Januari 2021 sampai dengan Maret 2021 dengan estimasi nilai pengembalian pajak sebesar Rp200.315.775.725,00 saat ini sedang dilakukan pemenuhan kelengkapan bukti potong pajak dari lawan transaksi BPKH untuk selanjutnya diajukan permohonan pengembalian kepada Direktorat Jenderal Pajak Kementerian Keuangan.

8. Penerimaan Piutang Pelimpahan PKOH Kemenag

   Terdapat pembayaran Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) sebesar Rp468.869.864,77 tanggal 14 Maret 2022, pembayaran atas penerimaan tahun 2020 sebesar Rp465.000,00 dan Rp47.048.472,00.

9. Berdasarkan Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji Kementerian Agama, terdapat akun yang belum diintegrasikan dalam Laporan Keuangan BPKH Tahun 2021 dengan rincian sebagai berikut:

No	Uraian	Nilai	
1	Dana Bank Garansi yang ada rekening KUH Jeddah	SAR	15.708.000
2	Piutang konsumsi pada perusahaan catering Ruwal Al Zed dan Burhan Al Huda tahun 2018 sebesar SAR1.152.530,41	Rp	4.380.723.750
3	Piutang KUH atas pinjaman dana operasional perkantoran KUH dan wisma	SAR	800.000.000
4	Persediaan Gelang identitas jemaah	Rp	2.956.096.000
5	Persediaan buku manasik pada Kanwil Jawa Tengah	Rp	11.820.792
6	Utang gelang identitas jemaah haji	Rp	739.024.000
7	Utang Pajak	Rp	3.308.909
8	Utang Lain-lain	Rp	37.551.597
9	Pendapatan Jasa Giro (setelah dikurangi pajak dan biaya administrasi)	Rp	18.839.585

   Selain itu masih terdapat dana yang harus disetor ke BPKH sebesar Rp1.994.152.111,63, USD71,60 dan SAR1.634.340,66.

10. 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 2021, 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 Tahun 2021 adalah sebesar Rp9.901.352.099.736,00 atau 107,01% dari target sebesar Rp9.253.000.000.000,00. Uraian target dan realisasi nilai manfaat berdasarkan jenis instrumen adalah sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Nilai Manfaat - Penempatan	1.579.000.000.000,00	1.866.658.387.991,00	118,22%
Nilai Manfaat - Investasi	7.674.000.000.000,00	7.535.157.461.745,00	98,19%
Pendapatan Lain-lain	0,00	499.536.250.000,00	-
Jumlah	**9.253.000.000.000,00**	**9.901.352.099.736,00**	**107,01%**

Terdapat perbedaan perolehan nilai manfaat menurut laporan realisasi anggaran dan laporan operasional sebesar Rp600.035.452.530,00 dengan penjelasan sebagai berikut:

Penyesuaian perbedaan basis pengakuan atas Nilai Manfaat Penempatan	
1. *Accrued* nilai manfaat per 31 Des 2021	(29.523.760.258,00)
2. *Accrued* nilai manfaat per 31 Des 2020	37.768.953.158,00
Jumlah penyesuaian atas Nilai Manfaat Penempatan	**8.245.192.900,00**
Penyesuaian perbedaan basis pengakuan atas Nilai Manfaat Investasi	
1. *Accrued* nilai manfaat per 31 Des 2021	(1.603.146.547.610,00)
2. *Accrued* nilai manfaat per 31 Des 2020	679.323.425.992,00
3. *Accrued settlement* sukuk	994.886.989.338,00
4. Amortisasi diskonto/premium	72.430.810.231,00
5. Capital Gain	(751.174.675.380,00)
Jumlah penyesuaian atas Nilai Manfaat Investasi	**(607.679.997.429,00)**
Penyesuaian perbedaan basis pengakuan atas Nilai Manfaat PYD	
1. *Accrued* nilai manfaat per 31 Des 2021	(2.037.479.452,00)
2. *Accrued* nilai manfaat per 31 Des 2020	1.455.049.050,00
Jumlah penyesuaian atas Nilai Manfaat PYD	**(582.430.402,00)**
Penyesuaian pendapatan lainnya dari pemulihan cadangan piutang	(18.217.599,00)
Jumlah penyesuaian nilai manfaat penempatan dan investasi	**(600.035.452.530,00)**

2) Belanja PIH

Belanja Perjalanan Ibadah Haji sampai dengan 31 Desember 2021 sebesar Rp0,00 atau 0,00% dari anggaran sebesar Rp15.449.783.000.000,00.

Uraian target dan realisasi Belanja PIH tahun 2021 sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja PIH - Bipih	7.696.591.000.000,00	0,00	0,00%

Belanja PIH - Subsidi BPIH	7.753.192.000.000,00	0,00	0,00%
Jumlah	**15.449.783.000.000,00**	**0,00**	**0,00%**

Pemerintah Indonesia telah memutuskan untuk membatalkan kegiatan ibadah haji sebagai reaksi atas wabah pandemi virus Covid-19 yang belum berakhir sehingga tidak ada belanja perjalanan ibadah haji.

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 2021 sebesar Rp180.389.568.505,00 atau 92,98% dari anggaran sebesar Rp194.000.000.000,00. Uraian target dan realisasi belanja program kemaslahatan adalah sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja Program Kemaslahatan	194.000.000.000,00	180.389.568.505,00	92,98%
Jumlah	**194.000.000.000,00**	**180.389.568.505,00**	**92,98%**

Rincian program kemaslahatan terdiri dari

Program	Nilai
1. Pelayanan Ibadah haji	12.434.068.228,00
2. Pendidikan dan Dakwah	55.529.827.739,00
3. Sarana Prasarana Ibadah	19.554.479.055,00
4. Kesehatan	21.868.828.150,00
5. Sosial Keagamaan	63.228.303.785,00
6. Ekonomi Umat	7.774.061.548,00
Jumlah	**180.389.568.505,00**

Terdapat perbedaan belanja program kemaslahatan menurut laporan realisasi anggaran dan laporan operasional sebesar Rp9.056.724.397,00 merupakan nilai Daftar Kewajiban Kemaslahatan tahun 2021.

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 2021 sebesar Rp210.575.724.147,00 atau 58,89% dari anggaran sebesar Rp357.600.000.000,00.

Rincian realisasi belanja operasional adalah sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja Pegawai	154.322.567.433,00	117.029.885.907,00	75,83%
Belanja Operasional Kantor	203.277.432.567,00	93.545.838.240,00	46,02%
Jumlah	**357.600.000.000,00**	**210.575.724.147,00**	**58,89%**

Terdapat perbedaan belanja operasional menurut laporan realisasi anggaran dan laporan operasional sebesar Rp23.429.543.830,00 dengan penjelasan sebagai berikut:

Tabel 23 Uraian Penjelasan Selisih Belanja Operasional LO dan LRA

No	Penjelasan Perbedaan	Nilai
1	Belanja Aset Tetap	(2.013.072.108,00)
2	Belanja ATB	(19.340.351.414,00)
3	Beban Penyusutan Aset Tetap	10.426.219.837,00
4	Beban Amortisasi ATB	2.297.196.773,00
5	DK OPERASIONAL 2021	13.660.337.068,00
6	Beban Penyisihan Piutang	43.817.538,00
7	Beban Biaya Admin Giro & Zakat	1.861.409,00
8	Saldo Persediaan 2021	(338.102.353,00)
9	Pemakaian saldo persediaan 2020	335.705.421,00
10	Beban pemakaian atas beban dimuka :	
	Asuransi	6.343.719.750,00
	Sewa kantor	14.297.438.766,00
	Sewa reklame	37.093.750,00
	Sewa ruang parkir	344.960.000,00
	Sewa kendaraan	1.504.145.144,00
	Sewa laptop	131.670.000,00
	Beban sewa kantor dimuka 2021	(10.685.490.371,00)
11	Pembayaran BPJS (di LO bukan sebagai beban)	(5.855.520.152,00)
12	Pengurang beban HKL perawatan kesehatan (saldo admedika per 31-12-2021)	(1.120.805.871,00)
13	Penambahan beban insentif 2021 yg dibayarkan 2022	6.626.110.045,00
14	Penambahan beban HKL perawatan kesehatan 2021 yg dibayarkan 2022	265.058.693,00
15	Potongan belanja pegawai:	
	Potongan BPJS	5.769.329.632,00
	Potongan Pengembalian BPJS	134.493.352,00
	Potongan Pengembalian Tunjangan Pendidikan	470.008.404,00
16	Lainnya	93.720.517,00
	Jumlah	**23.429.543.830,00**

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Annual Report

BPKH
Badan Pengelola Keuangan Haji

https://bpkh.go.id/

Menara Bidakara 1, lantai 5
Jalan Gatot Subroto, Kav. 71-73
Pancoran, Jakarta Selatan 12870, Indonesia.

(021) 83793001 +62 821 9090 6002 021 83793019

info@bpkh.go.id