Appendix 1: The Interview Questions (Pilot)

a. Personal Experience Questions

1. Tell me what you do in your organization.
2. What is the most important involvement you had undertaken or presently working on in the organisation?

b. Knowledge: Waqf and Social-based (Services in Healthcare)

3. What are the main challenges for the organization and what is your biggest concern?
4. As a waqf-based hospital, how do you achieve a sustainable development goal?
5. Aside from funding, what are the areas waqf institutions can play an active role?

c. Hospital: Management and Administration

There are other social-based hospitals besides waqf such as non-profit and social enterprises.

6. How is waqf-based hospitals different from these social-based ones?
7. There are many models of waqf hospitals, such as those where they provide free healthcare for all (used to be Tung Shin Hospital), the 2nd model, discounted for the general charging normal rates for regular patients and free for the poor and underprivileged (Assunta Hospital). If given a chance for you to be involved in a waqf-based hospital, how do you think it should be managed and operated so as to achieve sustainability but yet providing quality healthcare services for the public?
8. There are a number of private waqf-based hospitals in Malaysia. What do you think of an idea of creating a partnership between waqf institutions and a government public hospital?
9. If so, what can these partners do differently to assist in realising in the success of this type of partnership hospital? If not, why?
10. What do think are the crucial factors that make a waqf-based healthcare successful and achieve its goals?

SERIAL NO: | 0 | 4 |

Appendix 2: Q&A Respondent 4

Title of Thesis:
DEVELOPING A CORPORATE *WAQF* MODEL
FOR A MALAYSIAN PUBLIC HOSPITAL THROUGH HISTORICAL AND CONTEMPORARY COMPARATIVE PRACTISES

Research Objectives

5. To scrutinize the operations and managements of social-based hospitals as compared to *waqf*-based hospitals in this era.
6. To propose the final criteria of a structure for a corporate *waqf*-based hospital in collaboration with a public hospital in Malaysia.

PART A: DEMOGRAPHICS

1. Name	**XXXXXXXXXX**
2. Designation	VP, Head, Dakwah, Wakaf & Zakat Dept
3. Number of years in service.	20 years

PART B: THE INTERVIEW QUESTIONS

b. Personal Experience Questions

1. How is your job related to *waqf* and what is the job specifications?
   Overall, my job is to oversee wakaf operations in the Bank and its collaboration with Majlis Agama Islam Negeri, including other activities such as marketing, project management, strategic planning, digital initiatives, etc.

2. From my previous, my study showed that Wakaf Selangor and Bank Muamalat had entered into a joint venture in managing waqf funds, therefore what is the most important involvement you had undertaken or presently working on?
   At Bank Muamalat level, we have collaborated with 4 states in managing wakaf fund under the branding of Wakaf Muamalat. At larger scale, we and 5 other Islamic banks joined the wakaf initiative known as MyWakaf. This is under the Association of Islamic Banks in Malaysia (AIBIM).

c. Knowledge: *Waqf* and Social-based (Services in Healthcare)

Waqf has played an important role in Islamic history by providing for its public services such as education, healthcare and many more.

3. What are the achievements and contributions of Wakaf Selangor Muamalat in undertaking waqf activities?
   Wakaf Selangor Muamalat has collected more than RM25 million since its operation in 2012 and has approved more than 70 projects nationwide costing more than RM15 million.

4. What are the challenges and what is your biggest concern?
   Among the challenges is to the receipt issuance, maintaining public trust to Wakaf Muamalat, and to gain more collection by utilizing various channels. Our biggest concern is the collection since there are many players coming in the industry and restriction of marketing activities post Covid-19.

5. In the past *waqf* institutions have contributed substantially, mainly as a source of funding in public services such as in education and of lately, healthcare organizations.
   How active is the roles of Wakaf Selangor Muamalat in the public services?
   Wakaf Selangor Muamalat is continuously contributing to the public be it in education and health sectors. During the Movement Control Order, Wakaf Selangor Muamalat has approved RM360,200 to 14 government hospitals nationwide in the effort to break the Covid-19 chain.

6. From my previous research, Wakaf Selangor Muamalat had provided *waqf* funding in the healthcare industry. What percentage of the funds is allocated to this sector?
   40% percent of the fund is allocated for health projects.

7. From your experiences, is there any other areas that *waqf* can contribute besides funding? If so, how?
   Developing digital apps/software/patent, etc. On the side note, the contribution depends on type of the mawquf 'alaih either it is a tangible or intangible asset, what we can do with the asset. Or depends on the project itself either for business or charity/social purpose.

8. Social-based healthcare institutions complements the private and public hospitals in Malaysia. Their aims are to provide for the poor and underprivileged. Examples of these free healthcare comprises of non-profit (Lam Wah Ee Hospital), social enterprises (Assunta Hospital) and *waqf*-based healthcare (Wakaf An-Nur Klinik).
   What can *waqf*-based healthcare offer differently (in terms of adding value and services) compared to the other social-based healthcare?
   Wakaf can create/generate wealth in healthcare projects/facilities by providing venue to the entrepreneurs. *This can help to uplift the entrepreneurs/SMEs/community. It also can create job for the community (wet market)

9. How can *waqf* provide funding sustainability in the *waqf*-based healthcare?
   Portion of the profit can be allocated for maintenance/OPEX/CAPEX.

d. Hospital: New Management and Administration

10. There are a number of private *waqf*-based hospitals in Malaysia presently.
    Is there a potential for a public-private partnership in healthcare services in Malaysia such as in a collaboration between public hospital and *waqf* institutions?
    Yes, there is a potential partnership in the venture, subject to the governance and regulations from both parties. Public hospital provides the venue and the cost can be sharing or borne by wakaf institution. This will create win-win situation in maintaining the asset/project.

11. What can these partners do differently to assist in realising in the success of this type of partnership hospital?
    To bear the risk and jointly promoting the project for noble cause. As wakaf relief the burden of the government in this initiative, the government provide tax rebate to wakaf institution and individuals to encourage donations.
    Thank you.

Appendix 3: The Final Interview with Respondents

1. Interview with Respondent 1

A: Researcher 1
B: Researcher 2
R1: Respondent 1

Respondent No	**1**
Date	**15/01/2020**
Time	**10am-11am**

R1: So, I would think you can just give me a background first from the problem that you researching what you want to achieve at least, is it okay?
A: Okay, sure. First, I want to say thank you for allowing me to come to interview you. My thesis is about developing a corporate waqf model or a Malaysian public hospital through historical and contemporary comparative practices. So, I'm trying to find out the elements of what makes a waqf organization works like a waqf hospital especially in the public services. So, that's what I'm trying to achieve here. Is that anything else that I should tell you?
R1: Ya, because here be, for example, the problem I mean that if you look in because the title something like public and then, has been corporate waqf effort like Waqf An-Nur and the building hospitals, small clinics. So, what is that?
A: That is different.
R1: Exactly.
A: This is the combination a partnership between waqf and the public government hospital.
R1: Owhh, excellent. Okay.
A: So, it's different.
R1: It's different. Okay!
A: That's what I'm trying to achieve, I'm trying to find out more what we can do.
R: Okay, excellent. Now, the prospective is clear.
A: Was it not clear when I first explained?
R1: No, because it is says here seen but there may be the understanding of what do you mean using a partnership is qualified is this. Okay, thank you very much.
A: (Q1 & Q2) So, maybe I can ask your background first like how many years you have being in service?
R1: I have been in this university for 25 years. 5 years in administration because I was handling recruitment services board of the governor of universities, writing report or director and writing also report for our former president, Anwar Ibrahim. And then, 1999 I move to academics until today. So, I am board of administrator and I have some academician.
A: I have read the abstract of your paper 'Relationship Between Intention and Actual Support Towards the Construction of Modern Waqf-Based Hospital in Uganda'. The

paper mentions the motivating factors of ‘attitude, moral duties, and religious duties’, why is it important in cultivating support for waqf-based hospitals?
R1: Motivating intentions, many determinants/factors in Uganda and Malaysia, many differences. Firstly, in Malaysia, waqf has traditionally been here long. Secondly, Muslim population is dominant. Thirdly, level of awareness of what waqf is, is very good in Malaysia. Besides the awareness, Malaysia is in the forefront compared to few Muslim countries in promoting waqf. Only limitations in Malaysia are maybe in the attitude and the income, how much people are ready to give. These are called the perceived behavioural control that means what is it that prevents people from giving waqf. Is it because they do not trust the governance of the other side, is it because of what? These all have impact are motivation for people to participate in waqf.
In the case of Uganda many limitations. It’s level awareness is very low, secondly, Muslim population is still not as many. Thirdly, the impeding factor, is the governance is bad, as the level of corruption is very high. Even if you have a very beautiful model you bring it to the people, things cannot move. Like here, you have the complaint on Majlis Agama. But there, it is even worse, all this things are privatised within few religious people, with bureaucracy. So if I were asked to contribute towards these kind of projects and looking at the mess, it would be a no go. So conceptualizing is very important in terms of motivation.
A: Form your article, what is your thought process ensuring sustainability in providing funding in the waqf-based hospital you mentioned?
R1: Sustainability in the context of the hospital itself. Waqf does not have boundaries. It does not segregate between rich and poor, Muslim or non-Muslim. It is for all. So if u look at the healthcare in Uganda is very appalling. Appalling in a situation that, the operating cost, then the affordability and a lot of things, they are not sustainable. Even in the hospital is in a mess. Looking at the beds, workers side of being unpaid, human resource. With this depleting situation, if you have a sustainable kind of funds, then the hospital will keep on running and because waqf is perpetual so long there are donors, and once you come up with the assets, basically no funding. With proper sustainable funds the hospital will be kept running and waqf is perpetual, so long as there is donors, once you have the assets and with nature of the assets is sustainable, the giving is inculcate. This kind of institution will ensure sustainable. We have to put a caveat that with this kind of sustainability what we have to do on the other side, and some are suggesting upon how it can be operated. It could charge patients with minimal costs.
Suggesting certain operating costs. Because the hospital is appalling, people are going to private hospitals (money making machine). In a country where 60% are poor, the hospitals only cater the 30%, the rest of 70% have nowhere to go which is an issue. Have to create a model that will cater for the welfare of these 70% as well.
A: (Q3) Aside from research, are you personally directly involved in any waqf initiatives or activities?
R1: So many. Restructure the education endowment in UIA. As an administrator, I happen to be the one who drafted the conceptualisation of waqf paper. Another contribution is related to the UNDP (United Nations Development Programme), the output of our research will be an input for the 12th Malaysian Plan relating to Islamic Social Finance. The 3rd project which is almost at the implementation stage and the 4th one with a PhD student which has something to do with financing agriculture of the gloves industry in Zanzibar, Tanzania which is a socialist country where the prices are controlled by the government (published in Scopus). Which is a waqf and Muzara`ah model, financing could help with the welfare of the Muslims.

B: You are more involved with the model creation stage rather than the implementation stage? Not personally involved with negotiations of waqf funds?
R1: Yes, but I am also involved in round table discussions, if they need an input, I do the consultancy part.
B: (Q4) How can waqf play an active role in the public services?
R1: Depends on the sector itself, the role of waqf has changed according to the needs of the history. Used to be for water, education and healthcare. During the Ottoman period, the role expended a little bit due to the number of the needs of the poor, they created a welfare structure for humans and animals (birds, cats) and also in the north African countries, social issues like marriage, hence waqf for jewellery. The government used to administer the needs, after colonisation happen, most of the waqf managed by public were totally confiscated and became governed by private entities, a fundamental point. Now, in many Muslim countries, waqf are run as institutions. The governance or laws are made by the public sector, however the dominant role of overseeing waqf by the government is not fulfilled. If you see IDB (Islamic Development bank), if you go to their website, they run waqf at a national level, water sanitation is provided, structure is there. The need of waqf has moved from looking at a small-scale sector, they are now looking at a bigger scale sector. People are talking about bigger things or needs like public healthcare/ public sector level. When I was in Indonesia in November, they had ISEF, International Shari'ah Economics Festival, one of the sessions. They talked about the role of waqf in the fiscal policy in the government that is, waqf sukuk. Waqf is no longer at a smaller scale, now at public level or international level like the IDB and UNDP, mobilizing zakat for refugee due to the needs. Now we have waqf banks. The need of the public sector is determined by the needs of the time, now at healthcare and financing development projects. Hence, waqf is moving to the public sector/ state sector.
B: (Q5) With regards to governance in waqf institutions, how can it be materialize?
R1: Governance can be defined in the structure, the flow of the processes and the policy procedures within how the management operates. Structure, everything with regards to waqf must be according to the Majlis. Once there is this structure, the bureaucracy comes within the structure. The operational side needs to have transparency, disclosures. How do you do the accounting? Are there any internal and external controls within the system? In term of transparency, lots of Muslim organizations struggle with it. Even if the world is moving towards fintech (financial technology) which promotes transparency. But if the ummah is not careful with the implementation of this block chain technology, we will be left behind. There are a few block chain models for Morocco on collection and distribution of zakat, but there are data issues. In getting the information, we are stuck as the model requires free flow of data, Morocco does not have it. Hence, the governance/ structure is changing, not traditional as the dynamics is too much. Zakat and waqf has the problem of governance. I can classify governance into 3 or 4 classifications:
Governance which is individually managed; mostly in Muslim minority countries where you do not have macro institution, where individuals are managing waqf assets where they are not trained and do not have expertise.
Institutional governance; where you have private institutions where some are called corporate waqf such as Waqf an-Nur and J-corp. Most are actually private.
Semi government; in the form of ministries or Majlis Agama etc.
Government found in Saudi and Sudan, there are shortcomings to such the issue of compliance and enforcement of the rules.

A: So waqf needs funding and governance?
R1: It also needs human resource and the issue of technology, and without technology, we cannot move. Another important thing is the issue of internationalization to advance Islam. For example, UNDP and Zakat where they accepted the rules of Islam in terms of asnaf and the measures of Zakat. We can also use crowdfunding to do waqf to internationalize waqf, we have foreign donors. In a nutshell, we have issues of funding, governance, human resource (which is appalling, so many people but lack innovations and vision and backdated ideology). For example, those who bring waqf money will be given commissions as they are soliciting waqf money, we should pay them for the effort but separate from the fund and should be known to the donor that a certain amount will be given for the effort (equivalent with paying imams argument). People do not think this way sometimes hence the human resource issue. The modelling is lacking in the area of waqf. Finally, is the legal and shariah issues. The legal issues are abundant for example in Singapore, their house lease is for 99 years whilst waqf should be perpetual especially in non-Muslim countries. Shariah issues due to conservativity, not proactive.
Knowledge: Waqf and Social-based (Services in Healthcare)
A: (Q6) There are other social-based hospitals besides waqf such as non-profit and social enterprises. How are waqf-based hospitals different from these social-based ones?
R1: It has a lot of similarities; hence we use the word, waqf-like. The difference is on the religious aspect, but all the other aspects of the model is the same. The mission is different, the shariah gives the definition of the mission. Other organizations have worldly intentions, waqf is in regards to hereafter and as an ibadah (worship), others are moral. The sources and investments are subject to halal and *haram* concept. The religious side is the fundamental point. For organizations, there are micro and macro vision that Islam gives flexibilities upon. For example, we had a training program on waqf and zakat in south Africa, there was a participant involved in a project where out of 8 asnaf recipients, they only focus on one, students because they realize that there was no Muslims in the government hence when they want to build a mosque it could be approved or disapproved. So, they put 15 years of mission, no money for fakir but just to educate people so they can put 25% Muslims in the government, now they conquer 45%. They have a different mission and vision but religious, hence micro side, Islam leans on maslahah (public interesta)on these flexibilities.
Hospital: Management and Administration
A: (Q7) Waqf has played an important role in the past especially in the 8th to 14th CE. Waqf has been referred to as ‘a vehicle of Islamic finance’ especially in the public services of healthcare. With public healthcare easily available presently, can waqf still play a role in the healthcare services? If yes, how? If no, why?
R1: Yes, the Malaysian government budget, there is a big gap with what the government can do. Look at the queue at the hospitals and the facilities provided. No doubt, compared to other Muslim countries using the Maqasid index, Malaysia fairs good comparatively, in fact based on WHO statistics, doctor-patient ratio should be 1: 1500, but Malaysia’s is 1:1200. But, according to Malaysia standard, the government hospital still needs improvement. Compared to Turkey, in terms of cost, it is almost getting free medical service in government, private charges a bit. But now with refugees there is a bit pressure on the government. In the case of Malaysia, with waqf getting on more funding, that means you have opportunities for more facilities and the doctors waiting for placement would have an opportunity to work. We can also convert other government hospital to tourism medicine, there is a lot more room for expansion.

A: (Q8) There are many models of waqf hospitals, such as those where they provide free healthcare for all (used to be Tung Shin Hospital), the 2nd model, discounted for the general charging normal rates for regular patients and free for the poor and underprivileged (Assunta Hospital). If given a chance for you to be involved in a waqf-based hospital, how do you think it should be managed and operated so as to achieve sustainability but yet providing quality healthcare services for the public?
R1: Provision of waqf will depend on the nature of people. When I was in South Africa, there was this guy from UK, he said, Zakat provides strict asnaf. In the UK we have mostly non-Muslim poor neighbours, if we build for the poor a playground, we cannot tell the non-Muslims it is only for Muslims. So, what should we do? Talk to the community to subsidize so Muslim and non-Muslims alike can play in the playground but do it in a crafty way. But Islam does not allow to create disharmony. Now, all these structures are viable models which are doable, waqf is not supposed to be for the poor, it is also for the rich. Price discrimination should be implemented, all are entitled at different prices. For sustainability, differentiate by the quality of the facilities, provide still same medicine but privacy may be differentiated. The market would be in the extra facilities that is provided in the hospital without jeopardizing the needs of the poor. The image-building of waqf is important, used to be the humble kampung (village) image in the old times. Abdul Rahman bin Rauf is super rich but religious, but today if you are very rich, people are materialistic and jahil (ignorant). We compromise image with religiosity. My take is that a hospital with a good waqf and facility, with price discrimination will open the segments to all classes of society.
A: To summarise that, waqf can provide the facilities to hospital, we can give the same service if we charge the rich and give discounts or make it free to some people, the service will remain the same but they can enjoy better facilities through the waqf models.
(Q9) There are a number of private waqf-based hospitals in Malaysia. What do you think of an idea of creating a partnership between waqf institutions and a government public hospital?
R1: It is doable, this partnership is the way forward. It should be the model. Moving towards public sector, we need huge funds. There is no harm for governments to contribute land and the private sectors coming in to contribute to. There are two ways to do it. 1) start as an investment and convert to waqf later and 2) start as waqf and go for investments later, both are okay.
A: (Q10) What other questions should I ask about waqf-based hospitals to achieve my objectives?
R1: What is the purpose of the partnership, is it solicit fund, management? Unless we go deeper into this partnership, it should be specific, the details are important. In term of governance issue that is, decentralization, I see the governance structure is in such a way, do they have partnering to help in funding? What are the benefits and why? Do not talk about what you are trying to research. Will they go for PPP if they have the opportunity? Will the intention and tendency be there?

Thank you.

2. Interview with Respondent 2

Respondent No	2
Date	17/08/2020
Time	10am-11am

A: Researcher 1
B: Researcher 2
R1: Respondent 1

A: First, I want to say thank you for being allowed me to interview you. So, I'm going to had this recorded lah kan. The title for my thesis ni is "Developing Corporate Waqf Model for a Malaysian Public Hospital through Historical and Comparative Practices". So, my research objective ni is to compare criteria between past and contemporary of waqf based hospital lepastu and identify diorang punya elements, to find out the operation and managements of social based hospital, and then to finally to propose a final criterion of corporate waqf based hospital in collaboration with public hospital in Malaysia. So, first and foremost, is that clear my objective ni? I want to do a waqf punya corporate based with a public hospital because right now, we have a lot of macam Kaseh and waqf An-Nur.
R2: Kita pun ada buat lah. Operation macam tu.
A: Haa, that one is with private hospital lah.
R2: Ada dengan government?
A: What with the government also?
R2: MAWIP buat dengan kita.
B: MAWIP, which hospital?
R2: MAWIP dia ada buat kita punya Anjung Kaseh dekat HKL. Lepastu dia ada buat kita punya pusat eye-Operation.
A: Is that in combination with who?
R2: With ministry health lah
A: No, I mean with you buat partner dengan siapa tu? Just on your own?
R2: JAIS dengan kita. MAWIP dengan JAIS dengan kita.
A: Using waqf punya money or?
R2: Using waqf ataupun whatever money daripada JAIS lah.
B: Zakat rasanya.
R2: Zakat ke.
A: Usually kalau JAIS, I think using zakat lah. But this is waqf punya money. So, first I have to find out
R2: I rasa collabaration lebih kurang sama lah macam tu tak?
A: No. Kalau ada, tak jadi lah thesis ni. So, (Q1) first I have to ask you some personal question first. The number of years in service.
R2: Owh, in service since 1987.
B: 1987, berapa tahun dah.
A: Lama dah tu. Almost you're going to retire dah.
B: 33 years.
R2: Nak retire lah, lagi 2 tahun.
A: Alright. What does your job entail and what did you do macam on a daily basis?
R2: Actually, my responsibilities are doing planning help facilities requirement for all the whole country which also include hospitals, clinics and all other medical facilities.
A: So, every day you are?
R2: Every day actually, we are doing various thing, we involve in project planning giving medical input in medical planning in medical input for hospital design or clinic

design or any officiality punya design lah. Buat the other ministry health punya requirements so that in cooperated into the design of facilities lah.

A: What is your most effective initiative you have undertaken that have made a difference in this organization which mean ministry, personally?

R2: Okay, we have tried to, we have various issue in terms of a project development, kita tengok the design development punya process is very long. The process is very long because it involves a lot of interaction. Okay, so we have taken various initiative to reduce this process. Number 1, kita buat kita develop of whole standard of guideline so that everybody doing the same thing and people also know what our needs. Okay. And then, we tried to come out the standard plans, standard requirement macam standard design macam klinik tu, if you look to our clinic it all the same so kita dah design dah ready dah. So, kalau perlu that type of clinic dekat mana2 we just amik the design, we don't need to interact anytime. So, that is another initiative. The other initiative yang kita dah buat is we try to identify, try to quantify lah in terms of how you know whether the hospital required on certain areas because currently you there's no is very subjective, where to build hospital because they need it everywhere. So, we need to have system to identify that this area required hospital more than another hospital. We can prioritize lah. Now we are looking at a bid operation ratio. Hospital bid operation ratio. So, my knowing the bid operation ratio for each state and you know which state are lacking behind. What is the national bid population ratio and what are the state each state punya bid operation ratio? Then, we can see the certain state are lacking behind as compared to another state. So, that were we can give the emphasis in term of providing hospital bid. Macam tu lah. That's a guideline. At least, we have some quantitative measure to identify where are the gaps in terms of hospital bids. So, this are the various initiatives that we are taking, try to improve our health planning for country.

A: Okay. What would make the greatest different in helping government public hospital get better? Macam what can you meet to make the government public hospital better? What do you think extra unit to make it better?

R2: I think number 1, we need other than good facilities we need good people to involve. We need sufficient number quite in terms of quality and quantity of healthcare workers.

A: You mean main power.

R2: Number 2 is by the study that we have done so far, we still see some gaps in terms of facility requirement various part of countries. So, we need to build more facilities for this area tapi we are have difficulty getting the fund.

B: Funding problem.

R2: Funding is in issue. When the funding is an issue, we need to prioritize which is a more pressing need as compared to the others. So, that why we do priority. Priority also based on our studies which are they gap yang mana more criteria compared to the others tapi we also some other needs that we need to entertain political need all there other than.

A: The main power and financial. Okay. What is the initiative to be adopted to be develop and enhance your roll in the government healthcare?

R2: What is the initiative? I don't know.

A: Almost the same thing.

B: I think one of the initiatives is how can get funding to establish.

R2: Actually, we have tried various type of health facility funding. Currently what we have done in terms of funding kita ada try to do almost all the time kita punya is government funding.
B: That's priority lah?
R2: That is the usual thing that we get. On top of that, kita ada buat jugak based on public private initiative, public financial initiative (PFI) PPP or PFI. Public private partnership or initiative or whatever they called it where the private sector fully funded the project and then when the project is ready, they ran it to us and then we pay monthly or yearly back to them.
A: Actually, you already jumped my question number 11. So, that you do.
R2: We try, kita dah ada 2 projects. Sekarang one is already ready which is hospital women and children HKL.
A: Partnership with whom tu?
R2: That one partnership with private sector.
B: You must remember the partnership is different than your thought. Partnership is basically they develop the place than you rent in. That the partnership not social based partnership. It's not profitable partnership
A: They buy and then you pay. That kind of partnership lah? So, they have potential because you already have done it 2 already. Okay. So, I'll go again towards
R2: Other than that, kita pun ada buat renting, equipment listing.
B: But you must remember all that equipment being list and paid by the government.
R2: No, we paid monthly. We rent. They maintain everything so we just stay yearly or monthly punya fees lah.
B: The reason why you do that is basically to overcome the huge in front.
A: I heard of that. So, now I'm going to waqf now because I'm doing waqf. I have to tell, you know about social based waqf ni, social based healthcare ni yang dia ada non-profit, macam social enterprise like Assunta hospital hospital and also waqf based also comes under social based. So, we have waqf An-Nur, Kaseh Cyberjaya. So, this waqf based healthcare had started way back in Islamic history. So, how can waqf ni still be relevant in healthcare.
R2: Actually, can you explain to me you punya waqf punya concept ni.
A: Nanti I'm coming to that but then I have to ask you first macam
B: He doesn't know how to answer.
A: I'm going to do that but the I first I have to know how much you know about waqf based? Macam waqf ni in the healthcare services, in the present ni, what do you think diorang punya potential because I heard they think they are going last so what do you think about macam Kaseh Cyberjaya or An-Nur.
R2: I rasa ada potential to raise the area that is not well ventured into especially for government punya project tapi sebab dia ada revenue.
A: You can tell me how diorang punya benefit or challenges.
R2: Tu I tak tahu.
A: But what do you think they can, macam how can they survive?
B: Based on the question tu, how do you view waqf can play a role in the public health society? What do you think? Your thought processes.
R2: Maybe they can help to finance our project lah. Instead of using private sector to help financing. So, this another option they can.
B: Actually, that are MAWIP and JAIS are doing. Is that other way you can do?
A: Macam right now, they already present now how they can flourish lagi macam add more to helping you with the healthcare in Malaysia?

R2: So far dia takde involve macam health facilities.
A: Not macam for you but for us, public. How can dia macam?
B: At the moment thay not done that, they are financing je.
A: That I know but how can Kaseh punya waqf based hospital ni become more actively role to macam giving free healthcare.
B: Reduce healthcare.
A: What is your idea? What should they do more?
B: How can they do more?
A: Because you're already done the public hospital but your views on what can they do more for diorang punya? Except from funding you. Just for them.
R2: Pada I, they should kalau they got enough revenue they should pay more hospital or facilities took up to help the public, option lah. The option currently to public the hospital or going to private hospital which is very expensive. There's nothing in between is either you go to the expensive healthcare at private sector or you go to the very cheap public sector tapi you go to public health sector; the issue is waiting time is long. So, you need something in between that means you see our private, public health service is over burden with people that required healthcare. Okay. But we can't push them to private sector because it's very expensive, so dilemma is very huge, so somebody need to help to release this demand. So, maybe if you have private sector, you can collaborate with waqf or whatever that can develop facilities that is relatively cheaper than private sector, but you still can be sustainable then, I think it's an option for the public to go to that facilities to get treatment.
A: Maksud I macam if you are in waqf organization, if I put you in a waqf based hospital. What would first thing you do for them in term of sustainability, facilities. What can you do?
R2: I can try to maximize my revenue so that I can give more subsidies to my patient because I punya vision would be to give very affordable punya service to the public.
B: My though is this, you have your infrastructure throughout the country, you are lacking doctors. Would you agree if I ask you that you also lacking up to date machineries, equipment?
R: Yes.
B: So, what do you think rather than creating that their institution, what do you think capitalizing on the present government hospital, waqf play a role in getting quality up to date, instrument, machine used by public hospital so, people can get up to date machineries at additional cost. What your thought of that?
R2: That would be very good.
B: That's why waqf can play role? If they have sustainable, they can also subsidize getting health specialist and whatsoever there as another role.
R2: Tapi how can that be sustainable for waqf.
B: That different story. That is mechanic framework of waqf can be done. But we are talking about from your perspective on put in waqf can play a role, you provide short example in the cancer hospital you may short of certain equipment. waqf can buy the equipment, provide the equipment.
A: Wait, because he's jump number 13 already. Nanti kejap. I want to know first about social based. What do you think how should be the social based organization Kaseh can be get sustainable beside using the waqf money alone?
R2: They need to have some investment somewhere to have to keep on getting new revenues. So, whatever they have they need to invest.
A: Itu macam kerja waqf.

B: The question that you asked, he may not be aware how people here operating so, that's not a question relevant to him.
A: Owhh. okay2. This about private partnership. You say that they do listing all that, so what can this partner do differently to that besides listing in all that. Do you have any idea? Besides, listing and buying, paying rental every month to them, I mean paying slowly to them, what are the partnership do you think they can do besides that listing and.
R2: The partnership.
A: At the moment now, those 2 sahaja lah? Okay, because my thesis ni is about waqf going into partnership with the public hospital. So that, instead of like right now your report is straight to Ministry kan, if you have a partnership, my thesis is macam you have like a board of directors because waqf ni you cannot pay consultation fees so, you can only invest in machinery. So, they will buy, do machinery, buy machinery so that they will go o a full partnership with you. They give all the money and you instead give macam discounted to the public macam they can only give for tangible thing for that, dialysis machine or build for you hospital but for consultation , you have to pay back for society ni, to the public bagi link discounted pricing to them lah, medicine and all that or you can go into mobile clinic and all that. That is what my thesis is. So, dia tak nak buat macam Kaseh where you open up another hospital, but we want macam give you more because to reach out more. So, that is why I think, I'm asking you macam what can waqf use some more? What can waqf do to offer public healthcare? Because waqf ni very particular, you cannot just spend the money you have to be tangible, like forever tapi its cover a lot. It can go for non-Muslim, for everybody, reach out poor. Dia macam kalau zakat ni just only for Muslim tapi waqf ni dia stretched out, dia macam lagi broad lagi. What can waqf ni specifically for you macam what can we do for you? If say you are there?
R2: If you want to, because kita tengok sekarang ni. Now, based on our studies yang kita tengok a lot of areas macam certain service cannot reach certain areas. Kalau kita tengok macam oversees, they do a lot of mobile punya things lah. So, we look at sekarang ni macam breast cancer is one of our top cancer for the country lah, I think one of the top. Most probably is the top cancer in Malaysia tapi screening for breast cancer is very still lacking especially in rural area. Rural area kita nak pergi, demography sekarang ni demography untuk screening sekarang ni ada di bigger hospital sahaja, smaller hospital takde. Nombor 1 kalau dia nak pergi even our smaller hospital they need to pay transportation it's going to be an issue. So, sekarang actually we can do mobile service, mobile mammography. You put memo in the bus whatever, you just bring service to the patient, to the people pasal screening is very fast. You take half an hour for one-person jadi can be done. Oversees semua dah buat benda tu. Dia boleh reach, dia pergi kampung dia screen lepastu this are the initiative I think can be done for you to get better outreach to the people. Kita nak bawak benda tu so far, kita take that mobile, mammography, this are the example initiative. Selalu diorang buat general screening je, tak specific. Macam ni specific sebab we know breast cancer is a top cancer for the country so, kalau you can screen them earlier catch them earlier the the diagnosis better. So, this some initiative that I can think of.
B: What you can say that, there where you can collaborate with waqf to provide the facilities is not a big cost pun so then you can utilize it for the part.
A: Right now, you only just JAIS combine with you like small on the site kan? But for my thesis ni I want macam go full on you macam give you the money then to spend tapi

ada dia punya requirement because waqf money must be tangible, somebody must oversee this, you should not misuse the money pasal dia ada syarat2 dia.
R2: Itu takde masalah kot tapi I think lagi satu another area looking very hard sekarang ni to get financing is car park in hospital. So, this is the very crucial things now very hot in this healthcare. Now we are looking at public private, PPP. So, sekarang ni kita nak private sector to build car park and they collect the parking.
B: You provide the land lah.
R2: Kita provide the land lepastu dia build car park lepastu dia collect dia punya car park sampai 30 years or how many years, they get back their investment whatever put in. So, that is one area tapi the must, the issue kita tengok sekarang is most of the private sector yang nak venture into this, dia punya parking fees tu tinggi sangat which we don't think that public can afford, or they would have a lot of complain as well. Itu that is the main issue. So, they need to get back the invesment, jadi dia ada calculation dia. Jadi, dia punya fees tu is high that's why benda tu jadi core effective, jadi macam tu. We are looking at other various. I don't know whether waqf can come in on this.
B: The thing what you said is there are areas where waqf can play a role, compliment so that we can get service to them.
A: You mean this car park issue even bigger than healthcare issue.
R2: No, tapi this is where complaint is getting. All of the hospital, car park tak cukup. So, park merata-rata, dah park kena fine, all that. Jadi big issue in ministry health.
B: What I'm going to say there are many areas in problems and challenging are facing. This are all the challenges. Itu je.
A: Okay. I already told you my objective tadi kan. So, I just want to ask you, thank you for answering my question. But what are the real question I need to ask, I mean for my thesis at my objective, is that anything I can ask you, since now you know what I'm doing now. Because I tend to develop this waqf with the public hospital. you think is that viable?
R2: I think is viable tapi I don't know how whether is viable or not. I want to know what are you punya, how is your business model for you to be sustainable. Takkan nak bagi free je kan.
B: There something would be
A: Okay, good jugak you say because ada lah macam I do try to musyarakah punya ni and stuff like that. So, I'm trying out what I need to know.
R2: I nak tanya you, you punya you nak buat collaborate, kata lah you nak collaboration dengan tu kan, is it all you going to give free or is there is a form of investment with us or what?
A: It could be macam as social enterprise macam duit tu bukan bagi anybody free but macam dia bagi discounted. We are thinking of we going to buy you the machine surely you can give discounted to the public kan. So, you have to gain a bid tapi the money will still go back.
R2: Dia macam not so profit driven lah?
A: Ya, not so profit driven tapi for selected groups they are free tapi it have to be social enterprise jugak because it have to pulang balik.
R2: It have to sustainable.
B: It's not profit-driven, the thought is we working on a government hospital. If you think about waqf working on the social goverment hospital. Those hospital is run by goverment. So, all doctor and many thinks, what she think about is can waqf play a role in improving the services or improving the equipment. So, that you still provide quality apa services at no additional cost. I give an example, you say mammogram tu, you say

you want to reach you have the people, but you don't have equipment so that waqf can play a role to reach out. So, any additional cost takde, just any specific cost lah, operation je but equipment itself it's free to the people, you charge the same way you charge normal fees without increasing because your cost is negligible. Example is you family with knife-xrayor something macam tu, it cost of 3-5 million. .... you may not have it, but you want to have it. If you want to have it, you might be charge exorbitant price to the people but if waqf can play a role buying this machine you can provide the service at normal fees without any charge extra. So, that one expect but my thought process is this, what if we sample or we theoretical we look into one hospital and make it collaboration properly where by the government manage the hospital. The people are being manage by KKM but equipment, building are being manage by hospital. What your thought if we decentralized management from the government. This centralized will be manner for administrative of that hospital will be run by a board o a group of trustees. Of course, all the perimeter have been set by KKM instead of direct inter venture, going through trustee to find out what are they doing. All the facilities, gaji but the management is decentralized. So, this board of trustee are responsible to mange the hospital in the best manner and try to get the best financial thing to provide the best service in some of hospital like that. What your thought of that?
R2: we have similar proposal dulu of this kind of collaboration, kita panggil dulu whether you know or not, "River of Life" kat KL tu. One of the proposals is to have hospital, to build hospital where dia suruh part of hospital would be government, part of the hospital would be private, but all the main power would be ministry health.
B: Exactly.
R2: Lepastu dia ada board of directors, advisory lah apa which ada government, ada private center run the hospital.
B: Decentralized.
R2: Tapi ada banyak issue finally is the materialize.
A: What are the issues?
R2: Issue dia nombor 1, I think pasal nanti dia jadi entity yang different at the government sector because nanti kita tak boleh control dia punya fees, the doctor yang kerja dekat situ how we want to control them because we have different environment and they are being paid of ministry health tapi not full control of them. All banyak isu2 macam tu lah.
B: We are thinking this is the pilot case lah. I give you an example je lah, take a running hospital in Shah Alam. So, what the problem that Shah Alam is having? Is probably car park, probably not enough beds of hospital. I mean so let's look out with waqf try to find out waqf organization that can work out they give financing the equipment rather than the ministry is everything come in let's have a trustee. You can get representative KKM untuk trustee if the financial can do better. So, the service and the cost remain the same.
A: Everything is the same.
R2: Only there, they up social based of waqf fund is coming to assist. So, the whole idea is through the waqf fund the public will get better quality services.
R2: Betul2. I think the concept nampak okay tapi tinggal details tu.
A: Itu further thesis.
R: At micro punya tu nampak viable tapi when we are going to detail on how actually to be done, itu yang bila kita go detail, itu yang jadi banyak other issue

B: That will be another thesis for itself. The most important thing is the concept is viable, is durable and the next paper thesis is how to make it able then we look into the issue that.
A: Working model.
R2: I have thought about it, but they must have the present goverment must give and take. I mean they willingness, the ego must put aside for interest priority but there is another paper to be done. The moment is that concept we are talking about. I mean probably you can do a pilot, then we work out on inside the manner.
A: That is so far. Don't look so far. Ini thesis je.
R2: Yelah. I can see what you're trying to say. Masa kita mula2 buat tu, nampak macam is viable tapi bila kita go detail.
A: Is that partnership with a private sector?
R2: Itu totally private.
A: Yes, that is the big difficult.
B: Your biggest problem is there, the private sector want return, secondly the doctors will be said I inside government but will paid same way with doctor so, that is the desperate package. We are taking that out. We are talking about a proper social based that is no profit oriented for the waqf provider.
R2: Tapi apa role in your waqf to be in the administration tu?
B: There's no role in administration
A: Dia macam fungsi.
R2: Tak, dia punya trustee tu apa role dia. I think that the ministry health had to know apa dia punya role.
A: Those requirements are made.
B: Dia punya role are simple to oversees whatever that had been agreed are implemented. So, that's no.
R2: I think that one takde problem.
A: Because your partnership is already with somebody private, this is social based. I think this will the first code.
B: That's why we are talking about waqf. We have the ideas but yes, we have thought process the implementation will be different.
R2: So far, the collaboration dengan MAIS lah apa, dia takde masuk dalam itu.
A: Tak boleh, you kena masuk jugak.
R: Dia takde compulsory role ke apa ke takde, dia bagi kita fund then kita ada bagi reporting to them bagi dia report berapa patient kita yang benefit daripada dia punya itu.
A: Sebab dia takde syarat. Duit tu takde syarat. But this one bersyarat.
R2: So, we thought bersyarat tu need to know details syarat2 tu kalau yang kita collaborate dengan MAIS, MAWIP semua tu takde.
A: Okay, I think that's all.

Thank you so much.

3. Interview with Respondent 3

Respondent No	3
Date	15/01/2020
Time	10am-11am

A: Researcher 1
B: Researcher 2
R3: Respondent 3

A: Actually, my thesis is that. First and foremost, thank you for allowing me to interview you.
R3: Corporate waqf modern, for a Malaysian public hospital through historical and contemporary comparative practices.Okay. Takpelah, boleh lah kita sembang2 lah kot soalan2 ni.
A: The questions are already there just takut you misunderstand ke apa ke. So, I put down the question for you. Can we start?
R3: Boleh2.
A: Since you had very colorful illustrious career here from your designations, I found on LinkedIn here, so can you tell me about your role with Islamic social finance and waqf competitor?
R3: Waqf ni mostly, number 1 we involve extra as main structuring. If you structure related to waqf, we use to structure model then request by outcome New Zealand. That's number 1. Number 2, based on that, IDB took the structure and engage with us to further develop the structure. So, itu nombor 2 yang very direct involvement. In Malaysia, also in Yayasan Waqf Malaysia, shariah punya committee of Yayasan Waqf Malaysia. Yang tu ongoing sampai sekarang.
B: Dia Prof Sudin kan?
R3: Sekarang dah tak.
B: Sekarang ni siapa?
R3: Sekarang dia ada pemangku, En Halim tapi haritu nak lantik. Dia nak pinjam dari JPA lepastu tapi JPA tak lepas daripada masa PH haritu lagi lepastu sampai sekarang takde. Skrang nis y duk pemangku. So, yang tulah lebih kurang 2 involvement direct waqf.
A: Are those on research sahaja?
R3: Bukan, yang research and structuring structure.
B: Yang IDB tu what kind of structure is that?
R3: It's temporary and permanent waqf.
B: Raising fund to waqf.
A: By the way, this is my research assistant.
R3: Okay. You are paid well.
A: Support.
R3: Haa, tulah. Sukuk lah.
B: You are structuring waqf sukuk lah? New Zealand pun sama?
R3: Ya structuring waqf sukuk. New Zealand pun sama.
B: Tapi other that just basically your involvement in Yayasan Waqf Malaysia lah with all the waqf activities in Malaysia lah. That become one of scholar … and guidance.
R3: Haa, macam tak dan lah kalau shariah committee, so anything they want to do the committee to other for endorsement.
B: Direct involvement lah.
A: Owhh I see. That's good.
B: Ada research lain in term just of social based waqf activities by Isra' that involve. Is that anything?

R3: Kita takde. Structuring tu ada lah paper kita tulis the report.
A: They are some articles that you write about waqf, right?
R3: Yang tulahh, yang report tu tapi dia bukan dalam bentuk journal. Dia macam report jugak banyak pages about temporary and permanent waqf.
B: That is one of the, nanti kalau you buat tu another way of sustainability, we can average on that people of waqf sukuk.
A: Is that accessible?
R3: I can share.
B: There is one way.
A: Besides, research tu no waqf activities or actively in? Takde?
R3: Takde.
A: Owhh, takde. Okay. Ini about the second part, since waqf is important role in Islamic history by providing public services. How active has waqf based in the public services in Malaysia from your research?
R3: Dia ada tapi tak nampak sangat. It is, for me lah dia lebih kepada personal contribution.
A: Not from institution.
R3: Yang institution ni yang kita nampak macam waqf Larkin.
A: What's that?
R3: Larkin Central, yang Johor buat tu. That's among the earliest. Dia keluarkan saham waqf and it went through SC jugak. We approve that tapi still think the sambutan orang tu tak berapa jugak sebab dia ni dikeluarkan oleh corporate. So, orang tak nampak how . Rasanya Johor Corporation.
B: Johor Corp punya waqf.
R3: They have no, dia takde pilihan sama ada temporary atau pun permanent and no return. Of course, waqf ni takde return and the return will go to. The return will go to tapi so dia harapkan individual untuk contribute.
A: The sustainability tu.
R3: Sustain okay. Cuma orang nak contribute tu tak.
B: Orang yang sama je.
A: Tak cukup asyik the same …
R3: Dia nak kata lah 80 juta. For corporate nothing tapi when go to individuals, yang bagi RM 10, RM 20 to get 80 million. I think they even didn't reach 1/3 of the numbers walaupun campaign dia masuk radio, masuk apa but they didn't. So, I think individual level okay tapi at corporate level kita nak go through the big waqf project. The challenge is on the fund raising. Sustainability tu kalau dah ada tu, you letak waqf punya project yang sustainable. Fine. But before you're doing that the raising fund, part tu very challenging. Yang tu kita buat waqf sukuk tu combination of commercial + waqf. Tapi bila I give it, they didn't want the commercial part. They want purely waqf. So, when they wanted purely waqf slightly sampai sekarang tak launch lagi.
B: I just wondering, one of the reasons probably yet not move on is there is nothing incentive from waqf provider. As you aware, zakat immediately get back is rebate for individual basis, waqf is none. So, as government consider that waqf may be able to use as tax deductible item ke tidak, so that it can expenses eager.
R3: Sepatutnya, macam tu lahkan. Should be tax deductible.
B: But that is not happening lah. Probably there is one area.
R3: Mungkin yang kerajaan tak tahu how it is.Dia boleh tolak kan. It's not rebate but it can.
B: Can buy expenses.

R3: Expenses.
B: But it is happening?
R3: Tak tahu.
B: Maybe probably there is something can be taken forward. Itu je.
R3: Yang tu boleh lah tapi the biggest part is raising fund, kalau you are talking about 100 million of waqf lah.
B: The project is facing in giving concept idea je. Raising fund memang kena ada. Anybody want to take license have to take licensing here.
A: Actually, what I'm leading to is triple P, public private partnership that I'm leading to that actually.
R3: Kalau public partnership pun boleh keluarkan waqf tapi how you want to structure to attract the people to invest.
B: They are in the papers it would the thesis will cover, firstly the concept and idea on how a public private partnership work through waqf and then how possibility of fund to be raised.
R3: Apa akan dapat orang yang mewaqfkan tu akan dapat apa ..on this structure selain daripada pahala?
B: That one we not talk about it.
A: Not yet. We just macam trying to determine dia punya triple P tu je lah on how to go about doing that.
R: So that kind of triple P yang biasa, I mean kerajaan pun banyak kan buat partnership project ni and banyak jugak kerjaaan dia sukuk for ppp punya project and the investors they get return, dia raise sukuk buat UiTM. So, kerajaan raise sukuk, investors come in, the profit will be used to build UiTM then, kerajaan akan sewa the bangunan so, that sewa will be income for the investors to get back dia punya sukuk + profit. Kebanyakan ppp dia akan berjaya sebab investors ialah kerajaan yang buat, ada government guarantee + return. So, okay lah cuma kadang untung kadang tak.Dia tak perlu keluar duit cepat. So, in waqf punya ppp, what would be might not be your area you want to cover but there will be the.
B: Consideration.
R3: Very important not just theory tapi masa applied pun dia akan jadi menarik.
B: Actually, I've thought about it. That will be the second stage. Bertahan dulu.There is the second stage where there will be the implementation. There will be if there anybody want to pursue another thesis the implementation part, that is interesting part.
A: I told him to take PHD.
B: The foundation. Then, because the next stage my talk is what you told, that's why I ask you whether what's the benefit of waqf then I'm thinking of more than that. I'm thinking of indiviudal waqf and corporate waqf. How to make corporate waqf workable? That's another area I'm thinking of. I want to finish the basic first.
R3: Yang tu nanti saya share lah the paper. That's why this sukuk waqf is quite interesting because our original structure is that. Sukuk ni majority dia 5 7 years kan. So, during 5 7 years, it's normal sukuk that can bring return. Kata lah project tu ada good sponsor maybe rented triple A ke double A ke, tak kisah lah but we will bring normal return, sebab tu kita akan terus berhubung jadi permanent boleh jadi.
B: Tradeable pulak tu.
R3: Lepastu, orang masuk. So, kalau ada return, Khazanah boleh masuk, Tabung Haji boleh masuk, semua orang boleh masuk. So, kita berjaya refund tapi the good part is that after 5 years, orang ni masuk sebab dia ni investors. Kalau kita duit Tabung Haji pun mana boleh kita masuk yang tempat free. Bukan duit kita, duit orang. So, bila kita

bayar balik, after 5 years, that project tu akan jadi waqf project forever. So, it's just starting as commercial but ended up for waqf forever. Kalau kita buat hospital, kita invest duit tu buat hospital lepastu hospital sewa. Contoh lah hospital, bayar balik, lepas 5 tahun, hospital tu siapa punya? Waqf punya. Sewa akan tetap sebab kita commercial kan. Bayar hospital tu kita buat commercial business. So, dia tetap sewa tapi lepastu sewa dah tak, dia akan pergi ke beneficiary of waqf lah sampai bila2, sampai selagi mana hospital tu ada. So, it's combination.
A: Dia beruntung for everybody.
R: Baru lah boleh masuk. Kata lah kita nak buat hospital tu 500 juta pun, sukuk 3 jam habis dah. Cukup dah 500 juta.
B: But the problem is this, ppp macam ni because she starting of foundation, how to make even the ppp workable, sustainable? Under the present situation tak boleh, so she's doing more than that. So, foundation is very important.
R3: So, yang ni siapkan foundation dulu.
B: Then, the next part is that. I am interested in that tapi tengok dulu.
A: Except for just macam funding kan what else can they offer for waqf. Macam dulu diorang waqf institution, diorang buat for in the past of history and they use to macam in a healthcare, education. They were successful in this thing but besides just macam funding, what else can waqf provide?
R3: Sebab waqf ni kalau dari segi shariah pun dia very wide on asset that can be consider as waqf asset can be considered as waqf asset lepastu dia punya recipient pun tak macam zakat.
A: Dia limited.
R3: Dia listed, asnaf gitu gini. Waqf is for all. Kalau kita betul2 gembeleng kan waqf ni, it can be another source of funding. For the government actually.
B: True. That's why we are coming out tu.
R3: Yang tu, haritu cakap kat Dr Amiruddin apa semua, dia pun semangat lah even Dato' tiba2 umur tak panjang jadi Menteri Kewangan. Saya kata benda ni, Dato' kena champion] menteri bukan Islam Dato' kena .... kata kita cuba satu dua project untuk buat infrastructure yang waqf based. Dekat Nigeria diorang buat sukuk, diorang raise sukuk tapi bukan waqf lah to build highway and they put on the, Nigeria ni walaupun negara dia Islam ramai tapi dia still.
A: Dia still dengan government.
R3: President dia Islam tapi dia punya.
B: Majority Kristian.
R3: Dia punya towards religion tu agak skeptical tapi bila naik signboard, "this highway is financed by sukuk". Semua orang terima, dia kata kalau macam ni we have nothing to go against. Islamic finance ke apa kan. So, waqf ni memang apa nak buat pun boleh, cuma cabaran dia nak pastikan macam mana the, sebab waqf ni konsep dia, dia punya principal intact yang guna dalah manfaat dia. So, how we are going to create that, haa tu jelah dia punya.
B: That one punya, still not full about that concept alone because the other concept that people know which is is cash waqf that visible to another country. So, shall we restrict there? Shall we open to other waqf punya philosophy? Macam some people you can give cash waqf and business cash not visible.
A: Tangible punya.
R3: Bukan, bila saya kata intact tu, it doesn't mean cash makna nya apa jugak lah. Kalau cash pun kita terima. Selangor terima.
B: That cash waqf.

R3: Cash tu, yang cash tu lah the value should be intact.
A: No, I mean like Selangor dah boleh ke macam pay for consultation fees or macam medical. I thought that only tangible sahaja.
R3: Tak, kalau pay terus macam tu, habis duit tu.
A: That’s right.
R: Tapi cash tu you.
A: Macam dialysis machine.
R3: Dialysis machine takde masalah. Dialysis machine tu boleh jadi waqf.
A: Tapi nak macam consultation fees.
R: Yang tu, kalau tanya saya lah, it can be used but not direct.
B: Not direct, should be used in tangible.
R: Tak, cash tu you laburkan dulu, kata lah you have 50 million, you invest macam Takaful ke apa then, 50 million can bring kata lah 5 million. Yang 5 milion tu lah yang kita guna untuk konsultasi fees. Konsultasi fees ni jadi beneficiaries lah. So, 50 million tu in tax tapi bukan dalam bentuk cash lah sebab cash tadi kita dah buat jadi saham, jadi pelaburan, jadi sukuk. Kita boleh sukuk, kita boleh buat macam2, macam bank buat lah.Tapi the return from this, can be used.
B: They can do cash waqf lah. But they are already scholars who have given cash waqf immediately without going into intermediaries.
R3: Itu the challege dia, the concept of waqf lah whether waqf tu kena principal intact.
B: Misalnya, dia nak buat waqf saya datang sorang katakan nak pergi belajar. Dia bagi duit cash through that waqf fund and the asset is the person.
R3: Yang tu kena challenge whether that can be acceptable ke tak lah.
B: Malaysia takde lagi.
A: Not yet.
B: Ada country yang dah amik.
R3: Pada saya, dia tak jadi waqf, dia jadi sedekah lah. Saya lebih suka kalau konsep waqf tu memang kita maintain the value. Kalau tidah, habis gitu je. Untuk itu kita ada satu lagi konsep, sedekah. Kenapa kita nak extend waqf concept kepada satu yang dah hilang dia punya characteristic. Nak guna boleh, nak bagi sedekah orang pergi mengaji boleh, sedekah lah. Sedekah jariah juga. Kita bagi, dia jariah kan sampai bila2 sampai orang tu apa ilmu, orang tu mengajar. Bukan waqf. Dia sedekah jariah. Kalau tidak, kita lulus sampai, kita ada zakat, kita ada waqf, kita ada sedekah and it can be achieved through these 3 concepts. Tapi kalau kita extend waqf kepada yang tu, dia jadi hilang.
A: The essence.
R3: Essence dia hilang lah. Nanti lama2 waqf dah takde dah sebab waqf ni main to perpetual in term of dia punya benefit tu. Seboleh mungkin lah. Kalau kita waqf perpetual Quran dalam benuk naskah tu mungkin lah 10 years 5 years tapi takpelah, it is. Tengok asset lah. Dia takde lah. Orang waqfkan Quran kat Masjidil Haram ke kat sini ke kat mana pun, boleh je. Kalau orang nak argue kata kan Quran, kertas tu bukan tahan sampai kiamat. Takpe lah, walhal masjid yang kita buat bukan tahan sampai kiamat.
B: Kalau dia tuntut, tak boleh buat apa dah.
R3: Tak boleh buat apa dah tapi at least the concept is as much as possible, asset- based dan yang diguna tu adalah cuma beneficiary, manfaat dia lah.
A: Macam presently now, kita dah move on to waqf healthcare. There have a lot of waqf based healthcare kan but we also have other macam social based healthcare macam Assunta hospital and Lam Wah Ee Hospital. How is that waqf based can be different from them?

R3: Pertama, macam masa Covid ni, Yayasan Waqf Malaysia banyak bagi alat dekat Hospital Selayang, dekat frontliners. Bagi katil, bagi machine, bagi ventilators. Banyak kita beli. Berjuta-jutalah. So, that is one of sumbangan maknanya kita bagi direct equipment to be used by the hospital. Macam tadi lah.
A: Tapi sama jelah macam other social based pun agak macam tu jugak kan. There is not much different lah daripada segi kita nak bagi benda tu? No different lah. It's the same. But then as a hospital macam like a waqf based hospital? How can it be, you want to promote waqf based healthcare compared to other social based healthcare?
B: What do you think?
A: Or you promote at the value ke, at the services ke?
R3: Bagi saya, the based will be commercial maknanya bila hospital kita waqf will be own contoh lah own the building and the operator tu sapa2 pun, KPJ ke siapa ke. They need to pay the full, I mean rented as usual tapi sebab waqf kita ni belong to waqf, we flow that back waqf to the neediest yang perlu lah dalam hospital tu. Doesn't mean that bila waqf tu kita substandard. So, kita professional, kita kutip 50 million a year katalah daripada renter tapi kita bukan ada shareholder. Yang tu yang cantik waqf, waqf dia takde shareholders. Yang sukuk saya tadi pun nak jadikan dia viable kena start dengan project tu adalah waqf own. Kalau start ada shareholders, habislah lepas 5 tahun dapat kat diorang lah. Yang ni pun sama.
B: Dia punya trustee lah.
R3: Haa trustee. So, bila duit tu memang tak boleh distribute pada siapa, nak distribue pada siapa lagi, kena distribute pada beneficairy lah dan kalau kita cakap pasal hospital, akan go back, yelah orang lain akan dapat tapi pesakit2 yang memerlukan instead of dia bayar 10 ribu, dia bayar 5 ribu je sebab 5 ribu waqf akan tampung. Jadi, hospital tu pun bukan lah charge katalah charge 10 ribu bayar 5 ribu, dia pun rugi. Dia charge 10 ribu jugak tapi waqf akan bayar 5 ribu. So, sale income masuk kat dia patah balik kat kita daripada renter. So, dia pusing2, sustainable. That element of tolong orang ada. The element of commercial pun ada sebab orang setengah bila dia duduk bangunan waqf, dia ingat takpelah, tak bayar takpe, ni waqf. Tak boleh lah. Ni yang tak sustain tu. Dekat Pulau Pinang kan, bayar RM 5 sebulan orang nak dia tak nak.
A: Tapi macam mana they can help some more as a waqf hospital walaupun dia perlulah charge jugak. How can they make exception for this people?
R3: Itulah yang kita tengok, yang waqf ni apa dia. Contoh saya kata tadi, waqf ni adalah buiding tapi kalau operator tu sendiri adalah waqf operator. Ambik lah contoh, KPJ tu kata lah, we assume doesn't belong to shareholders, it's a waqf organization tapi sama jugak dia akan macam mana dia nak sustain lah. Macam kita MEDIU mana boleh kita charge student, alaa ni depa tulaa akan rugi, depa charge dia ikut suka je. Yang boleh bayar, yang tak boleh bayar.Yang tak boleh bayar, bayar sikit. Nak bayar gaji pensyarah macam mana? So, laa ni yang kita dok buat balik, bayar kena penuh tapi mana yang tak mampu kita cari sumber lain untuk tolong dia bayar.
B: Can be a waqf fund.
R3: Can be from waqf fund. Haa macam tulahh. You tak boleh bayar direct daripada10 ribu you, you bayar seribu je. 90% tu, dia cuma bayar seribu je. Mati kita.
B: Sama macam your concept of a value, the services is the same, but the value differs on the person lah. Yang mana mampu tu, you charge normal. Yang mana tak mampu tu you elaborate.
R3: Dia charge normal jugak, tapi will be siapa yang akan tolong, waqf element akan masuk lah.
A: Macam as a fund lah.

R3: Haa kalau tidak, tak sustain.
B: But how do you think about the concept of the trustee involvement in the management of the hospital. I mean this is beyond, that's why she ask you whether is there any, it not happen before but rather than just trustee of the fund. How, do you think in your opinion that the trustee also is involve in the management not directly maybe supervising that the hospital roughly.
R3: Itulah saya nak sebut, mungkin sebab nak manage hospital ni need professional, right? Trustee can be in the board to represent the waqf. Itu boleh lah tapi nak suruh trustee manage haa tak boleh lah.
A: I submitted paper to Isra' also and that for publication. Alhamdulillah, they accepted kan. That's part of it lah doing the board tu.
R3: So, it's very important lah. Kalau the present of waqf tu big kan nampak dia punya sumbangan, kena lah lantik trustee, wakil dia dalam board.
B: Exactly.
R3: Supaya supervise.
A: Macam getting to that a bigger hospital. Now, they are a lot of private of waqf based. So, what if I tell you public private ni like macam collaboration between public hospital and waqf institution. Is that viable? Is there potential?
B: Macam is that public hospital dengan Yayasan Waqf Malaysia, example lah.
A: Example, seksyen 7 punya hospital tu.
R3: Saya nampak viable sangat2 yang ni saya cadangkan dengan Dato' Kamarudin dulu, bahawa waqf boleh jadi owner of the hospital.
B: Boleh? Part owner pun boleh.
R3: Boleh, part pun boleh bukan semestinya a person. Kalau kita nak 50-50, waqf own 50 lah, 50% so, memang boleh sangat2 dan orang akan kalau kita look the structure properly, institution can come in as investor individually pun dengan ada tax incentivessemua. Kita pun nak sumbangan kita dan ada temporary pulak. Kalau ada temporary pulak, waqf where kita book 50 ribu. After 5 years, kita get back 50 ribu, katalah.
B: Without profit.
R3: Without profit so, at least hospital yang akan ada lepastu tak leave from our money tapi kita dengan Allah lah walaupun kita dapat balik 50 ribu tapi hopefully countered lah for jariah punya sedekah.
A: Tapi it's good jugak pasal dia jadi barakah.
R3: Bila kita campaign, kita kata siapa tak nak duit kita ni digunakan untuk buat highway. Basikal lalu atas tu kita dapat pahala. Sebab tu kalau highway tu, hospital pun boleh waqf. Lepas dapat dah habis bayar dekat investor mugkin tol kalau dulu RM 1, kena 10 sen je untuk maintenance. So, barulah rakyat rasa, macam ni lah hospital. Bila dah habis, own by waqf either 2 lah you still charge the full and you flow back at the benefit or you can minima lah so dia punya charge pada orang akan jadi kurang sebab dia punya kos dah kurang. Memang boleh sangat.
A: Macam point in my question is like what can this partner of this public hospital dengan waqf institution ni, how to realize this how can they do differently macam what are the norms to make this a reality?
R3: Takde yang pelik sangat saya rasa, just ppp is still the same only that the ownership jelah.
A: Macam ppp ni that means it comes tu whether, right now ni kita ni centralized lah, hospital2 ni federal jaga kan. So, maybe decentralized punya managemanet. Is that because one of my factors to make that reality is decentralized management sebab kalau

if you have it macam centralized difficult to get what is the good for that area macam seksyen 7, Shah Alam.
R3: Yang tu bukan lah isu shariah. That is isu pentadbiran lah. Which one is better.
A: But what macam waqf okay with that?
R3: Waqf takde isu rasanya. Balik pada trustee you have want to centralized trustee or you want to localized trustee. Nama waqf ni dalam konteks negara kita Malaysia ni, nak tak nak it will be localized sebab dia akan duduk bawah.
B: Kementerian?
R3: Bukan, waqf tu sendiri nazir dia akan duduk bawah negeri.
A: Dia memang decentralized kalau waqf.
R3: Bawah negeri lah dia daripada bawah Majlis Agama.
A: Dia mesti ikut nazir dia.
R3: Waqf ni nazir dia mesti bawah majlis Agama, tak boleh orang lain.
B: The thing we want to know decentralized because there are countries have done it that successful.
A: Dia more localized needs.
B: So, the community hospital take ownership of running the hospital officially.
R3: Tapi kat kita ni akan jadi localized sebab by law. Sebabnya memang bawah Majlis Agama Islam Negeri. Walaupun kita Yayasan Waqf kita federal level dia bawah kerajaan kan tapi bila kita beli any asset and any state.
B: Belong to the state lah?
R3: Belong the state lah walaupun duitnya daripada Yayasan Waqf bukan duit tu buat beli bangunan kat Johor. So, process nya adalah bangunan tu ditukar milik kepada Majlis Agama bawah Islam Negeri Johor. Nazir waqf nya adalah Majlis Agama Islam Negeri Johor tetapi sebab dia pun takde keluarkan modal apa pun, dapat je bangunan tu free kan. So, any return from the renter, 80% will go to Yayasan Waqf Malaysia, 20% will be kept by maljlis agama. Macam tu jelah. Maknanya yang tu jelah the best arrangement dalam keadaan setup law kita, memang tak boleh, hospital pun nazir memang kena, kalau nak buat dekat Selangor memang kena Majlis Agama Islam Selangor but how you're going to deal dengan yang Majlis Agama Islam Selangor tu?
B: Is that more effectively how to execute it the concept. The concept takde none happened. One country, the Turkey yang buat decentralized so the community take the ownership of hospital from waqf perspective.
R3: Memang kalau waqf ni is the beauty is taking ownership lah sebab tu saya kata tadi kalau highway tadi, kita punya, kita rasa lain dan lepastu manage professionally pulak..takde apa. Itu satu lagi, the trust in waqf. Deficit dalam trust.
B: That kita tunjuk the beauty of Islam. That it's translated into something.
A: Dia jadi satu da'wah jugak lah kan?
B: Because we want to, kita pergi mana Sarajevo. Waqf air tu. raja tu waqf air sampai sekarang ada. Daripada tahun 50 hundred ke 60 hundred, raja apa nama dia, waqf air tu daripada gunung sampai sekarang diorang masih gunakan dalam bandar and kita enjoy minum water, sedap.
R: Air sana memang bersih jugak kan.
B: Daripada gunung dia bawa waqf tu sampai sekarang lepastu concept dia, dia waqf masjid, dia punya pandai masa tu waqf tu dia akan beli bangunan2 sekeliling masjid. Jadi dia sewakan untuk dia gunakan bangunan sekeliling masjid untuk digunakan pentadbir masjid. The benefit of sewa tu go to the mosque. Bijak betul diorang buat. She study also sustainability, corporate waqf, all ideas ada lah. So, I membantu sikit lah.

A: Just looking my objective kan, if I want to ask, after this I have to going interview others macam hospital and stuff like that, what are the question do you think I need to ask to achieve related my objective ni.
R3: Nak interview hospital?
A: Ya, I mean macam social based hospital, waqf hospital macam waqf An-Nur, the USIM punya waqf hospital? What can I ask that I can benefit in my?
R3: Diorang waqf macam. USIM hospital tu dia based on waqf eah?
A: Yes.
R3: The building or the operation?
A: The operation I think because they still have to pay for the building but belum lagi nak pergi interview.
B: Tanya dulu.
R3: Bagi saya, kalau saya punya intern nak tengok model apa? What modelling of the, structure dia macam mana, nak tengok dia waqf tu sustainable? Yang tu paling main lah.
A: How they achieve sustainability?
R: How they structure it in the way that the waqf will be sustainable sebagai waqf lah, waqf ni sustainable. Sedekah takde lah.
A: Tak tahu they don't pay much.
R3: I'm not sure. Itu yang kena tanya tu.
A: Owhh, I see.
R3: Sebab kita tahu, how you're going to be sustained.
B: First thing, how you going cost structure to be? That cost structure with the expenses, all this will balance up to be sustainable.
R3: Itu jelah paling nak.
A: Because I've heard macam we interview someone, dia kata yang that one in Cyberjaya haritu is having like problems. Not so much the funding but also nak sustain the employee, dia punya doctors because it's free. Banyak sangat cost reduction, they do not know how to sustain the doctors and specialist.
R3: Sebab tu kalau saya, konsep saya lebih kepada we go commercial cuma bila kita untung haa yang tu baru bagi balik.
A: Give back lah?
R3: Haa give back. Kalau you tak buat macam tu takde income lah, macam mana nak sustainable. Tapi yang pentingnya sebab waqf takde shareholders. Buat lah untung banyak mana pun, you're not going to give to any individual, tak bagi kerajaan, tak bagi dekat corporate but that is the money can use to neediest. Maknanya operation was still the same as others Hospital Sime Darby ke siapa ke, KPJ ke, charge dia sama je tapi kalau orang tak mampu, kita ada fund nak promote. That will be sutainable lah, yang diorang ni tak tahu lah buat macam mana kan, kalau free memang. Kita takde duit. Yang ada duit pun pergi situ jugak padahal boleh je bayar. Kalau ramai orang macam tu, tak lama lah. So, macam mana nak sustain.
A: Macam mana nak maintain? So, I think just sustainability will be key.
R3: Sustainability will be the most equation.
B: The key lah.
A: Takde longevity takde lah because we cannot service long.
R3: Tak boleh lah.
B: Diorang dia konsepkan waqf yang she's doing that the hospital that can provide normal services, assuming you charge RM 1k. This is another benefit RM 1k for normal

patient. Paying RM 1k but because of the waqf fund, you can create a better equipment. Jadi, without pay more. So, the waqf.
R3: Itu yang saya kata tu bila kita takde shareholders, selalu untung 50 juta bagi kat orang. 50 juta ni can go back jadi, beli equipment lagi.
B: Equating and I think maybe macam cyber knife of cancer about 3 billion each so, that mean you pay the same value but the better equipment because the waqf fund generated is go than the profit, you can employ the specialist yang bagus but at the same cost. That is vey exploring lah. How to make it happen? Funding part is another successful. Dia tak boleh because the most important thing at the moment in my opinion is that people will realize waqf can be the instrument in a health services that can provide good health at the same present of your pay or good health at the discounted price for those that needy, I mean all the dynamic or emunearations or maybe free for those really need.
R3: Saya tak suka macam tu. Saya suka. If you ask me, you charge the same amount. If you are needy. The waqf fund pay.
A: Or you pay, but you use the money to pay.
R3: Takdelah, patut 10 ribu so yang si A ni pergi kita charge dia 10 ribu since you can't afford it, so we have waqf fund to pay on your behalf 10 thousand. So, income hospital tu10 ribu jugak lah.
B: The commercial vaible.
R3: Tapi dia tak boleh bayar ada orang tolong bayarkan. Kalau kita start buat free, start buat diskaun, hospital tu sendiri income dia akan kurang.
B: No,the same concept lah. Yang I kata free from the person actually the money come in which .... it is been compensated by somebody else.
R3: Sebab tu macam MEDIU ni dia tak sustain sebab dulu konsep awal kita macam tu tapi over years, change dia jadi free at student level.
A: I was in MEDIU so macam we all over 50 and above, we get discount 70% tapi I beruntung lah masa tu.
R3: Tapi masa share kita start dulu, not in that manner. Semua orang bayar sama tapi kita ada foundation yang akan bayar on behalf. Yang tu kita kutip derma, kita kutip apa tapi universiti tak amik duit tu terus, kita charge balik, siapa yang tak boleh bayar in the form of tuition fee lah macam PTPTN lah tapi kita bagitahu dekat foundation 50 orang student yang tak mampu bayar tapi diorang bayar full lah. So, kita punya income full tapi lama2 it go to discount.
B: At the source.
A: But only for one semester lepastu dia naik balik. Serupa dah semua. Beruntung sekejap je.
B: Masa tu pakai fund sekarang dah tak pakai fund dah.
R3: So, laa ni challenging MEDIU, nak bayar gaji pun challenging.
A: But I thought Quwait giving money.
R3: Tak, lepastu dia gaduh kan.
A: Masa last conference tu macam di kata dia bagi money to.
R: Ada Saudi bagi sikit but, laa ni saya masuk balik bukan masuk sepenuh masa lah, dia lantik exco. Exco ni under chairman. Free je lah. Waqf tenaga lah. Tapi baru 5 bulan so memang kita buat balik study, semua lah kena memang betul2.
B: They have to run as a private university, it's private universiy They have to run a private university, how you assist? That's why you get duit zakat, duit waqf. You can get.

R3: Dia sama jugak, takde shareholders. Sebab dia waqf sukuk lah sebab kita make money.
A: I think record Arif jugak kan. Arif tak boleh.
B: Masa tu Arif dai ajak nak jadi deputy rector, Anak I.
R: Tak payahlah. Haa, nanti kita study. Laa ni kita nak cuba jual yang tingkat 11 tu. Yang tu pince bandar chairman. Kita jual lah. Dia nak bagi duit. Dia bagi jugak a few million tapi dia tak bagi sekali gus, dia bagi 500 ribu, dia bayar gaji je tapi start bulan lepas dah dia kata tak larat sebab operation wise kita tak sustain. Dia bagi banyak mana pun habis. Memang habis lah sebab model kita tu tak sustain. Dia nampak benda tu sebab dia pun businessman jugak.Tak jadi ni. So, kita kena restructure balik semua sekali lepastu kalau boleh jual yang ni, kalau MCO ni turun harga mungkin 5 6 juta gitu lah. Kalau jual yang tu nak kena ada sikit tapi hutang banyak. MEDIU ni hutang pulak banyak.
B: We need to help because apa? It's islamic institution, kalau kita tak tolong, malu kita.
R3: So, hopefully dia elok2 sini pindah kat Salak Park tu, tak pasal sewa sahaja 250 ribu. Ambil 10 blok. Yang guna nya, bilik masing2 sebesar2 bilik, nak buat apa kata macam ni. Tak boleh lah. Kenapa fikir macam tu. So, kita cut tinggal 5 blok, itu yang 100 ribu. Sewa sahaja sebulan. Daripada 250 ribu tinggal.
B: Dia kena ...... [45:39] Sultan Selangor kan.
R3: Tak jugak. Itu macam2 cerita dah. Tapi kenapa dia amik 10 blok. Tak guna.
A: Sekejap sana dia renovated dekat seksyen 13.
R3: So, besar2 bilik. masing2 bilik. Ya Allah, bilik kita pun.
B: Itu amanah.
R3: Belanja tu lari lah. Tapi, takpe. Itu satu hal. Tapi nak cerita MEDIU tu sebenarnya sama jugak konsep dia, dia takde shareholders kan. So, kalau kita buat duit pun dia akan attribute dekat student lah. Tapi tak boleh kita kerat 75% fee pun kita potong sana, lepastu siapa yang boleh potong tu kan decision making dia semua orang boleh buat. Dekan boleh potong, head department boleh potong finance tak tahu pun tiba2 dia kate ni dekan dah setuju bagi 70%. mana ada universiti macam tu. Semua orang boss. Memang nak kena basuh betul2. Finance terima je.
A: Tapi when I was student there, orang yang amik duit untuk buat student permit, semua kena tipu budak2 tu. yang orang tu amik dui tu lepastu esok lusa dah hilang. So, the sudents my friend semua yang bayar duit ni.
R3: Kita tak tengok lagi part tu, kita tengok structure pun kita dah pening dah. Kita tak tengok yang jenis tipu2 tu.
B: Yang tipu staff.
A: Staff MEDIU, orang Melayu.
R3: Kita tengok structure pun dah tak betul dah, habis semua. Carca merba.
A: Tak baiklah. Kesian kan budak2 kan.
B: Sayang eah? Because degree university, it got potential but not properly manage. Sayang. Tengok macam mana.
R3: Dah 15 tahun. Takpe. Kita buat apa yang kita boleh buat tapi dengan MCO baru ni challenging lah jugak kan.
B: Arif dia buat teaching melalui online.
R3: Dia ada mengajar kat situ?
B: Tak, USIM. Online dia buat.
R3: Lepastu challenging laa ni orang semua dah buat online, yang tu yang jadi issue It was a .... 15 years back. Now, semua orang Universiti Madinah kat Madina pun buat

online dah. Kita pulak dulu kita buat kelas online amik dari fresh software. Laa ni Zoom ada, semua ada, kita dah tertinggal pulak dah. Sebab software kita ni tak update lepastu kita tak pasal2 30 orang IT personal. Buat apa? Sedangkan kita boleh subtract Zoom ke Webex ke. Pakai yang tu jelah. Lagi murah kita bayar gaji 30 orang.
B: Webinar lagi murah.
R3: So, benda2 tu tapi kadang2 dok fikir untuk universiti kesian pulak yang 20 orang ni macam mana kalau nak buang.
A: Tapi, they are so good with their internet punya. That one of the best kan MEDIU macam online application dia. Masha Allah. Ya, betul. Compared to USIM. I'm USIM student, nak buat apa2 online, nak bayar bukan main susah tapi MEDIU first class. We thought MEDIU teruk tapi dia punya online. Masha Allah.
B: They started online with then they improve it lah.
R3: Takpelah yang tu boleh diselamatkan lagi saya rasa MEDIU ni cuma structure.
B: Lepastu satu lagi, maybe you want to consider donors all the sustainable receive. My suggestion is to the corporate waqf and may want to work with government yang mana can give them something in term of transaction, become sustainable for Malaysia. Waqf oversees memang takde tax. So, you need to structure that what is the objective, but I think masalah MEDIU ni management. Noting more than that. Management tak kuat susah.
R3: Yelah, management.
A: Prof, I spoke to the directors of Yayasan Waqf Selangor. He was telling me when I told her my thesis you know, what didn't you do research on how to spend money than Yayasan Waqf Selangor ada. We have so much. We don't know what to do, Is it true? So, I was saying "Owh, really?You have so much money but you don't know how to spend" macam is a shame lah macam benda tu patut di used up.]
B: Waqf Selangor dia letak semua government servant, yang belajar agama je kat situ dia punya trustee tu macam mana, dia kena ada pelbagaikan sikit. Diorang kena ada business person yang boleh tolong tengok.
R3: Tak tahu pulak depa banyak duit macam tu.
A: Banyak. He was director macam "Is he telling the truth?" This interesting jugak kan. So, I think that's all je lah. Thank you so much for your time.
R3: Tak tahu lah jawab ke tidak.
A: Tapi takpe
R: Sembang2. Tengok lah apa yang boleh pakai, pakai.
A: Thank you so much.

4. Interview with Respondent 4

Respondent No	**4**
Date	**10/07/2020**
Time	**3.44pm**

A: Researcher 1
R4: Respondent 4

This response from respondent 4 was sent over email for a critical discourse analysis. The following was answered.
PART B: THE INTERVIEW QUESTIONS
Personal Experience Questions
Q1: How is your job related to waqf and what is the job specifications?
R4: Overall, my job is to oversee wakaf operations in the Bank and its collaboration with Majlis Agama Islam Negeri, including other activities such as marketing, project management, strategic planning, digital initiatives, etc.
Q2: From my previous, my study showed that Wakaf Selangor and Bank Muamalat had entered into a joint venture in managing waqf funds, therefore what is the most important involvement you had undertaken or presently working on?
R4: At Bank Muamalat level, we have collaborated with 4 states in managing wakaf fund under the branding of Wakaf Muamalat. At larger scale, we and 5 other Islamic banks joined the wakaf initiative known as MyWakaf. This is under the Association of Islamic Banks in Malaysia (AIBIM).
MyWakaf is a coordination of the 5 banks. It concerns different bank diff project with different jurisdictions. Source of fund is a togetherness of collection as in co-contribution. For example the mobile dental, publish in MyWakaf, bank muamalat and kesihatan. There are team leaders in charge of projects. Each bank will have a project with waqf accounts. The other banks are agents of project. The joint management committee includes to manage the project, administration of project, disbursement of funds, management of funds till completion of project. From selection of tender till completion and this will be handed over to University Malaysa (UM) since this is a collaboration with them (Dentistry Faculty. Every year there is an annual report submission. However this project is not completed yet.
We have already had a project involving a Mobile Clinic. Four lorries and one bus. For general discipline, diseases such as diabetes and high blood pressure. This was in partner, 3 with KPJ 1 with Beacon Hospital and … and this was under Bank Muamalat. They have served 10k patients.
Depreciation of mobiles Who provides the maintenance of these mobile clinics?
We have embedded the cost within the principle of waqf. The cost of the mobile 450K every year we allocate 100K for that. As long as the mobile serves, we will give. The first fatwa Selangor Fatwa, principle can be used for maintenance. Unlike consultations, we use from usufructs. Maintenance only. Qias is the same as for masjid. Who maintains the masjid? The same fatwa, is used for the maintenance of the mobiles.
The Royal army used this mobile for dakwah and to survey the security of the country in Lahad Datu.
Knowledge: Waqf and Social-based (Services in Healthcare)
Q3: Waqf has played an important role in Islamic history by providing for its public services such as education, healthcare and many more.
What are the achievements and contributions of Wakaf Selangor Muamalat in undertaking waqf activities?

R4: Wakaf Selangor Muamalat has collected more than RM25 million since its operation in 2012 and has approved more than 70 projects nationwide costing more than RM15 million. The excess is pending for more projects.
Q4: What are the challenges and what is your biggest concern?
R4: Among the challenges is to the receipt issuance, maintaining public trust to Wakaf Muamalat, and to gain more collection by utilizing various channels. Our biggest concern is the collection since there are many players coming in the industry and restriction of marketing activities post Covid-19.
From March to April every year, waqf is exempted from tax. People who have contributed need the receipts for their tax forms submission. Government agencies take too much time to issue these receipts.
Do you taking up big ventures is better for waqf than smaller projects, scattered?
We already proposed to JMC. For dialysis country-wide. We have also big waqf venture in education. Sekolah waqf, 30mil under waqf Selangor. JMC have other priorities.
Q5: In the past waqf institutions have contributed substantially, mainly as a source of funding in public services such as in education and of lately, healthcare organizations. How active is the roles of Wakaf Selangor Muamalat in the public services?
R4: Wakaf Selangor Muamalat is continuously contributing to the public be it in education and health sectors. During the Movement Control Order, Wakaf Selangor Muamalat has approved RM360,200 to 14 government hospitals nationwide in the effort to break the Covid-19 chain. The funds were for PPE (Personal Protective Equipment) suits from the usurfucts. Pakai buang.
Q6: From my previous research, Wakaf Selangor Muamalat had provided waqf funding in the healthcare industry. What percentage of the funds is allocated to this sector?
R4: 40% percent of the total fund is allocated for health projects. We have pre-agreed with majlis agama. 40 health 40 education 20 investment. 3 segments. Other states, 30, 30 and 40. It is up to the state.
Q7: From your experiences, is there any other areas that waqf can contribute besides funding? If so, how?
R4: Developing digital apps/software/patent, etc. On the side note, the contribution depends on type of the mawquf ‘alaih either it is a tangible or intangible asset, what we can do with the asset. Or depends on the project itself either for business or charity/social purpose.
But for us it includes in the funding. The management is included in the operational and administration. For us our role is intrusive management. We are very particular about details.
Q8: Assuming you are involved in the waqf hospital, you provide the fund. How should the waqf be presented in the governance?
R4: We had a project between government hospital and us for a waqf hospital. In the plan, we had funding, motel for sustainability. This would have had governance and sustainability. But the plan did go through as they had problems with land, jurisdictions and many more.
Q9: Social-based healthcare institutions complements the private and public hospitals in Malaysia. Their aims are to provide for the poor and underprivileged. Examples of these free healthcare comprises of non-profit (Lam Wah Ee Hospital), social enterprises (Assunta Hospital) and waqf-based healthcare (Wakaf An-Nur Klinik).

What can waqf-based healthcare offer differently (in terms of adding value and services) compared to the other social-based healthcare?
R4: Wakaf can create/generate wealth in healthcare projects/facilities by providing venue to the entrepreneurs. *This can help to uplift the entrepreneurs/SMEs/community. It also can create job for the community (wet market)
Q10: How can waqf provide funding sustainability in the waqf-based healthcare?
Dr H: Portion of the profit from investments and from fee, can be allocated for maintenance/OPEX/CAPEX. The waqf hospital is not for free.
Hospital: New Management and Administration
Q11: There are a number of private waqf-based hospitals in Malaysia presently.
Is there a potential for a public-private partnership in healthcare services in Malaysia such as in a collaboration between public hospital and waqf institutions?
R4: Yes, there is a potential partnership in the venture, subject to the governance and regulations from both parties. Public hospital provides the venue and the cost can be sharing or borne by wakaf institution. This will create win-win situation in maintaining the asset/project.
Running of operations by government (KKM), the infrastructure is borne by waqf funds or shared.
Q: What can these partners do differently to assist in realising in the success of this type of partnership hospital?
R4: To bear the risk and jointly promoting the project for noble cause. As waqf relief the burden of the government in this initiative, the government provide tax rebate to *waqf* institution and individuals to encourage donations.
Thank you.

5. Interview with Respondent 4 (2)

Respondent No	**4**
Date	**16/07/2020**
Time	**10am-11am**

A: Researcher 1
B: Researcher 2
R4: Respondent 4

A: Okay, mula2 I want to say thank you for allowing me to interview you. So, mostly the interview ni mix English, Malay.

R4: Takpe2, Malay pun takpe. Senang sikit.

A: I'm doing the title of thesis ni, developing of corporate waqf model for a Malaysian public hospital through historical and contemporary comparative practices. But for this interview this only these two my research objectives. As you can see here, nak tengok the operational and so on. So, based on this your case of the waqf based on the hospital.

R4: If any lah?

A: If any because I've seen reading this, you're also involve in myWaqf. MyWaqf tu I nampak that you're also involve in this private public partnership, the dental mobile? So, that one is very interesting for me because it's almost the same with what I'm trying to do. So, macam most of the thing, I thank you lah because you all very interestingly. But then there are something that I macam need a little bit of clarification. Can you maybe explain more about myWaqf ni?

R4: Ini bagi thesis saya je lah.

A: This is your thesis?

R4: My thesis pun takde masalah.

A: Masha-Allah, maybe you can share thesis paper with me. Boleh ke?

R4: Normally kite amik senior punya paper je.

A: That's interesting. Boleh kongsi.

R4: Boleh2.

A: So, your title of your thesis tu?

R4: Factors influencing cash waqf contribution, immediate effect of trust. Faktor mempengaruhi sumbangan waqf tunai, peranan amanah dalam memberi kepercayaan kepada penyumbang.

A: So, from this thesis, ada you sent for publishing ke?

R4: Untuk article2 tu wajib lah kan?

A: Ha'a, yes.

R4: Untuk publication tu, because thesis ni confidential under Bank Muamalat.

A: So, macam you publish punya paper tu I boleh?

R4: Owh, boleh2 ada.

A: So, that one lah?

R4: Yes, that one.

A: So, I can maybe quote you ke?

R4: Owhh, boleh2.

B: Every time, research paper quotation you increase your visibility.

R4: Increase value, nilai.

A: Haa, betul2.

B: While you're doing that, I nak tanya sikit MyWaqf ni you kate is a coordination of five banks kan? But my question is that the MyWaqf is coordination of five bank on different projects for each bank, or a combination of bank on a particular project?

R4: Different bank, different project because different because different jurisdiction

B: Source of fund?

R4: Source of fund daripada public.
B: No, is it each bank has to source their own fund or your combine the fund and then you distribute amongs the project?
R4: Togetherness in our collection. Contohnya, kita ada dental bus. Kita publish dalam MyWaqf kite ada dental bus. This is under project Bank Muamalat dengan Waqf Selangor. So, ada bank is also cooperation agent.
B: For those who want to participate in that project lah?
R4: Yeah, jadi contohnya bila customer Bank Islam pergi ke Bank Islam and kate "I nak menyumbang waqf dalam projek kesihatan lah." Bank Islam akan come out dengan myWaqf punya brochure tu ada dalam Bank Muamalat.
B: So, what are you saying. Is that in terms of collection is co-contribution kan, in terms of the management of the project?
R4: Dia ada team2 dia.
B: So, you are saying in term of collections is anybody can approach any bank for collection purpose.
R4: Mari2, I tunjuk buku ni. Okay, this is the structure of MyWaqf. So, sekarang ni 5 bank. Setiap bank akan amik state kawasan masing2. Kita masih boleh join management community. Bank Muamalat ada, Bank Rakyat ada. Kemudian, dia ada waqf account so collection untuk investment and waqf project lah. So, dia ada bank jugak yang jadi agent for collection.
B: So, they are agent for particular project, but in terms of managing the project each individual range will be responsible to manage their own project.
R4: Under GMC masing2.
B: .... Now, the management is only to manage the project ke to manage the disbursement of the funds to the project.
R4: The whole thing.
B: Including?
R4: Including the management of the project, collection, administration, operation.
B: Once the project been operation, are you still responsible or you leave it?
R4: Yes, sehingga habislah kata lah development of the dental bus tadi. Daripada selection of the tender, sape nak buat bas sehingga bas tu siap and then kita hand over to UM. Ini project kerjasama dengan UM, Universiti Malaya under dentist punya faculty. So, daripada situ every year program dia kene submit dia punya report to us.
A: What is the success rate for that?
R4: Belum mula lagi.
A: I ran tthough to you punya website. Ada yang successful already done. Dia ada macam timeline ke apa?
R4: Yang berjaya tu, Klinik Bergerak. Lori. Jap. nanti saya bagitahu. Kita dah ada 4 lori satu bas tapi general disiplin. Yang baru nak buat ni special delegated bus for dental. Yang lain tu general discipline, kencing manis, darah tinggi.
A: That one you partner with whom?
R4: 3 klinik dengan KPJ, 1 klinik dengan Beacon
A: Nampaknya it's not in here, mean not MyWaqf.
R4: Itu different project. Itu under Bank Muamalat. Tapi structure dia macam tu lah. Konsep dia input, output, outcome. Yang orang nak tengok outcome. Saya boleh sebut kat sini contohnya, kita ada 5 klinik bergerak dengan bas ni within 2 years kita dah serve hampir 10,000 patients, tu outcome. Orang nak tengok benefit tu. Dia punya input, 1 bas kita ada 50 ribu. Output, kita jadikan dia bas atau klinik bergerak on waqf aset and outcome in term of serve to public lah.

B: Macam klink bergerak ni, that I told ada depreciation and maintenance. So, who provide the maintenance not the services? Services will be the respective hospital lah.
R4: The operator lah.
B: Who provide the maintenance of the mobile?
R4: We embedded the cost within the prinsip of waqf. Contohnya harga klinik tu 450 ribu, lori siap sekali equipment dalam tu. Every year kita allocate 100 thousand for maintenance.
A: That one from duit waqf jugak?
R4: Waqf fund
A: Not from usufructs or what.
B: For how long that you can allocate that?
R4: As long as the bus is there, or the clinic is there.
B: That is a separate fund lah?
R4: That separate fund tapi kita dapatkan fatwa daripada Negeri Selangor. The first fatwa in Malaysia.
B: Cash waqf.
R4: Principle can be used for maintenance. The first fatwa.
A: Is did the say can be use this money for consultation of doctors?
R4: Yang tu kita pakai dana manfaat.
A: Daripada usufructs?
R4: Yes, usufructs. Kita tak boleh pakai dana principal yang tu.
A: Only this maintenance of macam kereta or something.
B: The buses or lori ke?
R4: Kita amik dia punya orang panggil apa padanan dia bahasa dia qias lah. Kita qias kepada maintenance of masjid. Bila orang waqf satu masjid, throughout the years siapa nak maintain masjid tu bocor sana, bocor sini, mana duit nak dapat. So, the same fund for waqf can be used for the masjid jugak.
B: I tell you how to maintain the masjid jugak as from my experience. Di Sarjevo.
R4: Ni saya bagitahu, 10 thousand patients have been recieving outpatient treatment at KPJ and Royal Army hospital. Kenapa dia amik kita? Sebab kita buat bas ni untuk Sabah. Ada 2 strategi. Satu strategi untuk dakwah dan jugak ni. Satu lagi strategi yang tahu pendatang asing. Dari dulu lagi Ocean punya project under ATM sebab dia menceroboh Lahad Datu sebab tu bas ni banyak pergi ke Lahad Datu sebab kita tengok sejauh mana orang luar masuk data daripada, kita kata nak treatment untuk ni tapi data tu ATM perlukan.
B: Most of security lah?
R4: Security sahaja. Okay, yang ni dia the outcome of direct. Yang ni education pulak. Education that more than 60 thousand.
A: In your article?
R4: In the article takde, yang dalam ni ada. Nanti amik dalam ni je lah. Takpe lah.
A: Can I macam fotostat ke?
R4: Boleh, nak amik dulu pun boleh even saya bagi PDF pun boleh.
A: PDF?
R4: Haa saya whatsapp.
A: PDF macam valuable.
R4: Dulu pun saya dengan supervisor, saya kata “Prof, takde ke previous student Prof yang ada, saya nak refer.” Dia bagi saya 3 terus PDF, so kita amik daripada situlah. So, kat sini boleh tengok dia punya structure dia tadi, kita ada explain kat sini.

A: Yang macam note law punya tu kan? You have a time goal ke? Why you're not doing that?
R4: Macam under MyWaqf ni isu paling besar ialah marketing cost, promotion cost. Semua bank tak nak allocate certain some of promotion. Sebab semua dollar and cents ni penting pada bank. Jadi, bila kita nak buat marketing myWaqf ni, semua bank susah lah my boss tak approved, ramai government tak approved. Jadi, dia punya myWaqf jadi slow. Itu sebab kita buat under own, lagi laju.
A: Since yang waqf Selangor muamalat tu kan. Actually, that you have collected 125 million, you have already used up 15 million. So, like the other 10 million tu, where is it? Do you invest ke?
R4: Kita perlu dapatkan permohonan 10 million tu. Yang lain tu kita still, dia panggil apa siap kali kita meeting, a lot of paper to approval so urusetia atau secretary akan bagitahu for this meeting, duit yang boleh diguna pakai untuk projek only 10 million. So, committee bila dia ada permohonan dia akan bagitahu limit for this particular meeting katakan lah hari ni adalah 10 million sahaja dia boleh approved. Kita tak boleh guna sampai habis.
A: Kira tak boleh guna lah duit ni for myWaqf?
R4: MyWaqf ni isu nya adalah......
A: It's not the same. The fund is not the same. I mean you cannot you're doing this but the money is not there yet but the project is there. Why did you not use this money or macam mana? Dia not viable ke macam mana?
R4: Duit ni duit Selangor.
A: Owhh, duit Selangor.
R4: Under myWaqf, kita ada projek dengan Kelantan. Kita ada projek dengan Kedah, Negeri Sembilan so Selangor normally so, contohnya Inap Waqf ni Kedah. So, kita tak boleh amik dana Selangor nak pergi Kedah. Ini negeri Sembilan.
B: When we clarify the issue is that each jurisdiction have their own fatwa and each collection form, each state used for each the particular state.
R4: Even kita menghadap sultan pun. Ini semua kita menghadap sultan tau untuk approval. Dia punya bukan daripada Majlis Agama. So, sultan terus terang cakap, please use the money for my state.
B: Is the money collected for that state, that state only. There has a problem we are having.
R4: Ya, itu isu yang besar.
A: Tapi kalau for this mobile clinic kan in Selangor tapi.
R4: Fund dah ada dah cuma kita saja open for public untuk collection. Fund dah ready dah.
A: Owhh ya.
R4: Tapi kita saje publish in myWaqf kalau nak orang nak contribute boleh. Makna nya dari 1 million kita allocate, orang dah contribute kata lah 10 thousand so kita hanya pakai 990 thousand tadi.
A: Actually, everything is there already.
B: They have their own waqf muamalat punya fund.
A: That's interesting.
R4: Yang ni kita bagi peluang orang menyumbang jugak lah pahala.
A: Pasal yang ini pun orang sumbang jugak ke. You mean to encourage more so that dia akan continuous.
R4: Yes, continuous.

A: Macam like this receipt issuance, what is that? what do you mean by that? Among challenges tu? What was the challenge that concern?
R4: Every year, from March to April. Kan contribution to waqf entitle untuk tax resumption. Biasalah kalau bila kita kerja dengan government agency ni. Yang kene call nya customer service kita. kan i dah menyumbang kat waqf muamalat lah, kenapa sampai sekarang resit air tak sampai2? Yang isu resit bukan kita, yang isu resit adalah PWS.
B: Resit is for tax purposes.
A: So, what is taking them too long for this resit issues.
B: Government agency.
A: Owhh I see. Okay2. So, you are involved in so many projects kan? Why not you been contributed on a big venture isn't better for you then doing a a lot of small spots.
R: Kita pernah propose to the GMC. Let's focus to the specific project contohnya kita select dialysis so throughout nationwide. Okay, contohnya waqf Kelantan. Waqf Kelantan focus dialysis sahaja. Satu Kelantan tu kita buat dialysis sahaja. Selangor pun sama. Kita buat kata kan kita nak buat klinik bergerak, setiap daerah kita ada klinik bergerak tapi mindset GMC. Diorang lebih suka layan yang small2 tapi kita takde duit jugak lah untuk the big project. The latest duit projek untuk Selangor adalah sekolah waqf cost dia almost 30 million. Yang ni first project kita nak buat. Big project under waqf Selangor. In shaa Allah, coming soon this year or early next year kita akan launch by Sultan Selangor.
B: What can you say. What are the big challenge for your biggest concern, I connect with what you say? Basically, your biggest concern because your project is scattered. As a result, the effectiveness is lesser if you focus on your project on a particular segment. Probably your success will be better.
R4: Because GMC is comprised of many people.
A: So many people.
R4: From Majlis Agama, kita ada propose. Memang kita ada propose maknanya kita punya marketing plan, budget plan tapi diorang lagi suka layan yang small2.
B: Yelah, betul lah.
A: People pleasing lah kot.
B: Everybody have their own priority.
R4: Pada kita itu lebih mudah kerja kita. Selagi mana, masuk dana 10 million buat projek ni.
B: The effect the impact and the effect will be better is visible.
A: During the MCO tu kan, I see that you have macam given to the government hospital about 360 thousand to government 14 government in hospitals tu? So, what was that you contributed tu?
R4: PPE.
A: Owhh PPE, the baju tu.
R4: Yang ni kita pakai dana manfaat tak boleh pakai dana principle sebab dia pakai buang.
A: Yang 40% fund of the allocated for health projects tu. Out of how much?
R4: 100%. Normally kita dah pre agreed dengan Majlis Agama, 40% for health, 40% for education, 20% for investment. Tapi setengah negeri yang nak 30-30-40.
B: Investment?
R4: Haa, ikutlah. It's up to the state tapi Selangor 40-40-20.
A: Yang no.7 tu kan I ask you macam is there any other areas that waqf can contribute besides funding. Actually, I was thinking more overall macam of playing active role in

the project. You know to make sure that projek itu is really successful in order that, but you answered developing digital apps and software. So, why do you think that is the very important?
R4: Owhh, kita misunderstand question kot sebab yang kita punya faham apakah role waqf ada dalam funding? Seolah-olah macam tu. Is there any area that waqf can be besides funding? Because waqf is fundinglah. I thought that kita faham macam tu lah.
B: That's why we're going to be on that. Then, now if you are a waqf player. Funding is given. Do you think that you should be a more intrusive role inside the project? If so, what are the areas that you think you can do?
A: To oversee the project.
B: To oversee the project or maybe part of the supervisor supervision still on that project ke?
R4: Memang kita buat sekarang. still under funding jugak tu pun. Cuma file kita supervise the project but still the role of the waqf as a funding. Kita punya pandangan pada jawapan ialah other than funding, the type of waqf itself. Contohnya waqf property.Waqf property dalam bentuk tanah, bangunan besides the funding tanah tu kita boleh develop for project. Bangunan kita boleh buka untuk anak2 yatim.
B: They allocate above the operation.
R4: Owhh, operation side. Yang tu memang kita dah buat sekarang. Bila kita bagi fund je, dari A to Z kita monitor. Macam bank lah.
B: Okay, now I put you from another perspective. You have given mobile clinic to keep in change in everything. You only ask them to get report. Yeah, the report is just to see whether you are doing or not. What we are looking at is that acceptable just I think, you should involve in discussing with the operator that where are the areas of interest or what do you think of how they work, I mean I'm talking is more active role rather than just monitoring from far.
R4: Yang tu kita buat semua. Cuma saya bagitahu je tadi, kita provide report tapi from A to Z. First thing first, bila kita nak buat mobile clinic. kita akan tanya dia, the area for you to serve. You kene come out dengan paper to us.Itu KPJ bagitahu lah. Contoh Selangor, you nak monitor kawasan mana? Hulu Langat. Which particular area? Kawasan orang asli. Which particular kawasan orang asli? Sebab kita kena submit kat KKM specific zone. Every quarter kita akan panggil KPJ. Okay, kita ada 4 klinik bergerak dengan KPJ so, dia kene bagitahu kita data yang feedback. Kita meeting dengan dia A to Z especially focus of the needy tadi tu contoh kita kata non-Muslim. Kenapa you serve orang non-Muslim? Kita nak klinik bergerak kita ni more non-Muslim. Okay, dia noted.It will be based on report tu kita akan bagi bukan pure report saje lah.
B: Maknanya inclusive managemnet lah.
R4: Ya, last kata kan lah minggu ni dia nak pergi Hulu Langat kita kate kan. Dia akan come out dalam WhatsApp daripada kita. Okay, klinik bergerak, jadual bila, tempat mana, pukul berapa. From this WhatsApp, kita WhatsApp to the whole staff of the bank. Bagitahu customer kita sape yang memerlukan service of the health di kawasan ni pukul sekian sekian, waktu sekian sekian,klinik yang kita ada so front manager akan forward pada customer kita, customer akan forward pada keluarga dia, family dia. So, how kita manage lah.
B: They lead.
R4: Dan pada masa yang sama, bila klinik begerak ni ada je kat satu tempat tu, muamalat akan buka booth tepi.

B: They are quite upfront because the project on that state but I give an example, assuming you're involved in waqf hospital. You provide the waqf kan? What's your thought on you? The waqf is just presented on the governance of the hospital. What do you think about that?
R4: Yes, first plan kita nak buat waqf hospital dekat Gombak. Structure adalah all of directors must come from Bank Muamalat dari segi.
A: That one in Gombak is between you and?
R4: Gombak Medical Centre. The first project tapi tak jadi because of takde orang panggil apa suitable land. Yang kedua, zoning issue because KKM dah kata ini Gombak kawasan KPJ. You nak buka jugak you tak boleh buka kat Gombak sebab zoning throughout Gombak, semua KPJ punya. So, kita nak cari mana? Takde tempat lah. Sebab kita nak masyarakat situ, community situ. Itu zoning issue. Jadi,goverenace said yes, even dalam plan kita , kita akan buat hospital, belakang tu condominium, condo care so, under waqf jugak. So, sape yang beli dia boleh duduk at particular apartment or condo. Tetapi pada masa yang sama, if the family of the patients datang, dia takde tempat nak tido dia sewa kita punya waqf apartment or condo. This is funding for hospital. So, that's how kita develop the waqf hospital.
B: So, they are quite intrusive.
R4: Tapi plan tu tak jalan because kecuali Tuan haji ada tanah. That's the basic project tu tak jalan ttu.
A: Okay, the question no.9. Kita kata the portion of the profit about sustainability. What profit are you talking about?
R4: Macam tadi lah, bila kita come out dengan hospital and kita come out condo care atau apartment ke.
A: Investment lah?
R4: Yes, investment side. Even certain fee for this waqf sebab kita bukan provide for free you know. Cuma kita bagi tier. Kalau B40, kata kan lah dia nak bersalin, harga kos bersalin RM 1500.
B: I can suggest you in the different model on there. Itu when I discussed into Doctor Professor Ashraf dia beri different model.
R4: So, masuk kita lah. Dari this particular operation, dia refund balik kepada waqf untuk cover OPEX and CAPEX. Itu maksud kita.
A: I'm google on that because I'm not a banking person.
R4: Tapi isu paling besar adalah isu OPEX, operation cost. Kalau CAPEX ni one-off sahaja. Nak buat bape hospital, satu bag. Satu bag equal to 1 million. berapa katil nak? 60 katil so, 60 million. So, kita boleh cari dana for 60 million. After there? OPEX? Ini isu paling besar.
B: Okay, takpe I ada idea.
A: Yang ni you kata public hospital provides the venue because you're like helping me in my thesis here. So, you said public hospital provide the venue and the cost can be shared abound by waqf. Can you clarify that?
R4: Cerita nya sekarang ni public hospital ni government lah. Government provide length plus dengan expert lah dari segi nurse, doctor. Dari segi capital side, the CAPEX, dari segi infra kita boleh cari duit dan povide for government.
B: It can be on join ventures. It can be 100% funded by waqf lah. Boleh jugak but the operation little bit have to be done by the government. Kira you provide the place.
R4: Place dengan.
B: Equipment.

A: Sebab we interviewed someone from KKM, he was saying that this might cause some risk between how about the gradings of the hospital would be interfere nanti if waqf it with them. Would be interfere their grading with their salary?
R4: Yeah, no issue. Kita buat special rate for that.
B: No, the things that there the running of the operation is still by the KKM.
A: So, waqf is...
B: They are providing the building then the infrastructure, so the cost for the government without infrastructure reduce the waqf fund or part dia government, part dia waqf so that they can expedite the delivery of the building.
R4: Contohlah kita nak buat hopsital ni kata lah 100 million. So, sekarang ni 100 million kita tengok dari segi because nak buat 60 bag kan, kita dah kena ada 60 million. Ini baru CAPEX. Dari segi length cost? Siapa nak provide length cost? That's why cost dia 100 million tapi bila govement kate land cost, operator, doctor, nurse semua kita provide ni under government so hanya 40 million kita boleh save sebab kita hanya cari duit for building sahaja. That maksudnya public hospital provide the venue and the development cost dari segi ni and kita akan cari yang lain tu waqf akan handle.
B: That's the matter of negotiation
R4: Even yang sekolah waqf tu, kita bincang tau dari segi teachers.
B: They don't pay.
R4: Sebab kita tak nak orang kata waqf ni for free, waqf ni adalah sekolah. No. Even teachers pun kita come out with different salary skill. You ada pengalaman bape tahun kita kate or you dripada mana Singapor, daripada Brunei. The best teachers kita nak amik bawa ke sini. Different salary skills kita akan minta. So, boleh takde isu.
B: The student not free, they have to pay. Commissions construction. Same macam Doktor Ashraf cakap.
A: So, I would like to ask people of he is working in waqf hospital for my future interviews. What do you think the question that I should ask to find out more about how they managing their hospitals?
R4: First thing first, yang kita buat kat Gombak Mediacal Centre tu adalah the spirit of charitable cost. Itu je. Spirit dulu. You nak buat hospital ni you nak profit oriented ke atau you memang nak tolong orang. Itu soalan pertama yang kita tanya kat Gombak Medical Centre. Mereka kate no, kita buat jugak untuk community, profit is not our target, macam normal hospital lah. Jadi itu yang spirit mula2 kene ada because it is for charitable cost
A: What about Cyberjaya punya waqf hospital? They have spirit but because they do no have something to sustain themself not in term of just funding.
R4: Isu paling besar kerana diorang tak ajak first place Majlis Agama to join together that the first sebab waqf is under state jurisdiction so dia declare buat waqf. State mengamuk lah. You buat which particular permission, daripada mana? Baru lah dia pergi Selangor, pergi KL, baru nak pergi Kedah. State susah lah nak terima macam tu. Sorry to say lah, orang agama ni dia ada jugak, orang majlis lah dia ada punya ego.
A: Pride.
R4: That's why dia punya plan tu tak succeful. Even dia punya bangunan tu. finance by Bank Muamalat. 4 blok ke 5 blok tu semua mualamat punya finance. Kita tahu cerita dia.
A: Tapi it's not just in term of funds lah kan? Because according to another source pulak, it's about workforce as well. If you do not pay well, you don't have the work for the specialist is not there. Nobody can give charitable of time so that the issue.

R4: Maksudnya, dia nak buat hospital even dia kena doctor kene ada mindset yang sama macam dia. Yes, diorang perlukan commercial,profit or what nots. what not tapi dari segi spirit tu. Okay lah, normal I charge patient ni 15 ribu tapi untuk kita ni I charge 10 ribu I hanya amik 7 ribu, 3 ribu I allocate untuk hospital kita. the same spirit. Dia panggil doktor yang macam ni. Doktor yang macam ni ramai tapi kalau dia amik pure specialist because target dia untuk attract more patients tapi memang commercial purpose lah.
A: Niat tu haa.
R4: Niat tu. Dia tak akan berjaya punyalah sebab isu paling besar jangan mainkan agama. You berselindung di sebalik agama tapi actually you nak benda lain so barakah akan diangkat oleh Allah. You tak akan berjaya. Once Allah angkat je barakah, habis. So, sebab tu charitable ni bukan orang kata isu tak berjaya ke apa tapi isu ni direct dengan Allah.
Ok, thank you so much for your time.

6. Interview with Respondent 5

Respondent No	**5**
Date	**15/01/2020**
Time	**10am-11am**

A: Researcher 1
B: Researcher 2
R5: Respondent 5

R5: Kita ni diajar, you don't mind if I use bahasa Malaysia?

A: Mixed also can.

R5: Kite ni diajar daripada darjah 1 dari standard 1 up to our first degree probably whatever degree that you have based on Adam Smith, ekonomi mereka ekonomi leisure fare [00:18] economy free market dimana duit itu menjadi asas kepada buat duit. So, that's why bank ada beberapa billion atau trillion in the system but those money unuk buat duit. Dalam system ekonomi Islam, I think you have that of production, duit ini bukan untuk buat duit, duit ni gunanya untuk tolong orang lain kalau kite ada lebih. Itu sebabnya waqf, zakat, hibah apa segala macam ni tujuan nya bukan boleh bawak mati pun. Tapi apabila system ekonomi moden ini deperkenalkan, duit itu untuk buat duit sebab tu pihak bank akan sentiasa adjusting dia punya interest sebab duit itu buat duit. Cuba bayangkan trillion of ringgit dalam system banking dipindahkan dalam system waqf, macam2 kite boleh buat sebab apa? Sebab orang yang letak duit dalam tu ialah basically duit yang melebih. That's why he put the money in the system. So, ini asas sahaja. Oleh kerana itu, kita pertama sekali kene mendakwahkan kepada semua orang which is still not successful. Berapa billion duit waqf dalam system kite di Malaysia as compared berapa trillion duit dalam bank which is supposed to be duit lebih, that is paradox. If we can solve that problem, we can use that money for various purposes. It's just not for help.

A: First and foremost, thank you for your time to be here so to get credibility, I have to ask your personal question about your role

R5: First of all, kite kene wujudkan institution that people will believe to put their money there. That institution does not exist yet dan kalau ada pun tak difahami oleh orang ramai so bila Zakat Negeri Selangor, Tuanku Sultan wujudkan perbadanan waqf tapi dengan ada perbadanan waqf ni mudah-mudahan orang yang dah faham tentang waqf is no more putting their money in the bank topping their money to be paid through interest.

A: So, what is your role?

R5: It's not my role, it is role of institution so semua orang dalam tu have their role to tell people, this institution that you have to trust to put your money instead to put your money in the bank. Put in the money in the bank maksudnya bank tu nak buat duit but put in the money in this system ialah duit melebih. If im not mistaken I wrote some where bahawa duit dalam system waqf dalam Malaysia ni 10 billion sahaja compared duit dalam sistem banking di Malaysia trillion. Dia punya assumption ialah duit yang letak dalam system itu ialah duit melebih. You don't use that money. Let say duit dalam system wakaf 10 billion tak dipakai, duit dalam system bank trillion tak dipakai kalau 20% of trillion pun more than 10 billion. So, itu yang pertama. Oleh kerana itu, pertama sekali peranan kami semua orang, orang Islam yang dah tahu ialah meyakinkan orang ramai bahawa habuan dalam waqf ialah seperti setangkai benih. Tapi, orang bukan Islam pun boleh sebut. Orang yang nak yakinkan kepada orang ramai. Setengah tu yakin dia tu sampai bila dia dah tua dah nak mati baru terfikir, anak-anak bergaduh, isteri bergaduh dan sebagainya then baru it's changes.Tapi kalau

daripada mula, daripada anak kecil kita beritahu sedekah, waqf semua ni mudah-mudahan kite mampu mengubahnya. Dan ini tidak berlaku sekarang ni
A: About how long you have been in the …
R5: Saya di sana dah 10 tahun so kita dapati keyakinan orang kerana usaha kawan2 semua apabila Tuanku wujudkan. ini kerana Sultan wujudkan. Tuanku wujudkan perbadanan sebelum ni di jabatan sahaja. Jadi bila orang yakin, dah tahu nak meletakkan duit nya ada 34 juta contohnya untuk tujuan sekolah tahfiz. Dia beri kat kite, dia bina sekolah tahfiz lepastu dia belanja dengan duit sendiri unuk sekolah tahfiz berkenaan so sekolah tahfiz tu waqf. Bila kite kate waqf, ownership come to the second part. Kalau kita buat hospital pun, who own sebab dalam dunia ni semua ada ownership kalau ownership tu own by institution satu hari besok macam kite pernah tengok kolej, one of the colleges. Dulu raja2 kite wakafkan tanah dia lepastu diberikan kepada orang yang kita amanahkan. Orang yang amanah tu amik harta tu jadi harta dia so kerana itu bila orang yakin bahawa ada institution yang take care their waqf, in shaa Allah orang akan masuk lagi. Untuk yakin ni, daripada pengalaman, kite kene ada orang yang betul2 train in waqf. In the banking system kite ada diploma in banking, degree in banking tapi in waqaf ada tak degree in waqf, financial waqaf in Malaysia? Takde. Mereka ni dating daripada very discipline and then cuba menyesuaikan diri mereka dengan system ekonomi moden bahawa gathering the fund, lesen pun takde. waqf ni takde lesen tapi kalau kita bukak kedai pajak gadai ke, kita bukak kedai peminjaman wang along pun, you have a licence. Waqf takde license, we put our willing to give them money, dia kalau cerita di faham sahaja dia nak buat misalnya hospital waqf. Orang islam letak duit tapi hospital wakaf ni sape punya. At the end of the day, full manage who own the profit. Sendirian Berhad sebab waqaf ni basically is the foundation dalam system SSM kite. Jadi, inilah yang saya katekan mesti ada keyakinan kepada orang Islam yang dah sedar atau orang bukan Islam yang dah sedar unttuk mewakafkan harta dia. Apa habuan nya, itu boleh tengok dari sudut agama.
A: For PWS, what is the most active sector?
R5: Before we go to that, so when we have the money we have the harta apakah yang diwakafkan oang ? traditionally, most of the mewakafkan tanah , ada sedikit mewakafkan harta emas yang mana kite convert immediately after 3 days , kite convert cash money , ada orang mewakafkan , dulu macam2, baju perang pun ada orang wakafkan jadi di Selangor , benda yang diwakafkan tu kita masih bagi cash . Tanah, itu pun kite tengok dulu. Setengah orang wakafkan tanah dan ada juga mewakafkan tanah kerana bermasalah, we don’t accept. Misalnya nak buat rumah, rumah tu tak ikut spec lepastu nak robohkan pun atas plan kite. Kite dah having problem take care of those properties which is not approve atau duit. Duit okay. Bila wakafkan kite simpan. Jadi, apabila cabaran yang akan datang apabila kita mempunyai simpanan waqaf yang banyak itu yang saya kate tadi Selangor punya waqaf ada banyak tanah tapi tanah ni bukan prime land. Prime land orang nak kate lebih baik aku jual. Tanah nya dihujung2 kampung yang mana kami terpaksa gunakan untuk tujuan pertanian ke simpan kereta ke atau macam2 lah. Yang prime land banyak orang tak info yang kedua, duit cash. So kalau lah satu masa nanti, apabila keyakinan orang mula ada pada institution kerana orang yang mentadbir ada silibus yang jelas untuk mengajak orang tentang waqaf, financing. So, mungkin orang akan letak duit.There is the time that we should know how to manage the fund.
R5: Misalnya orang kaya2, dia wakafkan duit dia, saham. when we take the saham and the waqaf. Hari ni ada satu lagi for waqaf saham, ada duit banyak. Saya dah kate

Selangor buat benda tu dah ada keyakinan orang untuk apabila dia nak waqaf, dia waqafkan dgn PWS. Sama ada dia waqafkan duit, wang, harta , kedai , tanah atau wakaf barang kemas .Sebelum ini, kita ada tengok wakaf kaki. Pernah dengar waqaf kaki? Waqaf kaki ni katakan dia nak beli tanah for every per square berapa banyak, katakan RM50 RM 100 tujuan nya untuk membiayai sebuah persekolahan atau maahad sebelah tu dan the land, the harta tu belong to whom? The harta dalam dunia ni belong to somebody else jadi banyak orang tertipu atau mula2 harta tu dimiliki oleh saya kemudian turun pada anak, cucu saya tak diiktiraf dah dia kate tu harta datuk dia. Bila kite tubuhkan Perbadanan Waqaf ni, keyakinan tu dah mula ada. Bila dia nak mewaqaf, dia cari Perbadanan waqaf Selangor. Sebab di Malaysia yang saya tahu cuma negeri Selangor sahaja yang ada kelab perbadanan atau entiti yang jelas, yang lain tu di bawah majlis agama masing2 , jabatan2 .

R5: Di Federal lain, sebab ingat urusan agama sajalah yang tinggal kepada Sultan yang betul2 di bawah sultan apabila kite bersetuju untuk membenuk negara persekutuan tanah melayu, sultan serahkan pentadbiran kepada Menteri besar yang dilantik kecuali pusat agama. Sebab itu, semua negeri2 Melayu bersekutu ni, agama di bawah sultan, adat2 sultan melayu begitu jugak lah. Jadi, terdapat orang daripada pengalaman saya, di luar selangor yang duduk di Selangor mempunyai harta di luar selangorr pernah mewaqafkan harta dia di situ di Selangor tapi bilangan duit yang kite ada untuk tujuan wakaf am tak banyak, yang ada wakaf khas. Yang mana, saya nak wakafkan buat masjid saya pergi, 13 juta buat masjid so masjid ini diwakafkan dan nama tanah masjid itu bukan jabatan kerajaan negeri punya. Banyak masjid di Malaysia milik kerajaan. Hari ni kerajaan kite, esok lusa kalau bukan kerjaan kite tanah itu boleh ditukar untuk kegunaan agama dan lain2. Jadi, tanah itu diempunyakan untuk masjid di bawah nama majlis agama Islam negeri Selangor bila kite waqafkan. Jadi, banyak yang waqaf masjid, banyak juga yang mana masjid2 kejaan berikan 2 juta dia nak bina masjid dia amik waqaf daripada jemaah dia. What’s next? Adakah itu sahaja? Itu lah yang besarnya penggunaan waqaf so mampu tak waqaf digunakan untuk tujuan2 lain? The more you involve, ini semua berdakwah je. Mendakwahkan orang supays beleve in that. Meyakinkan merreka, put your fund in the sytem. adadkah return? Takde sebab waqaf ni nak balik tak boleh. The moment you serah waqaf, opportunity belong to Allah. You serah balik pada Allah. Yang ini yang kite punya bertahun-tahun kite cuba bercerita pada orang itu. Alhamdulillah, saya oergi corporate punya outfit, saya ingat lagi dia punya CEO, dia punya Human Resource tertarik tapi dia kate kami tak boleh buat Cuma dia kaate boleh tak saya wakafkan untuk mak saya. Jadi, hati mereka dah terbuka tapi meeka tak boleh bawa dadlam system korporta mereka sebba mereka macam saya jugak belajar ekonomi ke belajar finance ke daripada system Adam Smith, neokonisien time dulu2 kite belajar kan. Jadi pernan kite sekarang ni ialah meyakinkan orang yang berhak bahawa plese put your money, the reward? Kite tak nampak reward tu tak tangible jadi banyak orang meletakkan duitnya harapan masa depan nya duit nya Nampak bukan padad yang tak nampak. 6 rukun iman tu benda yang tak nampak. Kite percaya pada benda yang tak nampak, kite percaya pada hari kemudian, mana orang nak percaya sebab tak pernah pergi. Dulu bila Graham Bell introduce dia punya telefon orang tak percaya, orang kate apa bunyi? itu syaitan. Sekarang telefon dah jadi norm. Manusia begitu, bila dia tak nampak dia tak akan percaya jadi reward kepada waqaf tadi. Itu yang kedua. What is the most important involvement? Involvement yang pertama ialah meyakinkan orang, yang kedua creating more product from the money that waqaf, zakat. Tak ke gitu?

A: Mostly, currently what are you working on?
R5: So, itulah currently buat masjid dari segi ekonominya belum nampak. Kite tak cukup duit misalnya nak buat hospital, kite tak cakupu duit nak buat mall besar, jadi kalau kite beli kedai , boleh lah beli kedai 120 ribu 200ribu 300 ribu lepastu kite guna kedai tu untuk tujuan orang berniaga sewakan ataupun kadaitu kite bukak untuk pusat tusiyn atau gunakan kedai tu untuk klinik . Orang sewa, duit sewaan tu dapatlah balik kepada pewakaf. Pahala kerana mengusahakan. Kalau saya tak guna kan duit tu
A: Is it the usufruct or you buy the bangunan and then the sewa tu, the money go where?
R5: The money go to, kalau dulu dia kate waqaf am kite boleh guna 70% investment 30% untuk repair masjid. Jadi tu untuk wakaf am. Tapi banyak wakaf khas, saya tahu duit saya ni untuk tujuan khusus . Jadi, misalnya saya tahu duit ni misalnya untuk membiayai masjid sebelah tu punya bayaran bulanan atau pun tanah ni saya wakafkan untuk masjid sebelah tu. Jadi bila kite begitu, kita majukan tanah biyaan jadi dia punya manfaat tu dapat kepada masjid pewakaf tadi dan yang lain pun digunakan untuk tujuan pembangunan yang lain Pembangunan yang lain tu apa dia? Termasuklah kalau cukup duit hospital. Kita pernah nak buat hospital, hospital bukan murah sangat mahal so tinggal drawing block tapi financing tak cukup.
A: Actually, my thesis ni is about PPP public private partnership that is waqf institution plus public hospital and then to combine in the collaboration to do a corporate waqf hospital so that is my thesis.
R5: Okay, so that big project based on fatwa apa yang kite buat sekarang ni, arwah baru meninggal arwah ialah kite wujudkan wakaf dengan pihak bank sekarang ni kite dengan bank mualamalat. Bank muamalat kutip lepastu ada corporate social responsibility dia.
R5: Is it the Mywaqaf punya project? No, this is waqf Selangor muamalat punya collaboration. Jadi, waqaf selangor mualamat ni duit dia banyak sebab kite collaborate dengan pihak bank in fact sekarang ni semua ni kite mulakan many years ago, Tuanku sendiri lantik arwah untuk menjadi chairman kepada jawatankuasa ni. Jadi, di pihak bank muamalat tahu sekian banyak pihak kite ada dalam tu nak guna macam mana. So, please money used for two reasons. One is education and other one is kesihatan. Kesihatan yang kite buat ni cuma hospital bergerak atau klinik bergerak. Kite beli bas dan setakat tu boleh lah lepastu yang besar2 tu, khidmat doctor pun percuma sebab dia nak wakafkan. So, yang itu sahaja yang dikatekan wakaf kesihatan. Tadi you cakap about collaboration so yang ni collaboration dengan bank mualamat tapi bank rakyat dengan yang lain pulak dulu dia nak dengan kite, dengan Selangor tapi apabila dia put together dia agih2. Different bank go with different negeri. Tidak di Selangor je. Jadi saya tak pasti ni di negeri Sembilan pun ada dengan bank mana.
A: Okay, so which public service is PWS most active? Probably is religious more like masjid ke?
R5: Duit yang kite ada kite boleh buat macam2. Satu lagi menggunakan nama kite. Dulu orang nak kutip wakaf dia simply buat begitu sahaja sekarang ni orang tak yakin . Dengan itu dia kene dapatkan macam tanda halal, jadi tanda halal tu wakaf Selangor. Jadi semua yang nak kutip duit unuk tujuan wakaf, semua yang nak kutip duit wakaf untuk tujuan berbagai-bagai mestilah pergi ke wakaf Selangor dulu, kite tengok projek dia and then kite endorse. Misalnya public service, banyak di Selangor ialah masjid.
R: Masjid ni tak semua diberi oleh kerajaan negeri. kerajaan negeri bayar sebahagian , sebahagian lagi orang kampung , jemaah tempat tu kutip duit . Dulu dia kutip begitu sahaja sekarang ni kalau nak kutip duit untuk extension rear masjid ataupun new

masjid, you want to go through waqaf Selangor. You can do it yourself tapi tahu logo wakaf selangor and all the money must be put in our bank. Kite sekarang ni ada 23 ke 32 bank untuk tujuan itu. Leceh nak kendalikan. Sebab apa? Sebab kalau tahu kat situ kite lebih yakin, duit tu tak disalahgunakan. Bila buat project, payment datang you kene bayar, jadi itu satu. Sekolah tahfiz atau dengan lain perkataan yang sekarang ni orang awam lebih cenderung untuk membuat mewakafkan harta dia untuk tujuan masjid dan tujuan sekolah tahfiz yang ada duit dia boleh nampak.
A: So, diorang ada niat spesifik lah?
R5: Ini yang niat spsefik, yang niat tak spesifiknya misalnya potong gaji . Dia buat potong gaji melalui bank rm10 rm50. Yang ni kite panggil wakaf am, yang ni kite boleh buat apa2 pun contoh macam kite pergi kedai. daripada kedai tu, macam kite beri duit RM50. Buat investment. It’s up to you, apa you nak buat. So, kite our investment, Selangor ni agak tu sikit kite punya mufti punya fatwa. Kalau orang tu beri RM1, it cannot be less than RM1 at anyime. Sebab tu kite takut nak beli investment from public company ke ataupun orang nak beli saham daripada kite kan, kite belum ada fatwa yang jelas. Kalau waqaf seringgit, we cannot touch rm1. Jadi, misalnya bayar waqaf through online banking, so the online banking kite kene bayar one transactions 3% kalau tak silap. 3% tu must come from us not from that. Orang mewaqaf RM5.
A: Any some waqaf there?
R5: Any transaction with the bank ikutkan kite buat bulan2 tu kan, gaji
A: Now, it’s free.
R5: Haa okay mungkin dah free. Tapi begitulah nak kate bahawa tidak boleh usik duit wakaf orang ni kalau orrang tu bagi wakaf rm 1 tetap rm1, tak boleh kurangkan . Jadi kerana itu , fatwa yang berkaitan orang beri saham pada kite , bila kite nak praktikkan kite kene faham katekan dapat rm3 . Itupun mesti dia naik. so that’s why orang beli emas , emas diberi ada satu tu kite ada kempen suri rumh tangga yang emas tak pakai tu beri pada kite so kite punya fatwa within 3 days you must liquidate di bebrapa kedai emas antaranya Habib and then put in the money so banyak lagi yang kite perlu tangan in trm of product punya wakaf
A: You are most active in the most religious tu lah?
R5: Sekarang ni banyak untuk tujuan awam macam masjid, boleh diakatkan itulah.
A: Would you know, how much percentage you allocate roughly?
R5: Takde, Not much.there is no such thing as percentage
A: Oh, no
R5: Takde lagi, portfolio kite yang saya ingat. If we get the money, 70% untuk investment 30% utuk tujuan corporate social responsibility type of thing misalnya ada orang nak repair carpet ke. there is the money given been collected the money. The money from wakaf am. Jadi kalau kite ada satu juta, 700 ribu can do for investment mungkin beli kedai sebab belum ada berani yang bukak kedai runcit ataupun halal
A: Do you do waqf with public hospital?
R5: Takde. the only one klinik.
A. Is it the mobile clinic?
R5: Saya ada baca beberapa doctor dia buat hospitalwakaf saya pun tak pasti modal yang kite dapat balik duit kite kepada kite atau kite beri dia sejuta , that is kite don’t expect will get back sejuta . Waqaf yang kite difahamkan ialah dia beri resit, you pulangkan balik harta yang Allah beri ni kepada you kepada Allah di dunia ni kepada mutawalli dia pemegang amanh di dunia ni, kalau kie corporate kan atau saya tak pasti

macam mana mereka , fatwa mana mereka gunakan tapi di selangor kita boleh gunakan mufti punya fatwa. Selangor punya mufti fatwa.

R5: Saya ada baca yang dia kate hospital wakaf

A: Dekat Cyberjaya

R5: Haa, ya, cyberjaya so saya pun tak pasti bagaimana sebab dia operate duit orang sebab wakaf bukan investment

A: Ya, tahu we were taking one of the exist waqf ni patutunya kan benda yang tangible yang boleh , you cannot go of quotation .Tak boleh kan . What about the building, what about the machinery equipment?

R5: Boleh, kalau cukup duit

It almost the same as macam building a masjid because the money you can get from the userfruct or investment or macam maintenance

Sebab wakaf ni boleh digunakan oleh orang Islam pun tapi zakat tak boleh kecuali kite gunakan tujuan untuk mendakwah mereka. Kan ada Dr Asri kate boleh. Di Selangor kite boleh gunakan untuk orang asli, kite nak dakwahkan mereka masuk Islam. Mereka use that zakat punya duit. Harta wakf, semua sekeliling kite wakaf ni mesin dyalisis semua orang boleh gunakan dari segi berkenaan. So, hospital begitu jugak, kalau ada yang nak mewakafkan hospital duit dia, dan tanah tu diwakafkan oleh misalnya Selangor bawah nama MAIS. So, operator of the hospital can be anybody. Satu daripadanya ialah hospital diwakafkan jadi operator hospital tu boleh menyewa balik dengan pewakaf tu jadi dia bayar bulan2 jadi duit itu boleh digunakan untuk tujuan manfaat wakaf dan kerana sewa hospital tu murah dia tak dikenakan tax expenditure so, the operator of the hospital can run the hospital with cheap fees Itu satu daripada pendekatan nya, kalau ada pulak orang lepastu nak mewakafkan professional service dia untuk tujuan seminggu dua kali ke , that also free ataupun ada pula orang nak mewakafkan this operation theatre is underneath sebab dia mahal operation theatre tu yang mana first kite buat duit so dah makan kat situ misalnya hospital alibaba.Alibaba is leading the hospital . Itu ada macam2 pendekatan rapi basically we must have money dan mereka kene faham so pelaksanaan tu, hospital dimiliki oleh wakaf Selangor dan hospital tu disewakan kepada ABC hospital sdn bhd lepastu ABC hospital sdn bhd dapat pula pesakit yang dah sihat mewakafkan operation theatre A atau B atau C. So siapa yang operate percuma. So asasnya kite mesti faham dan mesti ada duit. So, macam2 kite boleh buat sebab orang yang letak duit dalam tu tidak ada risiko rugi atau untung. Di memang tak kan hendak balik duit tu. Cuma risikonya ialah those who manage must be send to proper school faham to manage waqf fund which is we don’t have that kind of people. Akhirnya nanti mesi ada waqf foundation atau waqf authority macam mana to get through macam mana bank negara tu get the money.

A: That mobile clinic to that you are involve in Bank Muamalat. Are you also part of their management?

R5: Tak, antaranya kite bagi satu tu kepada angkatan tentera

A: So, do you not oversee?

R5: Tak, kite bagi

B: they oversee report dia. I mean those who council they will get report je.

R5: Macam kite punya Yayasan (Avisena)

A: In Yayasan Avisena …. Dia ada banyak board of directors oversee where the money going to . Right? For that mobile clinic? Do you have or do you also involve ?

R5: Yang kite bagi ni kepada angkatan tentera

A: Just to see that what do you want to do?

R5: What they should supposed to do with the clinic. Yalah, tapi kilnik tu pun nanti rosak jugak
A: Yelah
R5: Sebab benda bergerak kan, kalau tak salah guna disimpan sahaja
A: So, generally what are your main challenges and what is your biggest concern?
R5: Masih lagi before we get that amount of money and I have to get the money that is main challenges tapi bila ada duit esok so you challenge yourself iaitu to get good people to run the manage the fund with the knowledge of finance, Islam dan juga ekonomi. Ada tak university ajar begitu? Takde
A: Tapi dia come from under Islamic finance
R5: Yelah tapi dia subunit seba dulu pun begitu jugak
So, itu yang kite sedang buat. Whether they have a potential partnership. Macam saya kate tadi takde masalah cumanya yang kite faham apabila kite mewakafkan harta kita so don't expect to get back the money , to get back the harta . The moment we waqfkan setakat sekarang ni the harta go back to Allah. jadi manage by Perbadanan wakf sebagai mutawalli,wakil di dunia ini. This is what happened when we go to Bosnia and sarajevo, banyak harta2 lama ada waqf foundation walaupun kerajaan komunis ke tak komunis ke dia menghormati waqf foundation
A: Do you think that there is a potential for public-private partnership as in waqf institutions and public hospital? I mean like I say if Perbadanan waqf goes with sek7 hospital?
R5: Takde masalah, kalau ada kefahaman itu. Like I say, waqf tidak boleh diminta balik. waqf the moment you akad ….
A: Duit tu if you want to give to them, you don't want it back? what do you mean?
R5: Duit tu tak, dia punya manfaat macam saya kate tadi dia punya manfaat nya approach yang kite kate tadi pihak hospital menyewa mesti ada mangemnet hospital penyewa pada kita. Probably, we minimum sewa that sewa itu manfaat daripada duit orang yang…
A: Do you consider it as investment jugak lah? That's mean if you want to buy the building and the public hospital so kiranya dia rented from you and the manfaat . So, you want that retun back?
R5: retun tu dia masuk balik kepada pewakaf punya tabung dan dia punya waqf bekembang . Through that, kite boleh kembangkan lagi
A: Dia berkembang within you or within the hospital?
R5: Boleh beri kepada kite balik. Misalnya, macam yang sponsor bilik operation tu waqf . jadi, asalkan tidak digunakan untuk tujuan kepada orang yang buat kerja tadi tu . Misal kate diwaqfkan balik jadi kalau tidak waqf tu mati kat situ sahaja. kalau kite dapat manfaat kan, kite gunakan untuk tujuan lain dia mesti tujuan untuk diwaqfkan semula . 30% untuk tujuan social responsibility tadi macam karpet ke apa ,70% untuk investment. Jadi kalau kite masukkan kat situ, orang bayar kite masukkan lagi .
A: Say you are agreeable of this collaboration, what do you expect the partnership to do differently? So that you become the success? What do you think the importance?
R5: The partner
A: What you become the partner of the sek7 hospital? What do you think they should do recently?
R5: What is distribution of partner? Macam saya kate tadi, adakah dia manager sahaja di managing the the thing ke atau dia themselves prime over. If he has 7 million misalnya and then we give land to them
A: Must be specific

R5: Kalau tidak ramai yang jadi promoter buat. What is you peranan of yours? Example kite ada tanah, you want to develop our tanah untuk tujuan solar energy and you have to be partner so macam biasalah kita buat . Kite nilai tanah kite, berapa banyak duit dia nak satu cara lagi yang mudah kite sewakan tanah yang kite tak guna , put your solar panel then you sewakan and that money of solar panel punya rental kite masukkan balik dalam kite punya pelaburan lain yang boleh dimanfaatkan kepada pewakaf tanah berkenaan . Kalau tanah di wakaf kan untuk tujuan membiayai misalnya masjid sebelah kite beri kepada masjid tu 50% dan kite amik 50% untuk kite kembangkan lagi . Jadi pewakaf tadi bukan sahaja di pewakaf tanah untuk jaga masjid tu tapi pewakaf ni dapat juga pekembangan daripada duit tu . Itu partnership yang paling mudah You datang you buat proposal you sewa tanah kite and then kite kembangkan duit sewaan itu. Satu lagi you buat proposal whether you join venture dengan kite. Yang ini ada ketakutan sedikit sebab kie bimbang join venture tu rugi . Bila rugi duit kurang . RM1 tetap RM1 jadi 50 sen jadi kite ada jalan keluar dimana perbadanan waqf sendiri buat investmnent tapi kite bayar balik duit orang tu . Jadi ini masih belum, dah 10 tahun sampai ke peringkat duit kite ada macam pihak bank untuk melabur di perbankan pelaburan sebab kalau ada pemikiran masih kate rugi macam mana ?
A: Finally, what do you think are the crucial factors that make a wakaf based healthcare successful and achieve its goals? What do you think in one single that is really important if you want make this successful? Because when this question was asked with other respondents, dia reply macam sustainability...
R5: Yang saya nampak sekarang ni, kalau ada kefahaman in shaa Allah. Sekarang ni orang tak faham lagi. Jadi kalau tak faham apa yang kite buat sekarang ni, macam2 pandangan ada. Macam2 yardstick akan digunakan...
A: That means the understanding of the concept of waqf
R5: Yes, ramai kawan2 saya yang mempunyai latar belakang yang serupa. Apa yang saya bercerita pada wakf ni memang tak boleh bergerak sendiri apa kite nak buat hospital , ada perbankan investment tapi perlahan-lahan kalau kite bercerita mereka baca sekarang, youtube pun banyak , google pun boleh kemungkinan kefahaman tu akan ada tapi dimana kite nak mulakan dan cabaran dia walaupun paper that you do , pertama kene ingat waqf kalau digunakan , setiap negeri di bawah kuasa Sultan. Penggunaan wang dan harta di bawah kuasa sultan. Kalau nak gunakan waqf, lesen2 operation tu dia tak kira waqf kenapa ke majlis tempatan atau autoriti berkenaan dia akan gunakan procedure yang biasa. Dia takde special case untuk projek waqf, tanah waqf. Jadi kalau tanah waqf misalnya orang tu beri 1 ekar but when we developee we should still 1 ekar so that's why bila dia minta jalan, you have to surrender. Itu maksudnya satu waqf, satu lagi normal procedure that based on the law of that stage. So, sebab itu saya kate tadi kite ni belum ada banyak duit, kalau kite dah banyak duit esok baru kite sedar kite punya subject bank negara, kite subject kepada collection of money . Sekarang ni belum lagi.Orang pun tak tanya banyak lagi . That 900 juta bukan subject bank negara punya kutipan duit orang sebab tu di selangor, Tuanku very concern kite punya part of trusthy zakat tu professional before. Dengan iu, orang akan lebih yakin. 900 juta is bukan cheap the money, you can spend the money for one year. Dulu saya tinggalkan prosedur agihan zakat for 10 years, mula2 saya masuk dari corporate old, and then dia kate I never see cash money on the table so why don't you invest the money. You takde hutang, macam zakat Selangor takde hutang . gaji dan advertisement apa benda gaji dengan advertisement tu? So, dr mufti kate dengan saya, Dr Ibrahim, zakat is for lapan asnaf. saya balik kene study balik. Itulah

bodohnya saya pada umur yang lewat itu tengok duit tu. Jadi saya kene study dan saya kate saya rasa malu saya minta maaf . So untuk 8 tadi takde benda meniaga pun kecuali
B: I have different view, takpe. Zakat and waqf is differently
R5: so, zakat tu except for amil punya duit. Amil punya duit boleh dan juga asnaf punya duit dimana saya jadi chairman kepada trust kan you have 20 million a year untuk develop amil menjadi usahawan . Eh, sorry, untuk develop asnaf menjadi usahawan Cuma asnaf sahaja boleh dapat duit tu untuk kite develop asnaf jadi usahawan. Tujuan setahun, 200 orang award daripada jadi asnaf so they can sell on their own ni macam ada satu syarikat yang mahir punya ni .
A: That is for zakat.
R5: Yes, that is for zakat
A: Okay, now
R5: Now,you dah habiskan sampai nombor 10
A: Okay, dah habis dah
R5: What is your view that you can share?
B: Honestly, both zakat and waqf Selangor is most following the development in the world. This is my view. Zakat, I respect that is for asnaf.
But my question is if you see beyond the zakat, if I invest I have with the company using zakat money in the biscuit factory. Boleh tak boleh?
R5: Saya punya pendapat you can do that using amil punya duit
B: Tak, duit zakat money
R5: Sebab itu saya kate tadi duit zakat ada 8
B: The question is boleh tak boleh?
R5: Boleh sekiranya zakat duit asnaf amil
B: Bukan, zakat darripada zakat money
R5: As I can say, itu nya bila saya bercakap dulu bercerita dengan oprang korporat untuk investment begitu dato' mufti kate duit zakat can only be used for 8 sahaja and I believe duit zakat untuk peruntukan amil, which is lembaga zakat selangor can be used for investment . Its up to them
B: My question is it's can be done in Pakistan or Bangladesh . Duit zakat is to enter join ventures to create biscuit factory. All the epidermis is fakir miskin. It is the minds beyond what your understanding. All the employee that join ventures the parties all the employee is fakir miskin. So, you think why greeting into that kind of development. Are you giving the fakir miskin the ability to survive?
R5: Okay, that's true
B: Satu lagi, the fakir miskin every month they have a location to buy the biscuit for their family at the discounted price. So, the money that they use actually is expended into the fakir miskin and then untuk the investment is given back to zakat for the profit portion. And that can be distributed back into other things. So, the question is there the mufti in the Bangladesh has allowed that to happen because it had no fakir miskin not giving them money but giving them work. So, that we.
R5: Okay, for that, I lupa nak bagitahu. There are company that are managing, kite buat kerja tu Cuma bukan texture besar. Kite buat misalnya kilang buat baju. Kilang buat baju ni dia spend money, employee nya ialah fakir miskin dan kite bayar meeka berdasarkan berapa banyak . Ada investment tapi tak sebsar tu lah dan mereka buat baju tu untuk siapa? Untuk anak2 asnaf yang setiap tahun dapat baju. So, it's not making money wihout profit. Lebih utama nak tolong isteri2 ni untuk dapat pendapatan tambahan. Kite ada 9 bengkel buat masa sekarang dan baju itu bukan

untuk dijual ke luar , baju itu tujuan unuk anak2 asnaf sekolah tapi idea tu boleh kite kembangkan sebab dia dah buat di tempat, yang ni boleh dikembangkan untuk tujuan makanan
B: My question is there, we have own system here. Kalau we tak buat project venture every year you need to drain the funds. Yang ni asas credibility
R5: Betul lah tu, tapi yang ni bukan profit centre lagi
B: No, it has to be profit centre because of sustainability you can expend the …. At the end, you have more economic activities for asnaf and economy dependent on funds. I mean I don't know but it's have been given temporary fatwa give but other countries.
R5: Kite dah buat, dunia takde profit. Itu sahaja. So, we can expend profit to that,
B: Satu lagi wakf, waqf kene tetap kene temporary
A: Itu memang ada
R5: Di negeri lain ada, I read that from South Africa , in UK . In Selangor, sepanjang Malaysia dah ada dah waqf boleh temporary. Di Malaysia kat mana.
B: Malaysia fatwa negara ni dah ada, you baca? Isu sukuk waqf, dia temporary
A: Have you heard about sukuk waqf?
R5: Pengalaman yang kite ada …Negara dia letak duit 1.5 Juta bukan perkara mudah so, dia keluarkan duit dia tiap bulan. Kalau dia meninggal esok, duit ni dia wakfkan . Haa itu ada
B: Haa itu ada, Cuma zakat temporary? Waqf temporary?
R5:100 thousand
B: I mean want to need the money give the waqf also you can use. You nak invest ke, you nak put money market ke. Up to you. At the end of one year, I get back my money. What can you think usurfruct that I have continue the zakat money
R5: I write there but don't worry tapi dalam waqf Selangor saya belum, probably kite boleh tengok semula sebab ini bukan baru. Di South Afrika, uk
B: Mereka dah buat dah
R5: di mana zakat mereka dikendalikan oleh mereka sendiri, dia park the money, itu memang ada . Di selangor, product masih lagi traditional. You can expand product ini dengan itu kite boleh dapat banyak lagi duit untuk kegunaan
A: Sebenarnya waqf ni so much potential
B: Then you are talking about waqf, about traditional. Bagi hospital, you don't have to be cheaper . You bagi hospital dia charges is the same. so that the money you dapat, can reduce the waqf punya dependent. Waqf bukan waqf emporary kan. However, you can take some money to the really needy ones from the waqf foundation. Adapun ada coming out where I buy equipment. You check RM 100 for the old equipment kan but I buy you a new equipment I charge RM 300. You get the best technology at the same price. Itu satu. That's one way. I don't know, is that I try do the same. If you can afford all he money into one segment. Kalau takde, I use the money to pay you dont subsidized the money from the hospital.but I subsidized the thing. So, you punya perkembangan waqf a new way of thinking. Itu I kate I minta maaf lah Dato', You need a institution... processing …. . I minta maaf lah Dato'. For me, it's very big institutions that can very active role in the development of Muslim system economy. Ideas about waqf money ? How can you contribute to the development of economy activities in certain segments? That you can do. The waqf money. How do you operate waqf? They think is sustainability. To put you on what you're doing. Betul tak betul tu cerita lain. this level of thinking must be tried...
R5: Must debate, must be discussed, ya betul.

B: And try to find a solution with rather than mufti kate tak boleh buat and then nak waqf pada countries and why you not bring . I'm reading the work because I'm giving a presentation purpose leadership. If you don't know how to track it. You don't have that any. The same thing seems so simple, everything comes and more solution and to me, sekarang ni is study about zakat of other countries and why people give that fatwa. Im understanding why could be that fatwa, what can be done , what circumstances I will be the same use that fatwa or we consider that fatwa
A: It's good for people
B: Sebab tu, my son kate Quran ni kite guna quran ni sikit sahaja and Rasulullah SAW kate Quran ni complete for you forever but why are we limiting our thought for long over thinking process are not against ... I guess when you well, I'm very radical of his things. It can be done. I was run the moveable of waqf muamalat dulu, but I don't want to be involve in the community. It's okay, I understand the mechanic how you do it , try to do it and that is part of giving sustainability. Takpe, but I think you can do more. Waqf selangor dengan zakat Selangor can do more and we must embrace with new development.
R5: Thank you for that, we will try
B: Benda ni kalau kite tak embrace, kite peroleh nilai kerugian. Another example, you kate some problems waqf, no cash waqf. When I have been waqf, I sponsor a student, that cash waqf but I waqf for her development so that is my investment, so is it wrong ? I cannot hold the waqf money, right? I am investing here to help people. Some people can give allowance. When we talk about somebody that you need to get you investment, there is very conservatives here. You need to do in house or can you lend it to somebody who are front manager to can manage for you, is it the better option. …. You do not now the market. This people from function of people, have to pay their work but at least they know to manage their profession when must we give our own? Nampak tak? so the thinking have changed. Then, in shaa Allah the management will be better. I prefer people did not recognize because people do not know, I say no. Why that you have done to that people. If I pay zakat, I can get tax ke tidak? If you pay waqf, what you got? Is that impossibly for that we done once? Those who pay waqf, corporate waqf misalnya they have certain tax reduction for apa ke I don't know. So, that we consider that so we give people an assignment to contribute the money. Sekarang temporary waqf can be another one. So that can use the now or clinic 2 years. Why not? Yayasan waqf strong enough misalnya taking by the government, the hospital. People contribute there is no rebate but at no costs but the profit what I get from the hospital that I rent hospital to the operator. By the end of the daywe pay off the sukuk, that hospital have been waqf hospital and I misalnya contribute I still get benefit from my contribution because my waqf was there.
R5: For the benefit of for those yang contribute waqf ialah they get deduction from their tax. 2.5%. tentang produk waqf tadi, memang perlu kite expend lagi pemikiran how can people get more waqf jadi sekarang ni lebih kepada direct waqf traditional tadi lah so how can we invite corporate people to do waqf. It is not new, it is invented some where so how can we adjust adoption yang saya terbaca di Amerika dan di UK yang lebih teratur cara mereka ni within dengan law yang sangat ketat. Jadi, orang di Uk masih boleh letak duit dia kemudian ambil balik duit dia bila2 masa dia perlukan. Begitu juga di South Africa, as long as majority kat sana so they have to survived so, thank you very much . I will bring this part supaya managemnat yang ada strong enough to beyond. If you to take new life into the system, kite perlu buat macam yang saya cakap tadi tu zakat tu, saya cuba can expend the money that we have to do it

beyond peringkat pertama tu increase the income of our asnaf. Tapi kalau boleh, projek2 yang memberi keuntungan so thank you for that. This is not impossible untuk orang yang dah buat cuma bagaimana nak mengubah kite punya mindset yang ada sekarang ni. We have the meeting about 3 jam whether this presentation is strong enough to reach everyone of them in 3 hours wihin 3 minutes. So we need other platform to talk to them,

B: You have the meeting for that?

A: …. the proposal about waqf as you can say you can make proposal of tabung haji

R5: macam waqf Selangor , mungkin they know but you must have the purpose. You must have he purpose of what you know want to do.

B: The most important thing is the paradigm shift of certain things... I disagree of certain things.

R5: Kite kene terbuka, bila terbuka ada yang setuju ada yang tak setuju as long as you pick up.. I agree with that

A: from my interview is the most important, is people misunderstanding the concept. Right?

R5: More discussion needed. Jadi itu bermula di mana system iu sesuai. For at diploma level, mesti ada. So, macam tadi yang kite bincang, Kalau orang tu takde pengetahuan waqf yang meluas, dia di situ sahaja lah. Macam people like me umur 55 tahun barulah saya tahu I cannot do zakat money tapi bila dia di allocate di bawah asnaf fakir miskin tu dengan usaha untuk mengeluarkan mereka fakir miskin, you can do a lot of economic activities. Jadi sekarang ni, apa pun kite kene pilih perniagaan yang gain profit macam buat baju je tak boleh buat duit kalau ikut cheaper from Mydin, di mana mereka ni asnaf dan mereka tidak dilatih kalau orang lain 2-3 helai, mungkin dia boleh buat 3 hari sehelai tapi mereka dapat duit dan takde economic value

B: Your idea you can do it. You can do the collaboration with ministry. You boleh buat.

R5: Thank you for that, yang pertama we open up the more discussion so dalam tajaan kite pertama because this is something new in economic and professional line. banyak orang fikir cara lama, orang agama fikir cara lama, orang belah kiri fikir cara lama , orang belah kanan pun fikir cara lama. This two must be seat together one way through forum, another way through education system yang mengiktiraf waqf ni pengumpulan wang yang perlu ada amanah dalam tu , very powerful tapi amanah , ada system yang betul. Yang kedua tu ada yang kite dah buat sekarang ni, kite expend tengok orang lain buat macam mana tentunya orang lain buat di negeri2 yang lebihan kuat undang2 zaman islam kene survive di situ tentunya mereka have to mix Islamic dan jugak local law that have to follow . So, thank you for that I will look at that. Sebenarnya perbincangan hari ni memberi faedah juga kepada saya. I don’t know how long how much longer that I stay there sebab saya dah 10 tahun

B: You still can contribute. When do anything, you need to refer them. Oleh itu, you can in shaa Allah.

R5: Tan Sri Ali sampai meninggal masih bercerita tentang waqf ni.

A: Thank you so much.

7. Interview with Respondent 6

Respondent No	6
Date	24/08/2020
Time	9.50-11.00am

A: Researcher 1
B: Researcher 2
R6: Respondent 6

A: Terima kasih lah sebab beri peluang saya nak menemuramah ni.
R6: Haa, boleh2.
A: PHD saya ni berkenaan waqf dan sektor kesihatan.
R6: Okay.
A: So, saya nak tengok macam mana waqf Selangor ceburi dalam sektor.
R6: Kesihatan?
A: Haa, yes.So, nak untuk kredibiliti saya rasa. Kita mula lah ya?
R6: Boleh2.
A: Dengan soalan pengalaman peribadi. Berapa lama Tuan Haji dalam industri waqf?
R6: Bismillahirrahmanirahim. Assalamualaikum w.b.t. Nama saya Anuar Hamzah Tohar. Saya berasal daripada Banting, Selangor. Sebelum bertugas di Perbadanan Waqf Negeri Selangor, saya bertugas di Jabatan Agama Islam Selangor (JAIS) selama lebih kurang 10 tahun dan saya ditukarkan ke Majlis Agama Islam Selangor.Lepastu, saya diminta untuk menjaga baitulmal Majlis Agama Islam Selangor lebih kurang dalam 2 tahun. Kemudian, Majlis Agama menubuhkan Perbadanan Waqf Selangor, saya pun dipinjamkan ke perbadanan dalam tempoh 2 tahun. Kemudian, pertubuhan perbadanan pada Januari 2011. Selepas 2 tahun, saya diminta balik ke majlis tapi lepastu perbadanan offer pulak saya untuk terus bertugas di perbadanan. Jadi, sampai hari ni lah saya dengan Perbadanan Waqf Selangor sejak 2011 sampai 2020. Dah 9 tahun lah di sini.
B: Lama dah.
A: Apa peranan Tuan Haji?
R6: Sebelum di jawatan Timbalan Ketua Pegawai Eksekutif ni, saya sebagai pengurus bahagian pemasaran dan dakwah. Saya memasarkan, saya membuat promosi untuk waqf di negeri Selangor. Peringkat awal tahun 2011, kutipan waqf kite berjumlah 900 ribu sahaja. Itu peringkat awal. Selepas itu, Alhamdulillah berlaku peningkatan. 2012 kite dapat kutip 1.4 juta, kemudian tahun-tahun berikutnya sampai hari ni kite dah mengutip setiap tahun in shaa Allah dalam 9 ataupun 10 juta.
B: Itu waqf?
R6: Waqf tunai. Tidak termasuk waqf khas lah. Waqf khas ni lagi tinggi sebab waqf khas ni ada penyumbang2 yang spesifik so hari ni kite dah kutip lebih kurang waqf khas dalam 58 juta macam tu. Alhamdulillah, maknanya orang waqf di negeri Selangor ni tinggi lah dan selepas dipromosikan orang semakin mula nak mewaqfkan dana harta tunai dia. Selain itu, ramai juga orang mewaqfkan harta taklik. Waqf taklik ni maknanya tanah bangunan. So, sekarang ni aset kita hampir berjumlah dekat 1 billion. Itu aset umat Islam. Bila kite nilai tanah dengan masjid, bila kite nilaikan tanah dengan bangunan so, kesuluruhan aset waqf kite ada lebih kurang dekat 1 billion. Jadi, jumlah tu bila kite jumlahkan keseluruhan tunai dengan tanah ni boleh mencapai 1 billion. In shaa Allah, kalau tidak ada masalah. Tapi setakat ni, itulah rekod yang ada di Perbadanan Waqf Selangor.
A: Ini termasuk sekali collaboration dengan bank2 ke?
R6: Ya, kolaborasi kite yang pertama kita buat dengan Bank Muamalat. Bank Muamalat ni maknanya ada jawatankuasa pengurusan bersama, Dato’ mufti pun ada dalam tu dan Dato’ mufti jugak adalah lembaga di Perbadanan Waqf. Jadi, maknanya pemantauan dari sudut hukum syarak tu, in shaa Allah takde isu lah. Memang kite akan

follow hukum syarak barulah kite akan ikut undang2. Dia berbeza sikit. Dengan orang lain mungkin dia ikut undang2 dulu baru dia pergi pada hukum syarak, Kite, hukum syarak dulu. Dato' mufti membei penekanan begitu dan titah tuanku jugak mesti maknanya follow hukum syarak dulu barulah kite tengok undang2 yang berkaitan dengan waqf ni. Jadi, penubuhan collabaration kite dengan Bank Muamalat ni adalah jugak dengan pekenan Tuanku. Jadi, bila kite buat collabaration dengan Bank Muamalat ni lagi luas kita punya promosi kite, lagi luas kite punya rangkaian. Maybe sebab Bank Muamalat boleh seluruh Malaysia. Jadi, bila kite buat waqf Selangor Muamalat ni, dia ada pecahan pendidikan dan kesihatan. Untuk pendidikan dan kesihatan ni bukan sahaja disalurkan di negeri Selangor tapi luar daripada Selangor melalui Bank Muamalat. Jadi, bila perbadanan dia tak boleh keluar daripada Selangor. Dia mesti melalui collabaration. Jadi bila melalui collabaration ni, Alhamdulillah Bank Muamalat pun sangat bekerjasama dengan kite dan memang kolaborasi yang sangat saya rasa sangat mantap lah dengan Bank Muamalat ni. Jadi, kite dapat hantar peralatan2 waqf yang kita beli menggunakan dana, orang berwaqf melalui bank Muamalat.
A: Okay, jadi bolehkah Tuan Haji jelaskan inisiatif penting PWS yang pernah diceburi sekarang ataupun yang lepas? Yang paling penting lah.
R6: Yang paling penting di PWS ni hasrat kite ialah waqf ni jadi budaya. Waqf ni adalah satu budaya umat Islam sebagaimana orang Turki. Kite nak supaya dia jadi budaya berwaqf. Orang Turki, zakat ni dia tak begitu orang kata meluas di Turki tapi waqf ni sangat meluas sebab Turki ni dia kata zakat ni lebih individual. Waqf ni dia institusi
A: Meluas.
R6: Ya, lebih luas. Dia berbeza di Selangor. Selangor ni kite institusi kan dia jadi kutipan dia dekat hampir 900 juta. Kalau zakat Selangor tapi mungkin pandemik ni dia kurang sikit lah disebabkan wabak ni kutipan semakin kurang jadi dia terkesan dengan waqf sebenarnya. Inisiatif kita ialah kita nak umat Islam di Selangor ni dia menjadikan waqf ni sebagai budaya dia. Dalam masa yang sama, selepas dia meninggal dunia, dia mesti berwaqf. Itu adalah satu hajat atau matlamat kita lah supaya umat Islam di Selangor ni dia dapat manfaat daripada apa yang telah pun kita adakan di Selangor. Hari ni Alhamdulillah maknanya bila ada satu doa yang dibacakan pada khutbah kedua, ini sebelum pandemik. Jadi, orang dah mula faham apa peranan Perbadanan Waqf Selangor mendoakan orang yang berwaqf di negeri Selangor. Jadi, selepas doa itu sangat terkesannya pada orang Islam hari ni, bila nak mewaqf je dia kate ada lambang perbadanan baru dia kate "Owhh, okay" Dia boleh waqf lah. Maknanya, dia nampak seolah2 macam perbadanan waqf ni ada institusi yang memang menjaga waqf di Selangor. Haa begitu. Walaupun ada sebahagian yang tak tahu lagi, tapi secara umumnya bila saya ke masjid ke surau tu orang dah tahu "Owhh, waqf Selangor". Saya pergi ke agensi kerajaan ke swasta ke dia dah faham "Owhh, waqf Selangor"
B: Itu dia punya promosi lah?
R6: Ya.
B: Okay, apa akiviti yang inisiatif penting yang PWS dah buat yang memberi impact kepada masyarakat? Apakah sektor yang inisiatif penting yang pada you baguslah yang you buat ataupun biar plan.
R6: Setakat ni planning yang kite nak buat ialah kite nak membangun tanah waqf tu dalam bentuk pembangunan perumahan dan kite ada collabaration dengan MSU untuk mewujudkan pusat pendidikan bertaraf international. So, untuk orang2 yang menyalurkan waqf di Selangor begitu jugak dengan agensi2 Selangor, kite bagi satu pakej kat dia, siapa yang menyumbang waqf untuk pembangunan Maahad Tahfiz International ni kite boleh hantar dia ke Oxford ke universiti...

B: MSU?
R6: Yes, melalui MSU. Dan kite ada tanah pun diwaqfkan oleh PKNS di seksyen 7, Shah Alam lebih kurang dalam 9 ekar. Mudah-mudahan kite dapat bangunkan Maahad Tahfiz melalui MSU saya ingat ni di peringkat hampir dalam 60%. So, kalau kata kate clear yang ni, kite dapat kebenaran rancang apa semua. jadi, saya ingat dalam pertengahan tahun depan kite dah boleh start untuk develop lah. Itu antaranya lah. Di samping itu jugak…
B: Kite main leadership, more education lah.
R6: Untuk sektor kesihatan, kite ke arah mewujudkan satu bentuk kesihatan yang disebut sebagai hospital waqf. Tapi hospital waqf ni dia memerlukan belanja yang sangat besar.
B: Kite bincang dulu.
R6: Yang tu kemudian.
A: Itu yang jadi thesis tu.
R6: Hospital tu kemudian.
B: Tak jadi masalah, kite boleh fikir.
A: So, pencapaian PWS ni just now?
B: He mention basically to enhance hospital and also education field and more education.
A: Tapi kiranya sektor yang paling aktif ni education ke apa?
R6: Education.
A: Memang education lah?
R6: Education dengan development
A: Development of what?
R6: Housing development.
B: Sebab setengah waqf boleh jual. Itu kene tahu
A: So, yang sektor kesihatan tu, berapa peratusan dana daripada...
R6: Kite kutip hampir dalam seingat saya 26 27 juta daripada sejak 2015 ke 2014 penubuhan muamalat tu. So, sektor kesihatan tu 50% daripada situ kite salurkan ke...
B: Itu dengan muamalat, yang dengan PWS sendiri?
R6: PWS sendiri kite agihkan, baru2 ni dalam isu pandemik tu
B: Kite pergi apa semua.
R6: Yes.
B: Berapa level peratus yang dikendalikan, lebih kurang dah bape banyak?
R6: Peratus tu dalam seingat saya sejak 2011, saya menjangkakan dalam mungkin 4%.
B: Yang lain banyak kepada education.
R6: Ya, kebanyakan education yang development bangunan, perumahan dan sebagainya.
A: Inisiatif utama yang akan diwujudkan in the nearest future ni.
B: Yang dia kate Maahad Tahfiz tu lah.
A: Owhh, Maahad Tahfiz tu lahh.
R6: Ya, Maahad Tahfiz tulah dan kite akan ada satu lagi projek yang kite nak buat ialah waqf centre.
A: What is that?
R6: Waqf centre ni dia satu pusat pengumpulan semua waqf-waqf yang harta alih ni.
B: Yang boleh alih lah.
R6: Harta alih ni maknanya ada orang nak waqfkan handphone, orang nak waqfkan.
B: Kereta ke apa.
R6: Ya, kereta, baju.

B: Yang mudah alih lah.
R6: Yang mudah alih. Diletakkan di pusat waqf centre. Kemudian, kita akan maklumkan kepada semua orang yang memerlukan melalui masjid, surau dan sebagainya. Agensi kerajaan, ambil peralatan ni boleh digunakan terus sebagai sumbangan waqf daripada pusat waqf centre. Ini idea Dato' mufti sebenarnya. Kita dapat dah satu tanah di seksyen 7.
B: Seksyen 7?
R6: 7 jugak. Ada lebih kurang 2 ekar. Yang tu kite nak bangunkan waqf centre lah.
B: Benda tu kalau nak buat banyak dia punya…
R6: Tapi dia punya.
B: Challenges tu banyak sikit lah.
A: So, kira macam generally lah not specifically education ke apa. Cabaran2 dan masalah yang really for PWS nak mencapai objektif waqf ini.
R6: Masalah kite lebih kepada masalah, satu, birokrasi dalaman kite dengan holding company. Holding company kite, MAIS lah. Jadi, isu dalaman ni kite dah cuba selesaikan. Alhamdulillah di peringkat pengetahuan Tuanku, Tuanku memang sangat mengambil berat dan telah pun memberikan satu solution supaya majlis kene memberikan PA kepada Perbadanan Waqf Selangor. PA ni macam kuasa penuh kepada Perbadanan Waqf Selangor dari sudut untuk pembangunan tanah, dari sudut untuk kutipan dan sebagainya tapi pemegang amanah tetap Majlis Agama Islam Selangor sebagai pemegang amanah tunggal. Itu dalam enakmen dari sudut begitu. Oleh kerana kite tak lari daipadanya dan di samping itu, cabaran kite ialah masih ada lagi orang yang belum mengetahui wujudnya waqf. Masih ada lagi tapi peratusnya semakin berkurang dan begitu juga kite kurang mendapat maknanya dana daripada mana2 orang yang nak contribute berkaitan dengan waqf. Setakat ni, Alhamdulillah kerajaan negeri telah pun membuka satu jalan untuk melabur melalui MBI. Kemudian, hasil pelaburan tu akan disalurkan kepada Perbadanan Waqf Selangor untuk diberi manfaat kepada umat Islam cuma
B: Korporat waqf ....
R6: Korporat waqf ni cuma dalam proses detail dan perbincangan yang lebih dalam lagi lah.
B: Selangor macam waqf Johor dimana you boleh share.
A: Macam JCORP.
B: Sustainability is there lah.
R6: Tapi cabaran2 yang saya nampak itulah. Antara kite, sekarang ni competition kite dengan negeri2 lain tapi tak jauh, bagi saya lah macam Johor, Pulau Pinang tapi kite rasa sangat bagus. Kite rasa dia bukan competition tapi lebih kepada tanggungjawab
B: Complement lahh
R6: Yes, tanggungjawab masing2 dan kite rasa seronok bila ada negeri2 yang menubuhkan badan yang sama dengan Selangor.
A: Dia sharing of ideas tu.
B: Perkembangan yang baik.
R6: Setakat ni wilayah dah tubuh, Putrajaya Perseketuan, Pulau Pinang kemudian, seingat saya negeri Perak dalam proses tapi banyak negeri dah mula untuk menubuhkan badan yang khusus.
A: Selain daripada funding PWS, ada tak rasa macam ada peranan lain yang boleh terokai lah. You go selain daripada asyik nak bagi funding je
B: The regulate education yang buat Maahad Tahfiz tu kan. Adakah peranan waqf untuk PWS sahaja untuk bagi funding or you boleh buat lebih daripada funding?

R6: Maahad Tahfiz tu berkenaan konsep macam konsep swasta. Sebenarnya kita open untuk semua orang.
B: Takpe, peranan PWS macam mana tu. Adakah untuk menyediakan bangunan lepastu orang jalankan atau lebih kepada
A: More management ke apa?
R6: Selepas kite siapkan bangunan kemudian kite akan tubuhkan satu yayasan. Yayasan tu akan salurkan dermasiswa kepada student2 di situ sampailah bila dia habis berjaya dan sebagainya. Dia balik semula ke sini mungkin kite akan minta dia bertugas balik untuk
A: Involve dengan banking ke?
B: Dia akan involve dengan management kan?
A: Yes, That's right.
R6: Kita ada dalam management yayasan
B: Dalam yayasan lah?
R6: Yes, dalam yayasan. Untuk yang MSU ni memang kite akan bagi sepenuhnya dekat dia bagi dia manage budak2 ni.
B: Dia manage bawah MSU lah? Will he been involved in the MSU management to supervise?
A: Macam ada wakil lah.
R6: Memang ada sebab dia bila Maahad Tahfiz ni adalah dia merupakan waqf, kita memang ada satu orang yang akan mewakili PWS atau beberapa orang yang akan ditentukan di lembaga kita untuk memantau perjalanan Maahad Tahfiz tulahh.
A: Sebab saya punya thesis ni pasal PPP (Public Private Partnership) so, ada tak kemungkinan wujudnya perkongsian awam like a waqf institution dengan public hospital you said Seksyen 7 kan. What collaboration untuk jadi corporate waqf hospital?
R6: Setakat ni hospital, kite belum ada satu inisiatif begitu lagi tapi kalau ada idea daripada kajian ini.
A: Ada possibility tak?
R6: Ke arah itu mungkin ada, possibility mungkin ada sebab kita dah mula mewujudkan klinik2 bergerak ni.
B: Mobile klinik
R6: .... klinik ni kite dah buat dengan ATM (Angkatan Tentera Malaysia).
A: Ini yang myWaqf tu ya?
B: Ya, myWaqf lah dengan muamalat.
R6: Ya betul. Kemudian, kite dengan KPJ, dengan Beacon hospital dan sebagainya
A: Dgn Beacon Skali?
A: Haa okay.
R6: Jadi kite tengah
B: Tapi kalau daripada situ kan Haji, sebab apa MSU ada hospital.
R6: Betul. Saya sebenarnya begini, bila lawatan pertama chairman ke MSU. Lawatan tu saya ingat dah banyak kali perbincangan kita tapi bila perbincangan kita 2 minggu lepas kita dah bertemu dengan Tan Sri Shukri di MSU. Tan Sri Shukri ajak chairman dan CEO untuk pergi melawat hospital MSU, sangat2 memeranjatkan dan sangat2 kita rasa "Huh, orang akan tabik hospital MSU ni" sebab hospital waqf begini mungkin ke arah itu, boleh. Saya rasa takde isu sebab kite bila nak berkolaborasi dengan semua orang ni kite kene tengok kite punya kekuatan kite jugak.Dalam masa yang sama, adakah kite mampu untuk buat semua ataupun kite ada stage? Ikut fasa-fasa kite. Macam ada beberapa perrkara yang kite kene lalui. Contohnya, macam bangunan perumahan, kita belum begitu sempurna sangat, begitu jugak dengan pendidikan kita

belum betul2 orang kate dapat menjadikan contohlah, KUIS di Selangor, dia anak syarikat majlis Kolej Universiti Islam Selangor tu. Kite dah ada waqf ilmu di situ cuma kite belum dapat jadikan universiti itu sebagai waqf univesiti ataupun universiti waqf.
B: Dia dua benda yang berbeza tu. Takpe, kite bincang dulu. habiskan dulu.
A: Apa yang boleh dilakukan oleh pihak2 yang partner ni inside this collaboration yang boleh menjayakan this or what are the necessary factors yang perlu for this waqf collaboration ni to make a waqf corporate hospital?
R6: Bagi saya, semua pihak kene melihat apa peranan masing2. Kalau contoh MSU ada kepakaran dia, PWS kami ada kuasa dan dalam masa yang sama kita ada mungkin sedikit dana untuk dibangunkan, kepakaran psal waqf kita ada kat sini, in shaa Allah. Ada sedikit kepakaran kite untuk membangunkan dimana bentuk waqf yang boleh dibangunkan. Kemudian, hospital mereka ada kepakaran apa yang disebut sebagai kepakaran dalam bentuk perubatan dan sebagainya. Saya ingat kalau kita boleh luluskan untuk membincangkan tentang wujudnya hospital2 yang boleh diwaqfkan dalam bentuk konsep waqf kita menggunakan konsep waqf. Bukan lah maknanya, bila hospital waqf ni free masuk. tak dia mesti ada
B: Itu yang saya bincang nanti.
A: You mean duduk sekali tu. What's that word?
B: Macam yang dia kate, waqf PWS adakah hanya dia ada bagi waqf kewangan je atau dia ada bagi bersama2 membangunkan bangunan. cara macam mana waqf PWS akan menceburi dalam pembangunan ni?
R6: Pembangunan hospital. Kalau pembangunan hospital ni, dana yang saya sebutkan pada Tuan Haji dana ni sangat besar bila kita nak bangunkan satu hospital baru2 haritu, dia kata tak kurang daripada ratus juta
B: Ya,150 juta.
R6: 150 juta
B: Dalam 200 juta lah
R6: Okay, kata lah kita full habis semua kita punya dana di situ. Jadi, dia punya tu agak besar lah. Sebab tu bila kita melihat benda ni, kita perlu tengok semua angle semua sudut supaya kita boleh berperanan contohnya bangunkan bersama ,menggunakan dana kerjaan dulu lepastu konsep mengutip balik waqf untuk bayar semula atau dengan bank2 yang sanggup memberi loan.
B: Saya fikir begini, dari segi peranan yang lebih meluas kemungkinan boleh kata bukan sahaja sebagai fund provider, mereka juga boleh bersama2 dalam .... [25:04] mungkin bukan dalam pengurusan tapi dalam board level so jadi, dan dia supervise benda2 yang dijalankan mengikut apa yang disediakan.
A: Pasal waqf ni dia ada dia punya syarat2 dia ya
R6: Supaya dia tak lari daripada hukum.
B: Haa, betul2.
R6: Memang kita rasa, apa2 pun waqf ilmu pun, kita ada wakil dalam waqf universiti yang kita buat dengan UPM, UKM, UIA. So, kita ada wakil kita dalam tu untuk guide.
B: Kira involve lah.
R6: Supaya pihak universiti ni pun bukan semua dia boleh faham tentang waqf jugak
B: Dia langgar jugak.
R6: Sebab bila saya masuk tu saya duduk dalam tu "Eh, dia ni dah langgar ni." Sebab dia ingat waqf ni boleh guna buat duit untuk bayar biasiswa, boleh makan macam tu. Saya kate "Eh, ni kene pakai manfaat". Dekat situ lah sudut2 yang boleh kite bagi sokongan.
B: Boleh bagi supervise lah.

A: Sekarang kita ada macam hospital2 waqf macam Kasih Hospital,
R6: Saya pun ada dengar.
A: An-Nur Hospital. Baik, apa yang Tuan Haji fikir is the factor yang penting yang boleh menjadikan pusat kesihatan corporate waqf ni hospital? Besides, somes says sustainability ke apa yang nak? Apa yang penting?
R6: Yang penting sekali, kefahaman kita menggunakan dana waqf di hospital berkenaan. Kalau kita anggap sebagai waqf contoh macam Hospital Kasih, kita memang ada pernah dibincangkan di sini tapi bila kita lihat Hospital Kasih ni berperanan seolah-olah macam ada beberapa perkara yang Hospital Kasih tu memerlukan dana yang sangat besar untuk memulakan projek tu dalam masa yang sama, kuasa2 daripada negeri, yang ni kita kene tengok balik sebab kadang2 negeri ni bila lihat Hospital Kasih tu berperanan untuk mengutip juga dana dan sebagainya. Dekat situ ada benda2 yang perlu dibincangkan lebih mendalam lagi dan An-Nur contohnya Hospital An-Nur di Johor dia memberikan satu otonomi kepada Johor Corporation. Johor Corp ni boleh menggunakan sepenuhnya kuasa dan sebagainya.Tapi bagi saya, kuasa otonomi tu bila telah pun diberi oleh Majlis Agama kepada pihak berkenaan, itu akan memudahkan urusan supaya tak imbul pihak pemegang amanah dan sebagainya lah. Sebab kita kalau boleh, harta tu masih dimiliki oleh pemegang amanah contohnya macam Hospital Kasih. Siapakah pemilik kepada hospital berkenaan? Dia mesti kita kembali kepada hukum waqf yang saya sebut tadi. Pemegang amanahnya tetap Majlis Agama Islam Selangor. Macam kami di perbadanan, tanah tetap Majlis Agama cuma kita nak satu kuasa PA atau penurunan kuasa bagi kita menguruskan. Itu sahaja. Bagi saya kalau Hospital Kasih atau An-Nur dan sebagainya, clear dalam bab tu dan mempunyai sumbangan yang sangat besar daripada GLC2, saham. Saya rasa perkara tu boleh diteruskan.
A: Macam Tuan Haji cakap as waqf MSU kan. MSU is private. So, what about public government hospital? Diorang dia ada macam bigger market kan kalau if you combine with them dia become better. Bukan kita nak bagi free. Is that macam facility dia tu better, dia punya market dia wider lagi mempermudahkan lagi. For me lah. It's just share saje lah. Pasal MSU ni is a private. Dia punya cater only you know certain standard of people so macam public ni more towards macam orang tak berada sangat lah. so, dia punya reach tu is wider. Macam sekarang pun, orang yang duduk dalam2 tu pun tak boleh nak keluar. Maybe, kite kene go there.
R6: Bagi saya kalau dengan sektor kerajaan ni, kerajaan perlu memecahkan dia punya tradisi. Bila sebut kerajaan, dia seolah-olah sumber tu mesti daripada kerajaan. Betul?
A: Ha'a.
R6: Sumber tu mesti daripada kerajaan and then kuasa mesti lesen daripada kerajaan. So, kerajaan akan cover semua sekali tapi bila berlaku sesuatu kerajaan takde dana contoh, so dia akan kembali kepada ini yang saya katakan tadi. Dia akan kembali kepada waqf, dia akan melihat balik kepada sedekah, dia kembali melihat balik sebab dana tu dah takde dan hari ni kalau kerajaan boleh contoh mudah kalau di Selangor ni, ada yang sampai satu tahap bila tanah tu tanah waqf, kerajaan tak boleh nak salur. Pembangunan atas tanah waqf tu kan. Ini ada satu kefahamanlah di kerajaan negeri yang ada hari ni. Bagi saya, sepatutnya kerajaan mesti bukak SOP yang ketat tu supaya longgarkan sikit. Tak kiralah tanah apa pun selama mana dia tanah milik orang Islam, orang bukan Islam pun kalau kita buat hospital pun dia pun akan ke situ. Sebab tu kalau government yang hospital kerajaan ni bukan tak boleh perbadanan waqf nak bekerjasama, takde masalah,takde isu. Tapi bila kita pergi untuk berbincang, dia kate ni kita ada government punya law yang perlu. Law dekat situ yang menjadi satu masalah sebab itu

bila kita buat klinik bergerak pun, kita memakan masa hampir bertahun nak dapat lesen. Kite nak dapat lesen letak kat klinik.
B: Birokrasi lah
R6: Yes, sebab itu kalau kerajaan dia boleh buka, open dia punya kelonggaran contoh kerajaan ada satu macam saya nampak hari ni Alhamdulillah maknanya Menteri Agama pun dah mula melihat ke arah waqf. Macam mana nak laksanakan, governement ni boleh bergabung ke dengan waqf?
B: Boleh.
R6: Saya lihat sebab Dato' Dr Zulkifli Al- Bakri ni dia sebenarnya dulu dalam muamalat punya komuniti, GFC.So, dia ada pengalaman macam mana nak melaksanakan dana waqf ni. Jadi, saya rasa in shaa Allah dengan kefahaman atau dengan adanya menteri yang begini, the idea untuk block kerajaan tu, dia boleh pecahkan supaya tanah waqf pun boleh dibangunkan oleh government. Tapi kalau sekiranya masih ada block, block tu yang masih begitu jadi,
A: Kefahaman tu lah?
R6: Kefahaman tu masih susah kita nak pecah sebab tu kita kepada MSU of private dulu sebab private ni senang sahaja.
B: Takde masalah.
R6: Once kalau ada peluang kepada mereka untuk mengembangkan ni dalam masa yang sama mereka akan cuba konsepkan benda tu supaya tidak begitu mahal. Dia macam tu lah. Macam mana pun government memang sangat murah lah kita faham. Masuk pun RM 1 RM2 tapi kalau MSU dia nak jaga dia punya orang kata standard hospital sebab tu bila kita pergi dekat hospital dia, saya tengok semua peralatan dia digital.
A: Canggih lah?
R6: Memang very very, kita pergi tu kita salute sebab tak boleh pergi sini dia ada satu wad .... [33:33] Kalau kita pergi hospital MSU, first time saya tengok hospital dia bergabung dengan traditional Chineese punya meditation.
A: Alternative medicine lah?
R6: Yes, alternative medicine. Kalau tak boleh perrgi ke sini pergi ke tingkat berapa ada satu wad yang berkaitan dengan Chineese meditation, semua sekali, urut semua ada. Saya kata wow.
A: Pasal dia ada ajar kan benda tu.
R6: Yes.
A: There is one question pasal daripada interview orang lain ni, so I nak bawak pada Tuan Haji. Dia mention sukuk waqf.
B: Ramai yang telefon saya, Tuan Haji berkaitan sukuk, sukuk prihatin apa semua ni. Dah keluar kan?
A: So, kalau macam in this case ni what do you think of sukuk waqf?
R6: Sukuk ni benda yang bila kata hukum di Selangor ni kita melihat kepada hukum maknanya perkara berkaitan dengan sukuk ni belum ditablekan lagi dalam mesyuarat fatwa. Penggunaan waqf bila mana masuk kepada sukuk sebab konsep fatwa di Selangor ni kita kena lepas jawatankuasa fatwa untuk kita mula nak meletakkan waqf dimana-mana. Contoh macam kita cuba mendapatkan fatwa berkaitan dengan waqf tunai. Waqf tunai ni dibentangkan oleh Bank Muamalat dan kita. Kerjasama kita dibentangkan dalam satu paper di fatwa negeri Selangor, Alhamdulillah lulus. Bila lulus ni baru kita boleh laksanakan waqf tunai ni. Waqf tunai ni benda yang baru sebab waqf ni bukanlah asset tetapi nilai duit. Tapi bila kita dapat macam tu, pelepasan fatwa kata okay you boleh laksanakan tapi kita dapat laksanakan di Selangor sejak tahun 2017.

Fatwa pelaksanaan nya Januari 2018, kita lancarkan waqf tunai. Waqf tunai ni maknanya duit tu yang menjadi waqf nya, dia punya disebut sebagai ‘ain waqf, dia punya nilai bukan aset yang kita beli. Nilai dia. Kalau nilai dia tak boleh kurang kata jawatankuasa fatwa. Jadi, bila nak masuk sukuk tu kita akan fikir
B: Takpe, kita bincang.
R6: Ya boleh kita bincang.
B: Waqf tunai tu seperti apa yang Tuan Haji kata nak bagi biasiswa ni, kita boleh bagi manfaat kepada negeri Selangor. Negara2 lain boleh buat. Sebab apa? Pada dia, dia waqfkan kepada orang lain lalu kerajaan akan jalnkan. Jadi, apa kebaikan yang dia buat tu sampai
R6: Dia sebagai aset tu.
B: Aset tu kepada pewaqf jadi inilah bentuk2 fahaman yang kita kene fahamkan
R: Development. Tuan Haji, jawatankuasa fatwa kita ni kebanyakannya ahli jawatankuasa kita adalah maknanya bemazhab Syafie’ dan kebanyakannya berpandangan yang pendidikannya semua daripada Mesir yang saya lihat lah jawatankuasa fatwa kita ni. Yang hari ni cuma ada pembaharuan saya nampak dari sudut cara mereka melihat hukum, mereka tidak fokus secara langsung Syafie’ punya pandangan tetapi beberapa mazhab yang lain. Jadi, bila kita bentangkan waqf tunai tadi melalui ada beberapa pandangan dari mazhab Syafie’ barulah makna jawatankuasa fatwa kata “Owhh, ada rupanya mazhab Syafie”
B: Itu yang saya kata, adakah kita follow mazhab Syafie’ atau majmuk. Betul? Makna kate kita seronok bercakap mazhab Syafie’ tapi kita tak ikut pun Mazhab Syafie’. Sedikit je kita ikut.
R6: Once bila kita masuk jawatankuasa fatwa ni, سمعنا وأطعنا .
B: So, apa mazhab Syafie’ boleh ke kita bayar zakat melalui duit. Boleh lah. kenapa tak ikut Mazhab Syafie’.
R6: Sebab itu pandangan dia bila membuat sesuatu hukum dia akan kata ada disebut qaul sebahagian Syafie’. Sebahagian Syafie’ mengatakan boleh bila kita ada sebahagian tu maka dia boleh amik daipadad situ.
B: Dah habis belum?
A: Dah.
B: Masalah yang saya ada adalah apabila kita menggunakan Syafie, padahal kita tak ikut jadi siapa kita ni? Masalahnya yang mengikut tak faham, dia ikut je cakap ustaz. Satu lagi masa sekarang saya mempertikaikan adalah selepas sembahyang pun, dalam mazhab pun imam baca kuat padahal dalam hadis mengatakan kalau orang baca Quran pun slow sikit sebab apa, sebab fikirr orang lain sembahyang. So, macam mana kita? Adakah pandangan tidak berfikir semula mengikut sunnah ataupun kita nak mengikut cara kita? Itu pandangan saya tapi saya tak mengatakan benda ni tu salah tapi cara pendekatan kita tu kene.
R6: Tapi yang saya nampak, untuk makluman Tuan Haji bila saya bentangkan paper2 daripada waqf ni jawatankuasa fatwa ni dia lebih terbuka sekarang makna nya ke arah kontemporari tu dah nampak
B: Mesti ada. Sebab apa? Yang pertama, sukuk waqf. Saya kata waqf ni ada yang dari luar negara mengatakan waqf sementara sebab tu kita tak boleh ke sana walhal waqf sukuk tu boleh waqf sementara dimana corporate2 mengatakan selama 5 tahun aku derma juta, aku tak nak guna. Itu waqf. .... [40:03] Jadi, pandangan waqf sementara tu boleh diguna pakai dalam masa yang sama kita boleh mengkaji waqf khas tu boleh ke tidak. Ada orang, individual so ada lah dalam 50 ribu sikitlah. Pada dia 50 ribu tu banyak. Setahun ni tak pakai waqf tu.

R6: Untuk makluman Tuan Haji, sebenarnya waqf tu kita di Selangor kita panggil waqf tu waqf musytarak, waqf yang bercampur. Waqf bercampur ni dalam dia ada pecahan lagi waqf melalui tempoh, waqf yang muabbad (kekal). Jadi, sebenarnya fatwa dah membenarkan di Selangor tapi orang tak tahu satu lagi, kita masih macam, di peringkat PWS ni kita tengah tengok garis panduan dia punya SOP dia, macam mana pelaksanaannya nanti sebab kita tak nak macam di Kedah. Berlaku di Kedah, bila dia buat pelaksanaan Waqf Zuri contohnya. Waqf zuri ni dia ada bertempoh. Kedah punya pelaksanaan abadan abadan (selama-lamanya) jadi keturunan tu dia akan dapat selama-lamanya. Jadi, bagi pelaksana macam Majlis Agama Islam Kedah sangat susah nak mengesan waris-waris kepada penerima manfaat. Yelah, selepas cucu cicit, selepas cicit dia ada lagi.
A: Ramai lagi.
B: Itu masalahnya.
R6: Masha-Allah, saya kata.
B: Itu pengajaran.
R6: Sampai Kedah cakap, Selangor tak payah buat lah. Kami sampai nak mati dia kata menjaga, mencari.
B: Tanggungjawab.
R6: Menjadi satu tanggungjawab. Liability. Bila benda tu tak sampai kepada orang, contoh dia ada pegang satu dana ni. Dana ni memang khas untuk keturunan ni tapi bila dia mencari tak jumpa.
B: Susah.
R6: Memang sangat susah jadi persoalan audit lah. Kenapa tak diserah?
B: Saya dah cakap tadi, kalau bab sukuk waqf ni kita boleh sukuk waqf ni seperti apa. Sebab tu saya nak pulang semula kepada Sultan, sebenarnya boleh buat. Yang pertama, arrange sukuk waqf misalnya kita buat satu hospital 100 juta 200juta tapi kita buat kecil je. Kita kene fikir MAIS can contribute berapa banya? Sebab bangunan tu bangunan MAIS. Itu yang pertama. Yang kedua, kita jalankan hospital tu sebagai commercial. Jangan jalankan hospital tu sebagai waqf untuk tu. Sebagai commercial. Cara dia. Kita kutip duit sebagai commercial macam di MSUtapi kita akan adakan tabung kewangan keuntungan, kita nak bayar profit portions from sukuk. Sebabt u pewaqf tu ada profit kan jadi mungkin kita bayar registration je lah. Duit yang kita dapat tu kita gunakan untuk bayar half sukuk. Duit yang daripada hospital tu untuk kita bayar sukuk. Kalau tak cukup kita minta MAIS untuk tambah. Tempoh habis 5 tahun atau 10 tahun, bangunan tu bangunan waqf. Itu yang pertama. Yang keduanya, kalau duit dia lebih misal kata duit dari hospital tu lebih kita bayar gaji, kita bayar apa semua ada lebih kita masuk dalam tabung yayasan waqf hospital. Itulah duit hospital yang kita akan gunakan untuk melihat orang yang datang tu dia tak mampu disalurkan,
R6: Dia akan cover, yes!
B: Bukan untuk orang tu bayar kurang. Orang tu bayar sama tapi memlaui duit waqf tu. Jadi, kita tidak mengatakan waqf ni free tapi kita ada saluran2 menggunakan waqf untuk bagi orang yang tak mampu ataupun bagi emergency, boleh. Jadi, waqf ni akan hidup dan bangun lah hospital waqf tu walaupun sementara. Orang yang mewaqfkan asalnya pun dapat manfaat dengan cara dia bangunan waqf tu terbina. Jadi, itu salah satu cara untuk kita boleh gunakan sukuk waqf. Yang kedua, daripada hsopital. Saya juga berpendapat kita lihat public hospital ni banyak equipment2 yang tak cukup, yang pertama dia kata dia beli cancer equipment in Beacon, dia ada knife surgical. Satu equipment tu lingkungan dalam 3 juta. Kita gunakan duit waqf untuk kita bagi pada hospital tu. Kita mewaqfkan supaya faedahnya bila dapat digunakan oleh masyarakat

dengan harga yang sama. Jadi, pemikiran kita dari segi waqf tu lain daripada pemikiran kita yang lama. Jadi, agihan waqf ni lebih meluas. Itu pandangan saya lah. Satu lagi daripada segi duit, yang institut Tahfiz tu memang bagus tapi pelaksanaan dia. Kita memang plan dulu nak buat ada lah Maahad Tahfiz. Sekolah tu sekarang under waqf jugak. Siapa yang pakai ya?
A: PU Hafiz. Bawah PU Hafiz lah.
R: PITAS eah?
B: Haa, PITAS.
A: Bangunan PITAS tu bangunan saya.
R6: Di mana tu?
B: Di Sungai Tua,
R6: Klang eah?
B: Area Gombak tu.
R6: Owh, okay2.
B: Sebenarnya kami nak mulakan tu. Saya kata daripada sekolah tahfiz tu, satu matlamat yang saya fikir yang baik2. Kalau membina satu sekolah yang mempunyai matlamat tahfiz dengan excellent mesti education. Jadi, kita mendapat dua. Apabila cabangan yang mana tak boleh buat, kita exchange institusi dia boleh buat terus kepada education biasa yang mana bagus kita mempedekatkan hafaz Quran tu kemudian baru basic education. Sebab anak saya 2 3 orang macam tu. Sebab anak saya pertama pun dia johan Selangor, penghafaz Quran dan johan Malaysia jugak. Dia biasa azan di Mesir. Jadi, saya kata kalau kita boleh buat satu jawatankuasa yang pro-active daripada dunia aktif ijazah. Sebab apa, saya melihat mengendalikan Maahad Tahfiz di bandar lebih baik daripada kampung. Sebab apa, walaupun kita ada guru2 Hafaz Quran kita boleh ambil guru2 yang baik cemerlang part-time mengajar pada waktu2 yang begini sebab guru2 yang baik ada di sini. Kene fikir. Kami melalui pengalaman tu. Begitulah zaman nya. Sorang jadi pensyarah, sorang jadi doktor, sorang boleh buat ekonomi.
R6: Kita punya plan pun begitu jugak sebenarnya yang tahfiz di seksyen 7 begitu. Kita tak hantar budak ke Mesir. Kita hantar budak ni ke Oxford, Cambridge supaya dia hafaz Quran dan dia faham bukan sahaja makanaya Islam tu boleh dapat di Mesir ataupun dimana2 Timur Tengah tapi bila dia bawak Quran tu di Cambridge,budak ni dalam keadaan yang menghafaz quran, dia belajar teknologi, kepakaran.
B: Bagus2 tapi kita mesti mengambil orang yang bijak untuk belajar agama. Yang saya kurang setuju, orang2 yang tak mampu belajar akademik hafaz alquran.
A: Itu zaman dulu I think sebab now is different
B: Budak2 yang bijak boleh dapat.
R6: Sebab itu, budak yang nak masuk ke Seksyen 7 ni pun kita select,
A: Haa betul, sekarang susah.
R6: Dia bukan maknanya and then sebab ada kadang2 asnaf zakat pun, tapi budak tu memang very very excellent cuma dia takde peluang sebab takde orang nak support dan sebagainya apa semua sebab tu kita kata PKNS boleh hantar 2 wakil, worldwide boleh hantar 2 orang anak yang you rasa. Dia pilih lah student terpulang dia nak taja ke apa tapi kita bagi dia 2 kerusi macam Bank Muamalat pun kita bagi dia untuk beberapa kerusi untuk dia hantar dan sebagainya.
B: Itu bagus cuma dari segi hospital tu saya boleh produktif di Selangor sebab kita mampu.
R6: Saya bukan apa Haji, hospital ni pada awal penubuhan PWS lagi kita ke arah itu. Tapi bila kita nak dapatkan macam Haji sebut tadi lah kaedah macam mana nak membangunkan institusi yang begitu kalau menggunakan sukuk ni sebab itu kita dalam

proses sukuk ni kita nak table kan dulu dalam fatwa sebab isu sukuk ni dia ada, bila fatwa kita ni waqf tunai ni tak boleh berkurang. haa itu yang kita rasa macam
B: Dia tak kurang. Sukuk takde masalah kurang. Sukuk ada conduit untuk pembiayaan.
R6: Maknanya kalau jaminan yang tu clear.
B: Takde jaminan. Takde apa. Cuma waqf yang dibagi tu waqf tempoh.
R6: Tempoh no problem saya rasa.
B: Tapi siapa yang nak bagi waqf seumur hidup, boleh jugak tapi jangan kurang sebab duit tu kita gunakan untuk pembangunan.
R6: Saya kalau ada instrumen yang.
B: Ada sebab ada majlis fatwa negara. Waqf sukuk.
R6: Jadi, kalau isu yang tu selesai maknanya di Selangor kita boleh sewa.
B: Takde masalah.Cuma masalahnya bagaimana nak dapat pendapatan yang cukup untuk bayar balik sukuk, yang pertama. Yang kedua, siapakah operator yang bagus untuk membuat?
R6: Melaksanakan.
B: And dia kene fikir pemilihan operator tu penting. Satu lagi, dia punya majlis lembaga pengarah semua tu kene berfikiran luas.
A: Dia kene move in the time, dengan pandemik ni. Saya rasa kene everything must change. Dia tak boleh pemikirann macam dulu. Tak boleh. Because priority is now a different.
B: Dia buat masa sekarang ni dakwah ni only part and parcel of yayasan. Yang penting pembangunan sebab kita tengok bangsa2 Cina ni dia very strong. Dia very strong yang dia punya management dia strong dan dia are very forward thinking,beyond the boundaries. You kene fikir balik lah, I mean I jumpa I respect dia but sebabtu sekarang pihak2 bank pun pengarah2 dia khidmat dia tak boleh cecah 9 tahun.
R6: lepastu tukar eah?
B: 4 tahun, 6 tahun.
A: I think dia yang fresh people, younger people kan, yang banyak good ideas, vision dia different
B: Dia kene tengok pandangan lama, pandangan baru then baru kita berbincang.
A: Together lah.
R6: Kaedahnya yang lama jangan ditinggalkan, yang baru mungkin forward.
B: Yang lama tu kalau kene tinggalkan, tinggal lah nak buat macam mana sebab Quran dijadikan untuk sekarang, masa itu dan masa akan datang. So, benda2 tu dah jadi ...... So, macam anak saya kata terjemahan Quran ni yang kita guna sikit je, banyak lagi yang kita tak gunakan sebab kita tak faham atau belum masanya.
A: Terima kasih saya ucapkan kepada.
B: Dah macam bagi ucapan pulak.
A: Itulah, terima kasih banyak lah for everything.
R6: Ya, sama2.

8. Interview with Respondent 7

Respondent No	**7**
Date	**26/08/2020**
Time	**1am-12noon**

A: Researcher 1
B: Researcher 2
R7: Respondent 7

A: My PHD thesis is about developing corporate waqf based hospital. So, I'm here to do interviewer to find factors that can lead to that. So, the first question is like your experience question. If you can answer that.

R7: What is your role? CEO lah.

B: I thought that you're the chairman?

R7: I'm president and group CEO. Itu jelah. That's my role.

B: You can say also is the founder.

R7: Yes, I'm the founder and also the owner.

B: The founder, owner and presently is the president of CEO in the Hospital Selangor.

R7: That's why I pergi bank tadi?

B: You want to clear?

R7: No, because this one just half punya lah from next month, I'm not the owner of this hospital. I transfer all my assets to my kids. Macam hibah lah.

B: Hibah boleh tukar kan balik?

R7: Tak boleh, it's not hibah yang tu. Ini I dah transfer terus nama dia. My current wife is the second married so my first wife I nak selesaikan meaning semua harta lah,so I namakan semua tapi I agreement with my kids selagi I hidup and …I'm trustee and I will get the dividend.

B: I will chat different personal later on. You carry on.

A: So, the second question tu.

R7: I'm expanding the organization. I'm expanding the business. So, the next target, I'm going to be 2 more hospital.

B: That means 5 years?

R7: Next 5 years.

B: The plan is to gain 2 more hospital. The bit and operate.

R7: Yes, of course. Operate 2 more hospital then another 8 more dialysis centers and then at the same time right now we are developing one company to be extended through the whole of Klang Valley is dipanggil homecare based meaning you can call through WhatsApp macam uber, macam grab. You can get your nurses, doctors, physio therapists, pharmacists just through your mobile.

B: They can come to the house?

R7: Yes. So, all over Klang Valley

B: Your homecare is basically you go to the customer, but you don't have homecare people go to you and stay there, belum lagi lah?

R7: Ha'a. Homecare ni kita physio therapists, doctors, nurses. Actually, benda ni I've developed for the past 2 years. Dah very succesful tapi kita limit kat Klang Valley and then kita employ nurses but after looking at it, very difficult to expand so I used asset-like business model. Uber punya model, where you don't own the access, you don't own the car.

B: You pay by hour lah?

R7: Dia macam, kata kan nurse lah, you panggil nurse melalui mobile app tu. Then, our call center will call Mrs Fauziah Binti...., she is graduate and 5 years' experience then WhatsApp lah dia ni. Kemudian agree je dia akan datang but she is not our staff.

B: By project this lah?

R7: Dia macam Uber lah. So, mungkin dia daripada Kajang ke you dari Kajang so, dia free masa tu dia pergi. The kita akan charge roughly dalam RM 80. I charge you RM 80 for one hour. So, kita akan dapat 20% nya. The rest for the nurses So, kita more of
B: Facilitator.
R7: Facilitator. Kita give technology, mobile app, customer service, marketing. Haa itu yang 20%. That is the thing that I want to develop. So, banyak yang I develop sebenarnya because I believe I'm entrepreneur and I don't like the day to day. So, that's why next year in January I dah lepaskan ke my daughter. So, my first daughter will be president and CEO. I will focus the project yang lain2 yang I sebut tadi.
A: Okay, then.
R7: What is the function of yayasan avisena? CSR la.
B: Corporate social responsibility lah.
A: What are their goals basically?
R7: To help the poor people. For example, sekarang ni kita ada mobile clinic. Kita ada 2 sekarang ni focus on mobile clinics. So, every sunday kita pergi ke tempat2 yang dah fix yang poor tu, free medical care at the same time dia akan refer cases daripada situ ke kita yang perlu admission, surgery dah a few dah .... for free.
B: How do they come here?
R7: Kita ada ambulance.
B: Owhh, ada ambulance boleh amik lah?
R7: Kita ada ambulance, kita ada transportation. So, dia akan refer a few cases je lah yang teruk macam surgical ataupun very bad very bad skin yang perlu medicine
B: cataracts pun..
R7: So, benda2 macam tu kita cuma macam mana benda2 yang very urgent, yang menyakitkan pada patient tu, kita akan treat kat sini for free and bukan sahaja daipada mobile tadi but daripada the accident emergency cases especially on surgical for example, yang recently dia foodpanda, dia ni kerani Uitm then dia cari duit extra dengan foodpanda malam masa covid tu masa lockdown so foodpanda ni accident, kepala kene. Pergi Avisena. Kita tahu dia takde duit so terus yayasan ambik take.
B: CSR lahh.
R7: Malam tu jugak buat pembedahan, buka kepala dia masuk ICU.
B: So, CSR cover the cost lah?
R7: That one cost about 80 ribu. Total.
A: so even for follow ups this patient also?
R7: Haa.
A: Owhh, I see.
R7: So patient sekarang ni dah okay dah.
B: I would like to add for the poor tu. To me you reach out to the poor. you don't go kat the poor yang you nampak. You reach out to the poor outside areas, you are reaching to them rather then they come to you. That the first stage if you're mobile clinic.
R7: Kita dah ada dah.
A: That is reaching out already.
B: You are reaching out because yes you are doing proper, but you are doing more than that. You are reaching to the poor.
R7: That mobile clinic lah. That is the function of Yayasan Avisena.
B: That good one!
R7: Knowledge waqf ni tu I'm poor.
B: Takpe, it's okay lah.

A: I just want to know, where is the waqf fund for yayasan come from whether they waqf based?
R7: Okay,yayasan ni from shareholders daripada I, my wife, Dato' Jo so that things lah.So bila kita dapat dividend masuk kan sikit as amount depend on their what amount lah.
B: Dividend declaration.
R7: Haa, so bila kita declare dividend tu. okay, kita agree 300 thousand go to or half a million, same goes to.
B: Waqf, CSR.
R: Yayasan, kemudian at the same time our specialists tu contribute our doctors to yayasan because it's tax free.
A: So, it's become sedekah? Niat sedekah?
R7: Haa, niat sedekah lah.
A: So, I want to ask you they are not waqf based.
R7: Waqf ni apa gitu lah?
A: Yang penting waqf ni is like macam you have RM 10, you bagi kat orang tu, you bagi sedekah RM 10 kat orang tu, beli food so your sedekah is there. You dapat pahala untuk bagi food RM10 tu tapi if you give RM 10 for waqf is like buying a fishing rod selagi mana dia fish then selagi itu you dapat pahala.
R7: There is like a foundation eah. That's why I ada nanti I will tell you something about this foundation macam Mayo that was I train there is like waqf lah so nanti I bagi your idea untuk hospital lah.
A: But you're not waqf based lah?
R7: No.
A: Any specific reason why not waqf based?
R7: Untuk apa? Yayasan ni?
A: Haa, yes!
R7: Yayasan ni masih belum lagi lah.
B: The idea waqf pun dia tak faham.
A: The knowledge.
R7: Dia macam ni, kalau you punya the idea waqf ni is macam sustainable makna nya you invest that money so supaya dia sustainable so every year dia grow so that is foundation lah yang macam Meyo medical center ada all those medical centre ni kan tapi kita belum lagi lah. Belum ke tahap tu. Kita apa yang kita bagi, habis. It's more like.
B: But waqf also can operate like that because basically waqf ... we're talking about waqf hospital must have sustainability. Waqf hospital but your waqf CSR can operate on what you're doing and the impact of doing waqf is far reaching than CSR.
R7: Haa tu betul lah.
B: Tapi to me, why you're not looking CSR as waqf. you can do it because probably your knowledge in understanding profit is not there. You have potential but it just that knowledge and then you think through if that will benefit you more in term, you're doing the same thing but in terms lillahi taalayou're your relationship with Allah is better then you may want to do. Takpe, we will uprise you on that in shaa Allah.
R7: What does your project account? Okay. What are the % of funds to CSR. Apa yang saya cakap tadi lah.
B: Them basically on percentage of shareholders lah.
R7: Means dari segi public service area mostly healthcare.
B: Healthcare tu you ada mobile clinic. Do you have dialysis when you do on CSR?

R7: Kita ada kalau kita refer by yayasan lah.
B: Kalau refer by yayasan. That mean yayasan will cover the cost of the dialisis lah?
R7: Dialisis semua.
B: Apa lagi you buat enter of healthcare, surgery and apa semua healthcare, dialysis. Is that anything that, I will give you example your extension of homecare tu. Would the yayasan pick up on the poor?
R7: Takde2.
B: Belum lagi lah.
R7: Dulu kita buat scholarship tapi kita stop because kita rasa kita are more good giving healthcare.
B: Okay, good.
R7: Kita punya kondisi sekarang ni, fo yayasan. Avisena tu only for healthcare sahaja.
A: So, let's go to 8. What are your main challenges? What are your biggest concern?
B: On yayasan tau.
R7: Sustainability lah.
B: Funding.
R7: Funding can be sustain or not. The same thing lah macam private hospital. For example, yang Kaseh is not doing well. Even the specialist nak join kita. So, I rasa that one is waqf based tapi probably dia tak serious lah benda tu because to me waqf macam foundation because I'm attached with Mayo medical center haritu for 3 months. Have you heard Mayo? [15:26]
B: Endowment.
R7: Mayo is the best private hospital in the world. King Faisal mati kat situ, al-Malik Husin pun, all the raja2, all the president. So, what happen was that year. I was the acting pengarah for HUKM. commisioning... I tengah operating waktu HUKM tengah mula. Then, Lim Goh Tong was diagnos as cancer of barrier by HUKM. Dia ada kawan situ, kita tengok cancer of bladder. Lama sangat dah cina kaya ni, takut sangat dah.so kita refer ke Mayo and over there, surgery was done and complete cured. So, dia very happy. Dia donated 3 million for HUKM punya library so that's why nama dia Lim Goh Tong punya library, ada dia punya plaque. Kat HUKM 3 million for library. Kemudian dia hantar I ke Mayo for treatment which cost 100 thousand per month so 300 US dollar untuk hantar I ke sana.
B: To gain the knowledge lah.
R7: Yes, the knowledge because of the best private hospital but because of that experience and that knowledge, I decided to quit and open up my work.
A: What year was that?
R7: Lama dah. Year 1996. So, that one is normal fund macam yayasan where this Mayo punya family ni put up initial capital and then I don't know how much. So, dia buat hospital tu kemudian dia invest. At the same time dia ada donation daripada luar because it's not for profit hospital.
B: It's not free also tu?
R7: Nanti dulu. It's not for profit but patient yang datang sana yang kaya dia akan bayar Yang miskin dia akan ada reduction. So, sama dengan konsep Hospital Kasih kat Putrajaya tu, kawan I tu. So, I bincang dengan dia and dia kata kalau kaya kena bayar kalau gini gini but why not happening? So mungkin dari segi management lah but Mayo memang kaya raya. Like hell..
B: Because the idea of philanthropy and the government are very strong invest on other people. Kita belum lagi.
R7: So, I'm very sure waqf. Is like that jugak kan?

A: Waqf is also like that.
B: Takpe, we will discuss.
R7: The concept je lah.
A: Haa yelah.
B: Extending the waqf into another area. Nanti kita discuss.
R7: Waqf ni is supposed to be macam tu di mana it had should be sustainable.
B: There's the challenge.
R7: Maknanya kalau donation orang luar pun still boleh run lah. Sepatutnya.
A: Yes.
R7: So, dari segi the main challenge of yayasan ni sustainability lah. Kalau I takde esok macam mana, anak I ni macam mana unless I go for waqf based macam yang Mayo buat. lah. Macam Johawaki dah buat dah. Buat kecik2. Dia invest in plantation, dia beli shop lot kemudian dia sewakan.
B: Kita belum buat lagi.
R7: Macam Klinik Waqf An-Nur ada ke?
A: Hospital An-Nur JCORP punya.
B: An-Nur is own by one CORP.
R7: Bukan An-nur punya Bangi?
A & B: Bukan2.
B: Do you know how the operation of An-Nur Bangi? JCORP, they called it corporate waqf. I mean assuming as meeting discussion. JCORP have 1 million shares. They may say 20% share belong to the waqf. So, in term of corporate waqf that mean there is continuity of dividend flow to waqf from the corporate. There is one way of doing it. That may be many other ways. So, that what they're doing. This is similar to Turkey. Turkey waqf companies allocate certain percentage of the share to the waqf institution.
R7: So, yang Klinik An-Nur ni free eah?
A: It's free but you pay a bit.
B: It's good and bad but there is the operation of the waqf ... If you have sustainability, you have strong sustainability to do that but I'm afraid that it will not be long lasting along.
R7: Anything that not sustainable.
B: That's the worry.
A: They paid very minimal macam RM20.
B: It's the right government but they may not. The challenge of An-Nur waqf the face is to reach out and to expand. Itu je lah.
R7: Betul. Kaseh ni I don't think berjaya lah honestly.
A: Ya?
B: Kaseh, if I bincang we will meeting up next week and I will give some ideas that we have on how to do better.
R7: Because dia macam ni lah, running a private hospital.
B: Different.
R7: Is very challenging, the margin is small where the small margin kalau waqf tu tak betul2 you cannot sustain in the end because banyak isu macam specialist. Specialist kita belum ada lagi specialist macam kat US. I asked specialist why there join Mayo when they are salaried only. Most specialist when you add, dia akan pergi ke private hospital yang...
B: Their percentage are earnings lah.

R7: Fee for service. Million lah. Kemudian yang kat Mayo ni salary. Why? Dia sanggup untuk digaji je and dia top specialist. Kenapa dia sanggup digaji je. Reason dia simple because Mayo is the top.
B: That is associated lah.
R7: They want to be associated with Mayo. They feel proud can be serve at Mayo because in the top in the world and at the same time, Mayo take care of your family. Ada scholarship untuk anak2 dia. .... all the perks for the family, for the healthcare family.
B: The facilities are provided.
R7: So, kalau Kaseh tu you tanya diorang not many specialist akan sanggup.
A: Sebenarnya expecting you tu macam lillahi taala.
B: It can happen properly.
R7: It's easier say than that because young specialist ni they need money.
B: They need to grow.
R7: Anak2 dia pergi sekolah.
B: They also need to compare their ....
R7: For example, a few days ago my brother in law was telling me. Anak dia dapat straight 4 A's matriculation, SPM straight A's, semua straight A's suddenly dapat Uitm. UM tak dapat UKM tak dapat. reason dia very competitive now. So, I cakap what are you complaining now sebab its competitive now.
B: Good enough, dapat Uitm dah bagus.
R7: So, I cakap kalau you have money, you tak mahu Uitm, you go to in twinning program like what I did. Sending my student all overseas to in twinning program.
B: If you have the money.
R7: So, katakan 3 years. 1year sini, 2 years kat oversees. What are your views on waqf based healthcare? My views ni very challenging especially in Malaysia where to attract the specialist, satu. And then pesakit ni kalau you tengok Mayo punya style, you have to charge patient to be sustainability. Kalau dia ada duit dia kena bayar. Kalau dia poor dia free. So, that is my views that very challenging planned to sustain that kind of operation.
A: What do you think of the public private partnership? A collaboration between waqf institute and public hospital.
R7: As far as the public private partnership sekarang ni....zero. the public hospital sekarang ni dia view the private as their trap, their competitor. The stupid Kemeneterian Kesihatan ni.
B: Your understanding is different. For me public private partnership that we are talking about is not about public hospital and working with private hospital. Is a public hospital on a waqf foundation.
A: In a collaboration. Working together.
B: The public hospital working with waqf foundation.
R7: That one I don't know. I don't have experience.
A: What do you think? Can it happen?
B: Would it happen? Can work?
A: Macam waqf institution, dia collaborate dengan public hospital to become the corporate waqf hospital.
R7: It's very difficult. I masih remember the attitude of this Kementerian Kesihatan. The public server ni they feel that its a threat, other service providing is a track. Kau ni gini gini nanti kau amik aku punya nurse...doktor. Macam tu lah. They don't see. I think

the waqf based hospital akan facing the same thing that the private hospital facing. But then actually we're complementing.
B: Exactly.
R7: We're working together. Patient ada choice either dia nak public or private or waqf based katakan. But I think the attitude of the people in term of Kementerian Kesihatan.
B: Are you saying or are you tying to unload that the people who are operating the public hospital feel that is the threat to the positioning that they have because of another entities.
R7: Threat satu, yang kedua jealousy. The specialist in the public hospital dia rasa are u earning more? Kemudian, why you are driving this car? Di negara kita ini. Jealousy...kemudian satu lagi threat nanti one day I will get my nurses, my doctors.
B: Possible lah.
R7: So, that what they are thinking about us. Sama jugak dengan waqf based hospital kalau ada. katakan the waqf based hospital is moving, besar popular. Nama Kementerian Kesihatan jatuh. Yang you punya popular. I give example. Yang problem budak yang hantar ke London tu.
B: Haa dengar. For operation tu.
R: You ingat?
B: The Malaysian doctors yang buat kat sana.
R7:: Kat sana, kat UK tu. So, dia ada kanser mulut. Teruk sangat. So, pergi Hospital Kuala Lumpur tak dilayan. layan biasa macam tu je lah. So, dr amalina terdengar, dia discuss dengan pakar kat sana. So, kena pergi sana. Pergi sana bukan yang uruskan tu kita. Avisena. Our specialist yang uruskan. Dia masuk sini dulu kita uruskan semua. So, bila dia nak lepaskan semua. Mahathir masa melawat sana.
B: Jumpa dia?
R7: Dia pergi melawat. So, dia kata how come malaysia takde benda2 macam ni? Padahal ada kat HKL. They can do it.
B: But they don't give the priority.
R7: So, bila sampai sana dia tengok budak tu bagus. Dia nak balik sini. The person, the fathers, the parents pilih Avisena untuk terus datang sini untuk buat maacam sini.
B: Treatment.
R7: Untuk treatment follow up semua. Kita dilarang oleh Kementerian Kesihatan.
A: Why?
R7: HKL yang akan take over.
B: Because of dah kena marah.
R7: Nama dia tercalar lah kalau suddenly Avisena pulak yang
B: Take care.
R7: Taking care. dah lah kene tegur Mahathir. This kind of attitude...
B: This is more on personality.
R7: Ya, dia memang more on personality tapi you know I'm in the government service before. Bila govtservant kat Malaysia memang macam tu. The egos are bigger than their bodies.
B: Agreed, I cannot deny.
R7: So, and I know the pakar tu. Pakar tu kawan I cakap. Apalah. Kenapalah tak bagi priority? Budak tu sampai teruk tau. Nak makan pun kene dengan straw tau.
B: How did he respond?
R7: Nothing. Overlook.
B: Past event.

R7: Dia come overlook padahal bila Dr Amalina tu dengar daripada social media semua dia approach, dia ada kat sana. Memang very costly lah. So, yang bawak sana pun I punya specialist. So datang sini stabilize everything kemudian hantar pergi sana dengan my specialist semua.Tapi kita tak keluar kat paper lah . Was not us to
B: Publicize it
R7: To publicize it sebab Kementerian Kesihatan very sensitive.
B: It's good for you. Not to publicize it you create animosity.
R7: I don't want animosity nanti licensing ....
B: Betul2.
R7: That's why this is not waqf based hospital ni face the same issue.
B: It's the bureaucracy ...
A: Actually, it's supposed to help macam say like you know saying about surgical knives. It's supposed to be better. If waqf being there, it can give you better facilities, better coverage.
R7: Masa sibuk dengan covid, dia hantar patient2 sini untuk sugery sebab hospital penuh dengan covid. Dia hantar yang surgical cases pergi sini, Avisena for free pun, aku tak charge satu pun. Tapi they don't see benda2 macam tu.
B: It's the birokrasi that kill the initiative.
R7: Dia macam MRI. Hospital Shah Alam takde so pakar2 dia nak hantar sini. Dah hantar sini lepastu stop. Dia kata mana boleh you hantar kat private hospital. Dia takde facility tu.
B: So, they don't do it
R7: They don't do it sebab takde.
B: Dia dah diagnose on paper je.
R7: Whatever lah, specialist not happy. our specialists kata we charge cheaper. Much cheaper, dia bagi diskaun. Tapi benda2 macam tu kadang2 diorang ni tak
A: Together.
R7: Work together.
B: Compliment.
R: For the benefit of our patient because patient ni they have choice. Dia ada duit dia pergi ke private hospital, kalau takde dia pergi ke. So, we have ...
B: When we talk about waqf public initiative ni, they can be an extreme or it can be partly. An extreme is provided total hospital waqf foundation and the government run the hospital. That one extreme. But based on what you said birokrasi, another partial is example we are thinking about their cancer hospital which in that public hospital has. It may not have full equipment. If for them to buy the equipment they mean not have the money like cyberknife. Example, one cyberknife cost about 3 to 5 million. They have the specialist, but they do not have equipment. So, we're thinking about that collaboration will buy the waqf foundation provide the cyberknife. So, the beauty of it is that the patients, firstly the doctors have the tools, the patient can be given the best treatment in terms of tools. Doctors another matter, but tools but at the same host as the equipment is founded by waqf.
R7: But apa yang waqf dapat?
B: Waqf ni nothing. Waqf is.
R7: Meaning sustainability?
B: Dah takde lah because the cyberknife is given to the hospital for free. The waqf have their own sources for fund. Because my question is sustainability. Because cyberknife per se, in terms of capital cost. Mudah je 3 4 million. Maintenance very high. That's why you have to work together with private hospital whether they have enough money

on the rolling over to sustain the maintenance or not. I mean so that's where at least the minimum is that the cyberknife is available. Minimum. So, that we have to look into whether the operation of cyberknife, the hospital of money. If the hospital doesn't have the money, then we have to look through whether waqf can forward again.
R7: Because my idea of good waqf macam Mayo tadi.
B: I agree. We don't have it at the moment.
A: Ya but we're thinking of sukuk waqf.
B: That's nanti we will be talking about.
A: Sukuk waqf ni dia pinjam kan you duit tu and then you pay them back an that its temporary waqf. Macam waqf akan pinjam you how many million and then you pay them back, later maybe in 5 years' time but then dia punya berkat tu it's become a waqf. That sukuk waqf.
B: That one sukuk waqf I can explain that later on how the mechanic of it. Lagi, apa lagi.
A: Finally.
B: Dato' Umar tak boleh rasa sebab tak faham.
R7: Waqf ni I faham lah sikit. Yang I punya faham, I waqfkan RM 100 thousand katakan, that money should be use for this kind of things.
A: Dia tangible sahaja.
R7: But its should be sustainability meaning dia tak habis. Kalau zakat for example dia bagi lepastu habis. Yang waqf ni bila you bagi tu dia berterusan. Sustainable. Itu yang I faham.
B: That's our understanding.
A: Dia kalau beli dia kena be tangible macam building, equipment.
B: Now, that is our understanding on waqf under Mazhab Syafie and that's our understanding about waqf that Selangor is holding. In oversees, they are called cash waqf pun ada. That mean you have the money, you give the money to the person directly without tangible, but we have not reached that stage. That having said that waqf is something that beyond. Let's have take tangible. You ada 100 thousand and buy into the property assuming 100 thousand jugak. And that's happened in zaman di Bosnia. We went to visit. The benefit of the rental of the property then you give it to the other people. So, your waqf will remain forever in that manner. So, long the waqf is in tag, the benefit of it, your amal jariah tu is continuous even until you die. That is the benefit of waqf. There are many schools of talk in term of definition of waqf. I don't want to get involve. I'm not in very familiar. So, assuming lah. I give you example. Dato' Jo kata waqf is a segment of the hospital. Example lah. So, long that segment have been used, the benefit that people using it goes to you even after you die. I give an example, you dengan Dato' Jo kata 10 rooms is I waqfkan. You may charge people for the room but that money that you charge goes into the waqf fund and that waqf fund the benefit of usurfructs tu would use to equipment for the poor people. So, long that happened even if we die, our kubur we will still get the benefit because agama Islam once we die whatever amal terminated. The amal that can continues is your waqf. One of the amal lah.
R7: Sedekah.
B: To me, you may want look into it. Example lah you kata one group cost you how much?
R7: I don't know.
B: One group hospital? Into costing, how much you cost to one group. Tak tahulah. Assuming 100 thousand.

R7: I know, 1.2 million.
B: Assuming you want to take 3 rooms example. The benefit of room charger, that is sustainability to your waqf fund. I mean this an avenue to look at into how to make waqf workable.
A: Open the mobile clinic.
R7: I rasa sama lah dengan kita buat sekarang ni that mean certain amount of dividend sama jugak dengan work cash lah tu. Certain more dividend goes to our yayasan Avisena dari segi cash lah kot..
B: Boleh. what you do is correct. Now, I want you to expand it into waqf.
A: Tapi niat tu.
B: Niat tu you nak waqf example like 10% of dividend receive is made for waqf.
R7: Boleh eah macam tu?
B: Boleh, niat tu penting. So long that given you associate. But the problem you may have is because you don't own, you're going to sell. That's why I'm going to come back later. You are going transfer to your son. So, how you want to make sure that sustainability.
R7: Kene ada policy.
B: That's why I said corporate waqf where buy you allocate assuming you have 50 thousand shares just for matter of discussion. You allocate while I give the 50 thousand but 10% of that 50 thousand, 5 thousand is spend for waqf. That means that forever dividend derives on the 5 thousand work flowing to the waqf. Automatically. Then, I want to explain to you on your thought transform hibah. Hibah can be immediate, hibah can be taken back. That is some ruling]. I'm give you a thinking process provide you set up the family holding company. You set up the holding company who owns that share. Okay. The owner of holding company have children. They cannot sell to outsider except in between them. You will maintain the company forever. The failure of many Chinese company will start put in and giving to the staff. When the staff, you remember all the Paris Hilton family. They have the holding company.
R7: Macam apa yang I buat sekarang ni is the trustee Sekarang ni I'm a trustee to my 4 children. So, share dah bagi kat diorang katakan how many are sharing but as long I'm alive I will become that trustee.
B: Boleh.
R7: So, they cannot banyak lah agreement tu, they cannot sell, cannot charge. Kemudian, if I die, this trustee pindah ke my eldest and so on.
B: That's why I said the holding company will work later.
R7: So, in time of yang tu I dicuss dengan lawyer tu.
B: Think what I said the holding company because you have more control on the holding company ...... basis and nobody can sell their share unless he share within the holding company.
R7: Ini sama jugak?
B: Sama.
R7: Dengan trusty pun sama jugak cuma dia slack pada company lah but im the trust.
B: No problem. Holding company is ownership by shares of your holding company. Assuming that RM 1, 1 share. Assuming lah and then you can say, okay A B C and the benefit of holding company is that shareholder normally cannot compare themselves to work here if they do not have expertise. I mean that are woks I've seen a lot in US and Europe and let's go to sukuk waqf is something I want you to think through on their expansion. Okay. People think waqf hospital must be free which yang tu I disagree. Waqf hospital can work the same manners as any private hospital. Especially at yours

this can be a waqf hospital. I charge normal rate. The profit I earn I make a ruling. The profit that I earn 8% of the whole percentage of the profit after minus the shareholders. all the fees will go to masuk waqf fund.
R7: This is what happened in Mayo.
B: That what I said the owner of this hospital if he's go into waqf foundation is waqf forever. The benefit of the this waqf sukuk ownership. Example like he is not forever waqf, I would get back assuming that you have RM 1 million. I don't know what to do with 1 million. I don't want to share. I want to do but I want to have back 1 million, 5 years down the road. So, I subscribe to your waqf that you pay me back 1 million. Okay. During the process of waqf, I will not give you any profit. The benefit of managing the hospital or you are managing profitable I will pay you back. the 1 million or whatever million in over the period of time. So, at the end of the day when I finish paying the shareholders, this become total waqf fund but since I'm he person who allowed you to benefit from the usufructs on the benefit of having this total, I still in shaa Allah have a share with this hospital in the akhirat. That is something dynamic is not being done and way to me, Kaseh is not successful is that they pay cheaper for the poor people. What we want is that pay the same but for the poor people are used the waqf fund to subsidize. As waqf hospital operation is concern, they not subsidizing but the waqf is inside there.
R7: Bila you jumpa dia?
A: Next week on the first.
R7: Jumpa siapa?
A: Dr XXXX. Is that your friend?
B: I want to talk to him about that topic.
R7: Tapi jangan sebut pasal I lah.
A: Okay.
R7: Yelah, dia banyak idea benda2 macam tu tapi I dah nampak.So, one day dia call me up " Eh,you ada keja kosong tak?"
B: Kesian kat dia lah. The model is open.
A: Niat tu baik.
B: I agree with you. Kita sustainability is not look after and dia nak bagi free. How do you pay the cost? Your sustainability should come macam you punya yayasan Avisena. That should be, in my opinion, that should be your waqf vehicle. Selagi you go the money it will continue, Dr. After you no more in the world, it will continue to your benefit.
R7: Kita kene ada dividend policy.
B: Dividend policy, what? Makes for waqf to benefit you. When we talk about waqf, we excited because it's one way that can help us when we not here.
R7: Actually, what happen pasal trusty ni because I dah tired dah even today ni. I want to focus on tolong je lah..
B: No, you're expanding.
R7: Expanding. I more on expansions but I have 3 kids, my current wife have one with me.
B: You have 3 kids. Adalah. Yang mana that you're working it is your ex-wife kan.yang running the hospital. ?
R7: 3 kids my ex-wife.
B: Yang running the hospital? Your childern lah?
R7: Yes, my first and second sekarang ni kerja sini with my ex-wife. My boy yang kat Melbourne tu pun dengan my ex-wife. Bila I kahwin dengan my current wife ni dia dah ada anak lah. So, masa I kahwin dengan dia tu that have a promise. Masa tu dengan my

second wife lah. Initially my first wife okay tapi lepastu, dia mengamuk suruh cerai. Takde jodoh lah senang. Initially dia okay. But before dia kahwin dengan I, my current wife ni there's a promise whatever I have now cannot be yours because this fund I buat dengan ex-wife. This whatever I have, my share everything about business is for my ex-wife and our children. So, kalau you nak kahwin dengan I, kalau you agree we create another business. So, that the IT business tu. I create another business, I'm doing very well. So that one dia punya harta. Yang ni hopsital ni dengan my ex-wife ni. Of course, kita ada agreement semua tapi when go to faraid later. Bila I takde benda tu akan jadi faraid and my wife will get wanted of my asset. What else dia punya asset dia punya company apa semua tu, its hers. So, dia agree kita buat trusty ni dimana because faraid ni macam I've doctor son dia tak dapat.
B: It's not tangible.
R7: So, I hibahkan benda ni I bagi kan sekali. Terus bagi the gift, this trusty. This agreement between curent wife, my ex-wife, my kids. Kalau tidak I tell you, you boleh bayangkan bila I takde.
B: That one faraid you can wasiat to your son as a doctor. The maximum.
R7: Tapi my wife dapat.
B: It's up to you. You can decide.
A: That one faraid. Itu faraid.
B: Your faraid is different, but you punya wasiat, you can only wasiat wanted.
R7: Yelah untuk my son.
B: Boleh, you can the maximum. 2/3 balance would follow the faraid. Tapi kalau you bagi waqf pun bagus jugak. You bagi trusthy of the hibah. You bagi hibah masa hidup ni. Bagus jugak because its most certainty.
R7: Because then my ex-wife and my children know the previous agreement, kalau I kahwin dengan dia not your harta. All materalise.
B: That's very good.
R7: But luckily yang I developed my current wife tu jadi.
B: Even you develop with your current wife tak jadi misalnya, you still have the right because harta you, you can give whatever you want because all it yours. Not be fair. You kene buat arrangement dulu lah.
R7: Not fair.
B: Not fair lah. Another thing about your hospital you are expanding that we discuss just now. You have not created a group, Avisena group of company. I mean as a friend I suggesting to you.
R7: Group macam mana tu?
B: Group holding company.
R7: Dah ada, dah created dah.
B: Different bot that look at different level. So, the operation runs the hospital. The group bot and the group people that you're being in the group by next year look at synergy and strategies.
R7: Kita dah, their effect they have hired the consultant that was a few months ago because kita nak go to public license. We want to prepare all the things. So, kita hired consultant, and dia propose about the kita panggil Avisena investment company or capital something like tht as a group.
B: Holding pun boleh.
R7: Holding kita da ada dah, holding ni kita silap sikit dari segi nama tu.
B: Owhh, I see.

R7: So, all this companies ada banyak. Kia ada dialysis, homecare women and children. So, all belong to group.
B: You can call Avisena capital.
R7: Itu sebab kita pilih nama capital.
B: Avisena capital berhad. Under it you ada hospital, homecare, dialysis at .... [54:52] main profit drivers.
R7: I nampak sekarang ni homecare will expand very fast.
B: Boleh,
R7: It's light and easy. Ini kapitalitasi.
B: No, your sale is good is something that you may want to get the right people to buy and give it back to you because they are companies who may have access cash especially the insurance company and also Tabung haji pun ada. Now lah.
R7: Besides, first one kita open this one to macam Tabung Haji.
B: Another possibility is Bank rakyat property of holding.
R7: Dia ada ..
B: They have a holding companies that may invest into investment.
R7: Dia dah mula bukak dia dah?
B: Itu we tak tahu tapi you make direct. I don't know.
R7: Sekarang ni yang ada. yang Islamic lah, Tabung Haji kemudian PNB, PFB and Halaqah KPJ. Yang lain tu I tak nampak lagi.
B: Nanti kita tengok. Mungkin dia ada another one area lah. They are quite strong. Habis dah.
R7: Sorry lah communication breakdown..
A: You don't have to reply to the email.
R7: Sebab fikir petang ni aku nak buat kemudian aku hantar.
A: Pasal dia buat analysis is critical discourse kan. So, you have to balas dulu.
B: Then maybe you have to make a clarification supaya.
A: I can do research before I come.
B: Dia punya research kita ni tak reti, dia ada methodology.
A: Tapi, thank you so much for the interview.
R7: No problem. I rasa dari segi management daripada mula lagi. You have to. Bila dia bincang dengan I pasal Kaseh tu. I tak mahu jawab lah sebab I belum faham sangat dia waqf punya principle kan tapi to me any when you're in business in any operation any business. First challenge is sustainability.
B: Exactly.
R7: Kalau tak sustainable, forget it. I give example target macam selfcare Selangor. Healthcare. Dia open up all the selfcare clinic all over Selangor. Tujuan dia untuk bagi free healthcare clinic. Kalau dia charge pun sikit je.
B: Berapa?
R7: Mostly free lah. Sekarang ni nak tutup dah because the fund is from.
B: Non sustainable.
R7: The fund is from government Selangor. Benda tu tak sustainable. Bila orang politik tu tukar, menteri besar tukar, habislah.
B: Different agenda.
R7: Dia tak solid.
A: Ada lagi ke takde dah?
R7: Ada lagi tapi ada yang dah jual, ada yang ni.
B: But there is not the waqf. There is basically government grants.

R7: Government grants, benda kalau buat something you kene sustainable. Kalau tidak you susahlah, you bukan 2 3 tahun mati. Buat apa?
B: .... resources
R7: Because bila you kata sustainable, the word sustainable is some funding, the organization should be able to sell fund. The operation. Of course, they have to make profit. But the profit is to. Tadi you whatsapp dia?
A: Owhh, yes.
R7: I tak tengok pun. I sibuk dengan bank je.
B: Whatever it is, when we went to Bosnia. Waqf masjid dulu... pada 15 hundred or 16 hundred. What you said is correctly. Those days they are talking about sustainability. You know where that governor waqf, governor tu waqf dia. Dia buat masjid dengan madrasah sekali. He bought a couple of shop lot a lot around that masjid. That's waqf sewakan. The money of those shop block sustainable.
R7: Sustainable. Betul lah. There should be do it.
B: So,it's not new but people did not belajar.
R7: tapi Jowahaki dah buat dah. Yayasan.... banyak isu scholarship.
A: Dia niat waqf ke tu? Ataupun dia just invest?
R7: I tak tahu tapi dia beli banyak property macam plantation, itu ini. Tujuan dia untuk sustain.
B: Good.
A: Bagus kalau dia niat kan.
R7: Dia bagi idea macam saya yayasan Avisena kena buat macam tu tapi sekarang ni belum buat lagi lah. Kita akan buat lah.
B: That's why I said you punya waqf boleh beli. You buy beli 2 or 3 beds. Then, waqf lah. I can't afford lah 1 billion 2 billion. Okay2, thanks.
R7: Alright2.
A: Alright.

9. Interview with Respondent 8

Respondent No	**8**
Date	**01/09/2020**
Time	**11am-12.15noon**

A: Researcher 1
B: Researcher 2
R8: Respondent 8

R8: Waqf ni kalau Melayu kena kaya dulu tolong orang susah. The idea of waqf healthcare adalah untuk every specialist tolong community. Target dia adalah my supaya my collegue kat government pun tak resign. That's our own idea pun. Kalau kita kata because, kalau saya push diri saya kat Putrajaya. Alamak, saya tak makan. Haa because tak senang. Saya bagi kad Kasih ni lah, kad Mawar ni banyak sangat topi.
A: Do you have Kasih card?
R8: Ada, dalam kereta. Nanti saya bagi.
B: Takpe2. What we do is basically tujuan PHD.
A: This is my research assistant.
B: We trying to have an idea on how waqf can play a better role. Our understanding that people understanding of waqf may differ from another. The question is "Is that the right approach or is there a better approach?". So, first we can discuss what will discuss based on the questionnaire then after that we can open for discussion beyond this questionnaire.
R8: Boleh, in shaa Allah.
A: Shall we begin?
R8: Boleh.
A: Bismillah. Thank you for giving us your time here to do my question. So, for the credibility of my interview macam your personal experience punya question what is your role in Kasih hospital.
R8: Kasih Hospital my role actually satu, founder lah. Kedua, funder jugak pada peringkat awal.
B: Alhamdulillah.
R8: Funder yang gali lubang sendiri.
B: Takpe2.
A: Barakah in shaa Allah.
R8: Allahu Akhbar, Aamiinn. Okay. At the same time, also Pediatrician. Before Covid I have my session there. Before Covid I have 3 session tapi after Covid during this PKPP, we cannot extend our services we stop at pukul 5 petang sekarang ni. That's why we have progress pediatrician and my in house ...... 9 to 5. 5 to 10 other people lah which is there is my stops ada 3 kali kat situ. The same time, Kasih sini pun because in my role in waqf ...... for Kasih Hospital. That's my role sebenarnya.
A: So, you are the one of founders, how many of you?
R8: The founders are only me. The founder of Kasih only me and my brother. My brother is engineer. He is not a doctor, he is engineer.
B: He is a funder lah tu?
A: So, when did that begin?
R8: We start Kasih Hospital concept early in 2014, mula2 kita start. The idea of Kasih Hospital, ustaz tu talk about waqf concept hospital still since 2015 but not accepted.
A: It began as a…?
R8: Normal concept hospital. To make it affordable, you need element of waqf atau donation, crowdfunding. So, I am in private dah almost 10 years and I'm in service almost 20 years. So, the only way to make healthcare affordable to make it in government waqf hospital. Takde istilah you nak buat normal hospital and jadi dia

affordability's because as investor memang dia ada returns. Kalau waqf investment atau waqf listed ke dia berbeza. Dia bercakap pasal investment and return to the ummah. So, 2 different things. So, bila kita sebut pasal healthcare, nak tak nak kena akui to only way to move memang kena ada waqf elements. So, 2015 we start to talk about it nobody want to listen to us about it basically unill the change of government.

A: PH lah?

R8: Haa PH. Because what masa tu when you change the government it's a good move because everybody tak tahu where they want to move what they want to do because I don't think they really want to be government at the initial stage tu kan. So, we can bring the ideas because for me, because bila kita present to the previous government, dia always think about themselves mula2 at the capacity. What is for us? Dia element tu so bila nampak waqf dia kata alamak, tak boleh buat apa2. Dia cannot buat apa2. That's come into ideas, dia hold kat situ je lah. So, dapat ke new government we brought the idea and we blast the idea quite aggressive jugak lah and in hits Majlis Agama. It hurts them as usual tapi because I build of, I'm not a politic related but I build of bila I saw YB Fuziah dia tulis very clear about waqf and then I know this person I can approach forward tapi berhenti setakat tu je lahh. So, at least by help YB Fuziah tu we can add knowledge ourself, itu yang paling penting tu. We make ourself present kat depan. Itu yang berlaku sebenarnya for Kasih, kasih punya. So, until 2015 to 2018, actually just licensing. Not easy to get licensed sync. So, we get the licensing at the end of 2019 and kita start buat kerja betul2. We renovate he segment, buat dia jalan and start operation for Kasih Cyberjaya early 2019. That's how we all start, and we started as a normal bank punya loan. Pasal apa? To us, masa I approach, I did the concept to memang agak daring. To me, daring because what I did was for us to make a hospital waqf, not that easy. We don't want to be seen as a a Muslim peminta sedekah. Mentality Malaysia ni, Malay community ni nak tengok benda dulu. Macam saya buat masa saya buat kat live kan, mentality orang Malaysia ni kalau nak tengok orang muda "macam ada pengalaman". That character. Alaa, budak baru lagi, budak muda lagi. They forgotten that 1980's tu baik YB, baik Najib Razak ke. Isa Samad kemudian jadi MB pada umur 32 tapi sampai bila diorang dah lead the country. Budak muda lagi. They are 40's, early 30's ke. That kind of think that Malay society. So, I have to do things yang betul2 grand. Kena nampak betul2 muncul ada. So, that's why my own capacity to I can get the financing. Tu yang the best part. Not the repayment part eah, the financing part. Forget about repayment part. So, what I did was. I apply for the loans for the Kasih Cyberjaya, for the building set, 7 shops lots. 6 shops lot kita convertkan dulu pasal kalau hospital ni kita nak run lambat ni, licensing lambat hospital so, kita kene buat operation services so, kita buat hospital dulu. Kita buat operation service macam ni, meja ni klinik semua ni, 7 shop lot kita convert and I got the financing untuk situ tapi tikam diri sekali untuk kali kedua. Pasal apa? The Majlis are no given us kerjasama. Okay. Because for us when we told the bank, of course bank dia fikir dia punya profit. Dia nak dia punya profit. Islamic tak islamic tu peduli, dia nak dia punya profit so we told the bank that we want to convert into the waqf. To the bank, dia ingatkan dia waqfkan. It's not you waqf. You allowed us to pay the waqf method. Itu je kita minta tapi the bank being the bank lah kan. Pasal bank akan nampak kalau dia keluar duit pasal waqf. Semua orang nanti akan mewaqfkan. Bukan kita tak minta bank waqf. Bank bagi kita 1 juta, kita akan bayar balik 1 juta tapi more the payment now adalah waqf fund yang akan bayarkan. Ini yang kita nak tunjukkan segment pada masa tu tapi it's not happened, tak berlaku as planned. Pasal apa? The pemimpin setuju, kita nak buat, rakyat nak buat, supporters

ramai, Majlis Agama sabotage. Sorry to say. Record kan? Majlis Agama yang sabotage, pasal apa?
B: The bureaucracy.
R8: Yes, bureaucracy because we located kat 2 area. Satu, Kasih Putrajaya located at Majlis Agama Islam Wilayah. Kasih Cyberjaya located dalam Majlis Agama Islam Selangor. Majlis Agama Islam Wilayah refused to give us perkataan waqf because what is there for them. They are not part in management. Yes, you are not part because you only trustee. Our arrangement adalah untuk mengembalikan majlis kepada tempat dia. Don't get into business because it's terlibat dengan fitnah yang besar. Bila you dalam business, kene akui benda ni Majlis Agama Islam bila dia melibatkan dengan business, they are not ahli. You tell me semua majlis punya investment yang tak untung dalam 10, …1, 2 je yang untung infect dialysis yang menguntungkan pun tak sepatutnya you ambil keuntungan, patutnya manfaat kepada ummah. Ini kan declare bonus kepada semua dia punya tu. Nampak tak? So, Majlis Agama Wilayah refused to give us the waqf. Majlis Agama Islam Selangor takde CEO waqf for almost one and half year. Haa untill recently. So, they cannot move wakil Majlis datang kat kami "what is there for us?". This is 40 million punya buiding ni, I just nak guna perkataan waqf, whatever structure you nak bagi Collectors? Mutawalli? Nazir? You named because there it's your authority, not moved for past 22 months, 24 months. Dah terbalik keadaan pun, not moved. So, itu yang berlaku sampai sekarang. So, bila kita dah tak dapat guna perkataan waqf, kita dah tak dapat nak collect as it is. Pasal kita collect adalah one thing. Kita buat concept waqf economy tau. Kita invite semua orang bersama dengan kita, every business you bagi RM 1, 1% of your business get into pool become together into trustee jugak.Sama. Senang kata hospital kita bersama tapi dia tak jadi begitu and the bank tak nak willing to negotiate untuk bersama. This is the concept. You have to do. You have to support tapi tulah rahmat Allah taala tu besar kan. Covid pun tercipta. So, itu yang berlaku. Among dalam 22 months tu bila kita launch concept betul2 tu memang we all the waqf, memang rakyat tak bersedia. Ummah bersedia, authority bureaucracy, sangat tak bersedia, sangat bersangka buruk, sangat2 menyusahkan ummah. Saya cakap terus terang kat sini. For example, Majlis Agama Wilayah, we met them 5 times, dia boleh kata dia tak faham and we never presented to them. 5 times punya cerita, saya present dengan siapa sebelum ni? Hantu? Ghost ke apa? That's how actually they treat us. To them, because I present up to 40 states. Depan YB Fuziah, 40 states, depan Majlis Agama saya present the concept. Kita kena tengok healthcare ni as a whole scenario. Whole scenario healthcare, government hospital adalah government hospital. Adakah government melakukan kerja yang baik? Dia melakukan kerja yang baik dari segi services tapi reality dia, what is the big hospital?
A: What do you mean big hospital?
R8: Where is the location of the big hospital?
B: Public hospital.
R8: The public hospital. Where have it?
B: Bandar agaknya.
R8: Abang orang mana?
B: Orang Melaka.
R8: Akak orang mana?
A: Sini, Shah Alam.
R8: Owhh, sini Negeri Sembilan. You tell me semua the big hospital for the past 20 years. Where are they build? They build in Serdang. They build in Shah Alam. New hospital ni. Shah Alam, Serdang lepastu Sg. Buloh which is still town. So, look into

Negeri Sembilan sahaja, tak payah pergi jauh. GH ni new millennium. GH takde cardiologist tau.
A: Terus takde?
R8: Yes. GH Seremban takde pediatric cardiologist. Pediatric just throw. Takde. Even pediatric surgent baru ada only recent 2019 2018 baru ada. Pediatric surgent. There is new millennium. Kuala Pilah another big area hanya ada city scan pada tahun 2019. Ini Kuala Pilah ni. Why? Because where is the big parties ada semua kat public yang besar, big centre. So, this is element bila waqf healthcare kena come in.Pasal apa? Government adalah concept full waqf. Dia bagi semua waqf lah. Bayar RM 1 dapat semua, paling mahal pun bil RM 500 tapi realitinya rakyat kita kebanyakan nya outskirt. Majority Malaysian, malay especially adalah suburban and kampung. So, majority 70% orang Malaysia takde insurans. Yang kita private hospital gaduh2 ni, 70% takde insurans pun, bergaduh 30% je market ni. The 70% masih lagi kat luar and the 70% yang susah adalah orang Melayu Islam. Tak masuk lagi 6 million party yang dalam Malaysia yang tak dapat healthcare services. So, this is why accessibility to healthcare tu penting. Nampak menang cantik. Numbers doctors kepada rakyat, private and public combine, figure cantik. Tapi kalau mampu lah jumpa saya. And that's why, so government masa kita pediatric ada total dalam seribu pakar pediatric,500 di private, 500 di public. The tendency untuk tarik public ke private sangat tinggi pasal gaji range bumi dan langit. My friend, my batch dalam government U56, Jusa takde lagi sebab government buat skim sebab dia pergi tambah kan extend sampai pencen kesudahannya takde promotion. Stuck dekat 56 jugak. Dulu dia kate 54, dia create post 56 dia stuck at 56 tak boleh pergi to jusa.... [16:43] Dia aim dalam government kan pergi super scale. So, dia stuck kat 56. So, 6 dalam 15 thousand pass liner compare kita kat private mestilah kali 10. Nampak tak poor factor tu besar. So, the only way to make diorang say memang waqf healthcare means diorang boleh duduk dua2 side, dia waqf kan. Pasal tu saya buat model tu kat Putrajaya. So, Putrajaya tu dikelilingi oleh Serdang, Hospital PM, Hospital Putrajaya, Cyberjaya University's, medical school supaya diorang boleh serve kat saya punya center. Diorang tak perlu resign daripada government. They allocate dia datang, dia boleh sebab kita pakar, kita boleh decide bape hari kita nak datang, patient kita boleh contact kita buat appointment. So, dia ada tempat untuk dia services. Bayar by rate biasa. Kalau untuk normal patient lah pasal dalam kita punya segment. Normal patient, normal patient lah. Macam isu normal patient, bayar lah full tapi yang asnaf percuma lah. Asnaf yang percuma. Itu cara kerja kita lah untuk Kasih tu sendiri. So, bila kita dah buat sampai lah sekarang ni, memang Kasih tu macam satu benda yang mimpi yang agak indah untuk susah dicapai lah sebenarnya.
A: So, where you at now for Kasih?
R8: Okay, where are we now. Kasih actually.
A: What are you going to do now?
R8: Still wait. We are trying hard to make it happen.
A: Waiting for waqf jugak?
R8: Tak, we go to waqf investment. We go for different concept. Bila kita launch Kasih tu terlalu besar kan, dulu I kerja kat Salam Medical. Salam Shah Alam, Salam Senawang. I'm work in Salam for 10 years lah tapi mungkin dah besar sangat. Nama pun dah macam besar Kasih tu, dia treat us as competitors. Dia takut kita jadi competitors. That was why I was terminated lah. For whatever fitnah belakang tu, takde masalah. Takpe, Allah Maha Tahu. So, bila I was terminated for Salam, Allah bagi luas rezeki tu lagi. So, dijemput masuk ke Mawar Medical Centre, Chinese medical hospital.
A: What for Kasih you trying to?

R8: For Kasih now, what happened to Kasih? Kasih will got new investors. Kita tak boleh rely langsung kepada.
A: Waqf institution ke?
R8: Waqf institution. No way. So, we got investors. Sebab apa yang berlaku pada Kasih sekarang.
A: Other individuals or organization?
R8: Public listed. 100% Bumi company pasal dia understand the concept. Jangan tertipu eah. Semua belakang mesti ada china. That's reality. Saya present 18 negeri, mentaliti Majlis Agama pun sama takde china tak mampu. Saya pergi Kelantan, dia boleh kata waqf takkaan berjaya. Kerajaan Kelantan punya mulut. Perkataan tak patut muncul daripada pemimpin kerajaan negeri. Waqf. Kami tak miskin nak buat waqf. You tak miskin, rakyat yang miskin. 2 juta rakyat Kelantan, 1 juta belo poverty. Jangan nak drama. Itu reality. Masa tu saya tak peduli. Sekarang Kasih akan move. Untuk kasih, kami ada unuk Kasih healthcare, Kasih Hospital. Saya tulis cakaplah takut tak faham. New investor coming in 60-40. So, 40 adalah Kasih yang asal yang kami hold tapi masih mendokong idea waqf tu sendiri. Masih lagi concept yang mana waqf comes in, bantu waqf, tolong orang. Pasal ini yang akan diwaqfkan.
B: this will ask for the return lah?
R8: This appearing for the return. Takpe, takde masalah sebab they want to do concept tu kena jalan.
B: like Turkey… for the 40%?
R8: So, bila dia ada begini. So, dalam segi 40% return tu dia boleh reinvest balik sampai kita acquire full acquisition. Yang penting kami kena make sure dia berjalan.
A: Dia macam sukuk ke?
B: Tak ni macam ownership change.
R8: Ownership change. Cuma dalam segment ni 40% tu memang kita waqf.
B: The 40% for waqf fund, waqf corporate.
R8: Waqf corporate dia bagi 10%.
B: The whole 100%, 40% for waqf so it's become waqf corporate. That fund give benefit go back to waqf.
R8: Correct. Dia jadi beginilah. Pada peringkat asal nya, kami offer 100%. kami tak nak apa2 pun, kami hanya nak memerlukan perkataan waqf tu dibenarkan.
B: Dia tak bagi.
R8: You all jadi lah collectors. kami jadi macam ni lah, trustee. Itu je yang saya perlukan. Dua2 majlis Agama bisu. Ini yang berlaku untuk Kasih.
B: The moment Kasih become normal hospital before this.
A: Siapa mutawalli ni?
R8: Takde mutawalli.
A: But you have the trustee lah?
R8: We have the trustee. Apa Kasih terlibat?
B: The board of directors lah.
R8: Kasih sekarang akan bekerjasama dengan Bank Waqf International.
B: Owhh, Dato' Ubaidah.
R8: Dato' Ubaidah.
B: Waqf bank International.
R8: Terpaksa. We all takde. So, dalam PWI Malaysia saya, Dato' Abu dengan Prof Kamil. Ini PWI sekarang. Kami gerak memang agak laju. Yang ni kami serahkan je, confirm comes in akan run. takde istilah. So, tabung Kasih yang kami buat tabung Kasih kesihatan, tabung Kasih. Dalam Kasih.com kita ada 2 tabung. Tabung Kasih Zakat,

tabung Kasih waqf atau Infaq. Itu emnag ada platform tu yang kami buat. tapi kami tak guna lah perkataan waqf tu. Kami guna perkataan infaq pasal tak diberikan. Itu pun kalau di ikutkan salah. Ikut majlis salah tapi dia tak berani buat apa2 pasal blessing, dia dah interact dengan goverment dah 22 bulan. Last dia boleh kata, kita takde polisi.
B: Tapi dapat waqf bank intentional tau. I mean that is they used the word waqf je lah.
R8: Pasal dia registered di Indonesia. Pada masa yang sama, dia tak guna langsung, tak collect duit, takde buat apa. Bank waqf international takde buat apa2. Dia hanya concept.
B: Dr Kamel macam tu lah.
A: What did they give you?
R8: Concept? Okay.
B: Dia bagi idea.
R8: Thee idea. Now tak. Lepas Covid, we very aggressive. We make very aggressive. Under Bank Waqf International sekarang, saya launch satu kita panggil Kasih gold yang mana kita launch another concept kita tak nak ada waqf2 tunai. Pasal Covid ajar you satu benda, semua benda yang majlis agama invest dalam tanah, building, duit simpan dalam dana unit teras ataupun FD, semuanya takde return pada majlis. Betul tak? Pasal Nabi sebut akhir zaman pegang 2 perkara: dinar dan dirham. Pasal Covid ajar yang tu. Semua kedai, dinar the perak, the silver and gold yang.
B: That gold is because of Prof Dr Kamel.
R8: No, Prof Kamel lepas saya launch. Saya launch Kasih Gold tiba-tiba document come Prof Kamel. Dia terus. So, terus kita buat Kasih Gold. We launch dah up to 6 weeks dah sebenarnya Kasih Gold. We want to be the next public gold. So, dalam sini. Haa ni waqf. Yang mana Kasih Gold dimiliki oleh ni, kita nak jadi full waqf listed bukan public listed. Waqf listed means ummah is dia punya ownership. Public listed return the profit to the investor. Ni return to the profit to the ummah. So, dalam list tu sape2 yang akan jadi dia punya investor. At this kita tengah communicate dengan Ar Rajihi, Tuan Haji Rushdan, VP. So, kita nak buat yang mana dari sini balik, beneficiary yang project waqf tu barulah masuk Kasih Hospital balik.
B: For the sustainability.
R8: Sustainability. So, tak boleh. You tak boleh, kita tak nampak lekeh.. minta surat dalam.
B: Basically, to create a business.
R8: Ecosystem.
B: They create a business to they can sustain the waqf.
R8: Exactly and semua investment tu adalah backed by gold. So, really public gold tu punya model, physical, semua dealership, semua ada.
B: Dia trading in gold.
R8: ...... tapi profit waqf.
B: So, as basically a gold business.
A: People buy the gold.
B: This is business, they create a gold business. Normal lah business. But they will declare the profit is meant go to waqf for the hospital.
R8: Yes! And orang boleh beli gold untuk waqf terus.
B: Meaning they have choice lah.
R8: Dia boleh beli jugak gold, waqf terus.
B: Boleh jugak.

R8: Boleh. Itu kita punya segment. Kita tak nak dah waqf tunai. Kita dah sebut dah. Waqf tunai punya bahagian kita tak nak.pasal kita kata waqf gold. Itu all the profit pergi kepada bank punya waqf international balik.
B: After all the cost are being deducted, dia punya profit lah?
R8: Yes. To that, we dah loss 6 weeks we all dah ada 250 dealers with total revenue it almost hundred thousand. For 6 weeks. Which is quite aggressive jugak lah? So, itu pasal kita nak nampakkkan bahawa kalau tak, tak boleh jalan because healthcare dia drain. Dia makan duit. Doctor nak kena hidup, ubat nak kena beli.
B: Something your model.
A: You also thinks for your doctors lah?
R8: Doctors kena bergaji. Gaji doktor tak murah.
A: Takde macam free sevices?
R8: Free services hanya untuk Asnaf. Ini Islam kena faham. Islam ajar sedekah. Islam ajar infaq, Islam ajar waqf, Islam ajar zakat. Semua benda ni segment. Segment complete ecosystem kita, you datang asnaf percuma. Settle! Siapa bayar? Zakat bayar. Bukan percuma pada kita. Kita provider, cuma dimulakan business dengan duit waqf. Orang bagi, so kita tak cakap pasal return. Itu sebenarnya. Contoh kedai ada air the, cawan orang punya, air orang bayar. You jual 20 sen pun untung dah. You jual RM 1.50 pun untung dah. So, siapa yang terima 20sen? Asnaf. Siapa yang bayar RM1.50? Orang biasa. nampak tak. So, that's the profit. Itu segment healthcare yang kami cuba create.
A: That was macam when we interview some people kan, they said they should be.
R8: Free!
A: No, they should not be free. Macam you still pay, but you have the tabung for that.
R8: Exactly, that's why we have tabung Kasih.
A: You also doing that lah?
R8: We have Tabung Kasih.
A: That's mean you still being payed for the consultation and medicine but from a different tabung?
R8: The Tabung? Tapi we make it lower.
A: You macam discounted.
R8: Kita boleh discounted. So, kita akan ada 3 segement. Kalau 3 segement, satu is Asnaf faqeh. Automatically boleh free tapi free paid by zakat. Paid by zakat. B40 boleh free lagi is either by zakat or kalau non-Muslim by Tabung Kasih Kesihatan which is infaq or waqf punya side. M40, gaji 5 ribu. Ingat semua mampu. Tak! kalau haritu, bulan tu lah mudharat bagi diorang. Kan? Takde insurans ni tapi gaji 5 ribu especially government servant. Gaji 5 ribu, jangan! Gaji doktor pun 5 ribu pun kalau Dia bagi penyakit contohlah, saya punya dunia2 doktor. Pergi bantai nya bergaya, pergi beli kereta pertama sekali beli kereta Honda. Lepastu jenuh cari locum. Saya tak boleh, can't afford. So, kesudahannya masa datang jumpa doktor. Sekali jumpa doktor. Saya bagi scenario jumpa doktor ENT lah. Another goberemnt hospital, cash cow adalah ENT untuk buat duit. Tampung hidup je 300 dah. Procedure itself 300. Kenapa itu pun kena charge? Because the equipment 200 thousand.
A: Yelah, maintenance apa semua.
R8: Correct! So, willing that untuk jaga tapi katakan sorang corporate bagi, 250 ribu punya equipment. We still need to collect 250 thousand but over at the period of time because 'ain dia adalah the equipment. After 5 to 7 years, the equipment is obselete kena tukar baru. So, the sinking fund kena ada. So, benda tu kena ada 250 thousand cuma kita as a hospital yang operator, kita tak fikir dah benda tu sebagai profit dah, nak kejar. Pasal we have apple time untuk collect 250 ribu. So, ada orang datang dengan

insurance PMK, kita charge 300. That rate yang memang kita accepted ikut schedule ada rate dia. Contoh kalau macam normal, gaji dia 5 ribu. “Sorrylah doktor, saya tak mampu. Bulan ni saya tak mampu. Saya susah.” You declare. Memang kita ada form declare, you mampu tak mampu? Kalau mampu, mampu. Kalau tak mampu, tak mampu. Macam kita buat Kasih gold. Kita buat Asnaf sebagai kita punya dealer tak perlu bayar. Ada jugak tak minta. Kalau tak Asnaf, tak Asnaf lah. Kalau nak minta duit Asnaf , tafaddhal masykurra. Allah Ta’ala jadikan Asnaf betul kejap lagi. Kan? Jadi, itu concept. So, dia berbayar and affordable. Kita turunkan bawah. Hospital ni salah satu contoh. Hospital ni dibina, Mawar Medical Center dibina atas tanah hospital government. Ini tanah KKM ni. Duit dibina atas duit KKM. Pasal apa? Pasal 4 ministers dahulu adalah MCA. Nampak eah? Equipment A to Z dalam ni, KKM punya duit.
A: How did that happen?
R8: That happened pasal tu masa awal government bertukar saya table hospital ni dulu untuk jadi first hospital waqf.
B: By government?
R8: By government, Pakatan Harapan. Saya table dekat Dr Zul, saya table dekat KKM. KKM orang lama semua tahu sejarah ni. memang diorang tak suka hospital ni pasal the money yang sepatutnya bagi kat orang lain bagi kat dia. Every year diorang akan dapat allocation lebih kurang 2 million easily untuk dialysis. Wajib. Nampak tak? Tapi actually they siphon for MCA. Dulu lah. So, toward bila Pakatan take over diorang dah mula suffer. So, we table awal lagi. Ni menang. June saya dah present dekat KKM. make it this the model. Dato’ Rohaizat yang baru pencen tu cakap “Zakrul, too good to be true lah tapi I support the idea to take become the first pilot untuk waqf hospital.” Because waqf hospital atau an endowment hopsital bukan something new dalam healthcare. Kalau dekat Europe memang endownment hospital.You as an endownment hospital. Cuma kita bila sebut je waqf, dia terlibat dengan Majlis tapi endownment healthcare sendiri Chinese Maternity Hospital, Tung Shin Hospital, Perak Community Hospital, Lam Wah Ee Hospital, seventh Adventist Hospital, semua adalah endownment. So, konsep tu saja sama. Dia jadi affordable pasal kita bayar. Lam Wah Ee punya modal, doctor punya consultation full charge tapi hospital amik 40% atas dia punya management atau trustee dia. Dia amik terus 40% untuk tolong balik patient. Haa ni saya buat masa tu. Kita masa Covid, kami tak amik langsung. Patient datang yang referred daripada government, semua free kecuali ubat. Itupun ubat boleh amik dekat government. Semua free. Kalau masuk wad, charge at cost sahaja.
B: As there is not cost to you?
R8: Because takde cost tapi itu yang berlaku. Itu the model yang kita nak cuba buat.
A: So, now Mawar Hospital is what?
R8: It’s a charity hospital.
A: By whom?
R8: Now dah own by Bandar Baru Sendayan. Normal MCA lah pasal mula dah tutup, licensed sync saya dah buat sampai tutup hospital ni. Saya dah buat sampai tutup hospital ni kerajaan tak nak amik lepastu. Ya Allah! Kerajaan boleh tak nak amik. Dr. Zul yang YB Menteri Kesihatan pun takde power, Aminuddin Menteri Besar pun takde power. Argument diorang takde locus standi. You ada government, you takde locus standi.You ada government, the land belong to you. Takde locus standi Sebenarnya reality dia DAP pegang under lock and chair the meeting.
B: Sekarang masih lagi?
R8: Masa tu tengah havoc Mawar ni, ... the meeting. Bila dia dengar hopsital waqf nak ajdi tu, dia chair the meeting. MB terkena, YB Zul terkena. Boleh buat. Tak berani.

Itu yang berelku sebenarnya. That's what happen masa mula2. So, this the concept sepatutnya memang full waqf. So, that is why dalam siri Kasih, itu yang Kasih akan berlaku. So, bila saya masuk sini, we become like this. This is bumi and this is bumi, tapi ini kita waqfkan.
B: So, makna nya ada source dari
R8: We have to get.
B: Same as waqf in Turkey.
R8: So, that become sustain.
A: That what's the sustainability.
B: The issue that the they are having …
R8: 22 months we all suffer. The bank tak nak dengar, Islamic bank tak nak dengar, tak nak bagi muka. Bank Muamalat, Bank Rakyat, Public Bank.
B: Public Bank tak payah lah.
R8: I thought Public Islamic.
B: Sama je.
R8: Shop lot kan. Tapi Public Islamic bukan Muslim pun. bank Muamalat, bank rakyat adalah muslim own tapi not easy to deal. Let it be.
A: What are the advantages being waqf-based and the limitation. I think limitation.
R8: What is?
A: The advantages dia maybe.
R8: The advantages. Okay. Pre Covid you have no advantage. The post Covid adalah huge advantage untuk waqf, provided all the waqf segment mesti berjuang bersama. Why? Globally hit by Covid. All sectors collapsed. Allah Ta'ala reset the button very clear walupun orang kata agenda Yahudi benda bagai untuk coronavirus tu put that a side. Perhap itu adalah yahudi, to reset to read macam Tharnos buat apa? Rearrange balik number of population yang over populated worldwide. No. Put that a side. In terms of my views, this is the masa asal semua orang susah tapi orang Malaysia susah tak, orang melayu? Tak. Orang melayu ni adalah orang yang sentiasa syukur Dia makan apa yang ada and dia willing untuk bersama.
A: Yes.
R8: Betul tak? So, macam mana you nak jadikan, you kena amik advantage ni pasal kita bercakap mengenai bangsa. Bila sebut ita bercakap pasal waqf, orang melayu kita kene ubah perspective Majlis Agama Islam Negeri2. Go back to the principal, you are the trustees. You sit together. Bukan, "kami wilayah ada 400 juta, kami Perlis ada 300 juta, kami Johor ada 200 juta". Yet, makcik kat Felda masih tak makan. This what happened to them. Saya blast them …very nice. Depan YB Fuziah saya kat masa say table, "If you all tak agree to my waqf healthcare concept, you tell me now! Supaya saya boleh terus berhenti tak bazir masa. Minggu depan saya beli Porsche" saya kata. Because at that point of time, saya memang mampu untuk buat benda tu tapi semua setuju. 9 negeri setuju, 4 berkecuali. 1 tak setuju yakni negeri pahang, yang mana 4 ribu 4 ratus ekar tanah telah ditarah oleh Cina.
So, itu realiti. Bila orang semua setuju and then the minute bersetuju. That's why saya pursued. Saya continue perjuangan 14 negeri konon2 bersetuju tapi relaity bersetuju dalam meeting depan YB. Kemudian nya takde apa2 tindakan, takde apa2 berlaku. Pre Covid.the post Covid Allah Ta'ala selamatkan negara ni hanya menukar kerejaan je. Kalau masih tak tukar kerajaan, rasa2? Rakyat akan lagi susah. Terbalik. Pertama yang akan terbalik adalah institusi beraja, kedua adalah Majlis Agama. Pasal apa? Pasal orang susah. rakyat tak makan. So, this is the only time you actually initiate satu bold factor. Orang tak makan, orang susah. 2 faktor kesihatan dan pemakanan untuk you bersatu

gembeleng kan which is kita ada. Macam kita kata "Kita bagi platform total kasih ni!Kasih Hospital.Every state. Hospital, university, tanah orang bagi. Orang dah mula waqf gold pada kami" tapi yet, dia refused to deal with us. They just refuse because they refused to become the trustee.

A: Why is that?

R8: Because kalau dia trustee macam, saya doktor, abang banker. We got our own salary. We choose .... to become trustee for the ummah. kita tak perlu salaries ni. No, for that mesti pakai gaji diorang atau guna duit extra diorang. Thay want to be part of management but they're not there. We kata, once waqf. Because YB Fuziah ask me this "why you want to build waqf healthcare, why not just build affordable healthcare under Pakatan Harapan?" I told her straight on the first meeting, "YB, 60 years UMNO memerintah. You take over, you make UMNO macam tak berguna" Okay. Imagine kalau I terbalik sama dengan you, dia pun tak akan berguna.the only way to make everybody stay united is to make waqf. Every parties, everybody put a politics a side. This is waqf. That's why pasal waqf healthcare I can sit down dengan YB Fuziah, I can sit down dengan Dato' Idris Jusoh because this beyond politics and beyond boundaries. The Indonesia approach us because the concept. The concept tu supaya boleh jadi. pasal realiti, Indonesia nak beranak pun takut beranak kat government. Nak operate appendix, banyak Indonesia mati kat rumah kongsi je. That's why bila kita post Covid sebenarnya is the time, you launch, you jalan tapi so far takde sape nak launch.

B: Takpe, itu nanti I approach.

A: Actually, my thesis ni dia macam, number 10. I'm doing a framework for public private partnership tapi between a collaboration between public hospital and waqf institution. I know you not so sure for waqf institution kan but that what it is for. So, dia bukannya you may think why your public hospital because dia macam make the services better, make the equipment better, reach out more people. That's why I called for collaboration with waqf institute. So, what is opinion on that?

R8: Dia macam ni. I tak pernah faham satu healthcare system. Bila kita kata, potential public private partnership healthcare services, satu benda je kena ubah. If tukar kerajaan, rakyat tukar. The kerajaan mesti berani menukar current system. System healthcare kita bergantung sepenuhnya pada politician yang memegang dasar.

B: Bureaucracy.

R8: Bureaucracy. Number 1, you nak buat this, you kena berani ubah berani untuk review akta fee tahun 1971.

A: What is that?

R8: Haa, charge RM 1 pada rakyat Malaysia. Kalau tak, orang waqfkan equipment. Issue daripada healthcare ni bukan setakat equipment. Issue dia salary, issue dia equipment, issue dia pada services. So, kalau hospital kerajaan. Imagine this is the hospital kerajaan, yang mana bila you register, how powerful is your mycard? Very powerful tools sebenarnya. Bila you key in nama, you tahu dia register insurans apa, you tahu dia kerja kat mana, LHDN semua tu ada tapi bila bureaucracy atau certain2 people tak nak register kat situ kan so, mycard adalah under utilize. Betul? So, sebenarnya kalau I register, Dr XXXX register kat GH, policy holder, policy prudential, you pay lah. Bila you tak alter ni, no point kita tukar government pasal you tak nak berubah.Kalau you nak charge RM1, this is what Dr zul said. kalau charge RM1, rakyat bising. No point lah you change government, you tak educate. You tak nak berhadapan dengan rakyat semata2 1971 punya fee. Bayar RM 1 since 1971 so you kena relate untuk what to do. Review. Review that, yang kaya datang bayar. Who actually abuse the public hospital? It's all the Dato' and Tan Sri and the all super scale people. Who actually abused? Also, the head department of the medical punya faculty. Pasal apa? Because the head department pun takut2, the Dato' aku tengok. Pakcik datang minggu lepas, 3 bulan lagi jumpa. Tak jumpa sampai the end dia punya tarikh mati. You know that kan? I was in part of the system. I have my own thought of this. That's why siapa masa I kat government dulu, I tak entertain dia Dato' ke apa, Dato' amik nombor 10 pergi nombor 10. Ikut you datang at a normal route. Why must you special? Ada MPP masih lagi sama jugak. So, the only way to make it happen public dengan waqf institution ni, first the public mesti bertukar dulu, ada willing untuk bertukar. Dia kena .... renew charges

A: Educate lah.

R8: Revamp. You tukar kerjaan, you boleh tukar sebab you ada new government. Ni you tukar kerjaan tapi govermenet dulu buat apa ahh?

A: Culture is the same.

R8: Haa, culture sama. That what's happen tu Pakatan Harapan pun.YB Fuziah cuba buat benda yang betul tapi di atas nombor 2, 3 semua orang sama. Tak boleh YB. Dalam meeting, saya kena sound direct, itu YB kami report dengan Agong. Haa apa dia cakap. Saya pergi Kedah, kami punya YB DP, Tengku Raja Muda dia lawyer dia particular dengan bahasa. Apa kena mengena dengan waqf. Nampak? Apa significance?

A: Banyak protocol?

R8: Banyak protocol. So, kalau nak jadikan public private partnership ni. Step pertama, government mesti willing untuk charge rakyat. Abuse dah panjang dah.

B: Too long.

R8: You tak boleh kata, you nak ubah sekarang lepastu bila saya launch concept tu, Dr Zul memang amik paper saya tu present. Paper saya waqf healthcare tu dia present. My friend dekat state, hantar gambar "XXXX, kau punya paper dah masuk." You cannot waqf equipment. Tak boleh sebab 'ain kena kekal. Macam mana nak 'ain kekal, kalau tak charge? 'Ain kena kekal. Saya waqfkan CT scan harga 3 juta, means that 3 juta atau MRI tu mesti kekal walaupun berubah next 10 tahun model yang lain, that's my waqf. Okay, bukan setiap 10 tahun because waqf mesti kekal. So, macam mana you nak make sure benda tu kekal?

A: You mean for the maintenance?

R8: Maintenance lepastu next 10 tahun kena tukar tu upgrade. Segment tu kena clear. Ni bukan tanah kubur ni semua. Ini benda yang berubah. Technology. You kena faham whole segment. You tak boleh waqfkan ubat. Ubat adalah sedekah tapi dari segi equipment, kerusi, meja, semua equipment boleh diwaqfkan.

A: Bukan dia boleh macam isti'dal macam you jual and you use money and you upgrade.

R8: While time, masuk dalam kedai, masuk dalam klinik, all the things are depreciate. Waqf not support depreciate, waqf should be appreciate. Waqf punya fund atau waqf punya model mesti prosper. The only way to make Muslim kaya raya adalah waqf.

A: So, how do you do that?

R8: That's why you need to charge. You may not charge.

A: You can upgrade lah.

R8: Yes, you may upgrade. Asal tadi 3 juta yang saya bagi tadi tu untuk MRI contohnya, dia kekal, dia dah ada fund dia sendiri dah sinking fund asal, 3 juta. Okay, boleh beli MRI. So, now hospital bertanggungjawab untuk .... over 10 years period. 3 juta tu dia bayar balik, dia berganti balik atau next MRI perlu dia ganti balik dalam masa 10 tahun. Itu adalah waqf Dr XXXX untuk MRI, contoh. Pemahaman ni yang kita susah nak faham dalam healthcare. Pasal tu ada element of charges kat sini. Cuma charges at rate

normal. Pasal Islam dah tetapkan tu. Islam tak kata sama rata, Islam kata letakkan pada hak dia. So ada orang kena bayar, ada orang tak kana bayar. Ada orang kena bayar zakat, ada orang tak kena bayar zakat. Ada orang kena korban, ada orang penerima korban.Same things dalam healthcacre tu sendiri. Tapi dari segi willingly untuk berubah, you can see how it goes. Memang boleh boom besar. Dia boleh grew besar. Pasal apa? Rakyat Malaysia ni growing. We are the center to our closes Muslim brotherhood, Indonesia, Bangladesh, Pakistan. 4 countries yang paling besar population rakyat negara islam yang paling dekat dengan malaysia. This 4 negara. So, kalau you buat the element tapi the waqf kena faham, kena cross borders. Maksudnya bila dia bukak je sesiapa sahaja Muslim boleh menerima manfaat. Bukan macam sekarang. nak terima? “Owh, bukan malaysia. Rakyat negeri mana tu?” Rakyat dulu! “Negeri Johor kami tak terima. Owhh, negeri Kedah tak boleh. Negeri Selangor je ni.” Nampak tak? Dekat mana insan punya role? Takde. “Owhh, tak boleh. Awak n2geri Kedah.”
A: Tak boleh nak go global.
R8: Because waqf global. you kena buat satu model, centralize betul2 waqf centre, waqf healthcare, semua boleh datang which is Malaysia can be the global hub because semua orang datang kat Malaysia. Kepakaran ada, benda semua ada, willingness untuk bertukar and beyond the burecracy and you can see how it can go very besar. Sangat besar.
A: So, I can say like macam for what you already said macam crucial factor ni for you to make this realize this waqf hospital is mindset.
R8: Haa, mindset. Pasal tu saya boleh buat saya punya konsep sendiri dah. kalau saya pergi launch, contoh saya kata, kenapa saya pentingkan, contoh kita sekarang PWI. Kita sebut dengan bank baru2 ni, we met the bank, we met Agro, we met Bank islam, we met ar rRajihi. We want to be sub product, kita tak nak kacau system. Kita nak sub product, give us jadikan kita another product of bank. Pasal post Covid, orang susah pun. Jangan tertipu dalam Malaysia kata Covid terkawal, outside tak terkawal. You will hit another 2 years, 18 months to 2 years. Ini reality. Buka border, kita collapsed sekali lagi. Daripada bulan 11 saya bercakap, sebelum orang bercakap pasal Covid. Kalau you notice my FB, saya cakap pasal Covid. Sopan masa tu sebab saya tahu diorang tak nak tutup border. Tukar kerajaan, tutup border terus. I will be consulted by MKN, macam mana saya figure saya boleh right. Itu mathematic medical, senang straight forward. So, kita kata kat bank kita nak jadi sub product so that kita buat waqf concept orang bagi. ...... dapat …yang tinggi tapi bank tak setju. That’s why saya cuba launch kan Kasih Gold ni supaya jadi public gold. How much is public gold punya value sekarang? Besar. Listed. So, bawah public gold ni contact PWI ni Dr Abu punya link besar, besar giler sampai saya pening nak layan. Indonesia, Turkey, Somalia nak jadi dealers of public gold. Maksudnya diorang jadi, another public gold macam ni. Yang ni dimiliki oleh PWI, supaya baru lah kita namakan sini profit tu, healthcare, farming, affordable housing. Ini sekarang kami punya base. Semua berasaskan gold. So, yang ni yang penting pasal benda ni dah ada. Kalau benda ni dah ada, baru kita kata kita boleh grow. Orang dah mula waqf. Yang ni pun orang dah mula waqfkan tanah untuk farming. Untuk affordable housing, Indonesia balik Papan dah guna dinar sebagai jualan. Rumah 10 ribu, 100 dinar. Means kita mash ada lagi provider, tinggal hantar je. Itu yang kita nak make sure boleh jadikan satu reality. So, kalau kata mengenai endowment ni ataupun partnership ni memang complicated. Bezakan kami dengan waqf An-Nur. Waqf An-Nur adalah waqf corporate. Mati JCORP, mati waqf An-Nur. Dekat sini, Kasih Gold ni saya cakap ni dengan ar-Rajihi team punya team jadikan dia first waqf listed. Macam public listed tapi waqf listed. Semua daripada awal agreed untuk waqf.

Dari segi investor because dia dah diwaqfkan. Ini kita waqfkan and the investor pun waqf, wajib 10% of the profit. The first waqf listed. So that, dia boleh grow semua benda ni. Boleh beri manfaat. So, the beneficiary adalah ummah. Bukan own by anybody.
B: That waqf punya concept.
R8: The beneficiary nya adalah ummah.
B: I know about waqf bank Dato' Ubaidah ni. He talked about insaniah.
A: He is good tapi I think the crucial factor dia macam bureaucracy, mindset. I mean for this one.
B: Then, waqf bank, waqf product ni? This part of waqf bank punya product. Waqf international.
A: What is that?
B: The company set up the waqf bank international.
A: Kat mana?
B: Malaysia, but they used registered in Indonesia. Dato' ubaidah punya concept .... So, he start .... Waqf economy. Waqf International. Dato' Abu Ubaidah come in. He is very strong in term of waqf.
R8: His operation in Indonesia, Philippine, Thailand.
A: Okay, one last question, doctor. What is your biggest concern now for Kasih Hospital?
R8: Biggest concern? Nothing lah.
A: You're not worried?
R8: I'm not worried because for me once you waqf, you buat I buat lillahi ta'ala.
A: Serah sahaja pada Allah.
R8: Serah je lah because nampak suffer, nampak hurdle, nampak besar.
A: So, what is your biggest hurdle now?
R8: I'm insolvency.
B: Because he is blowing the fund.
R8: Up to next, habis tapi Alhamdulillah insolvency kita as a doctor. Masih boleh makan lagi. Allah ta'ala bagi Covid, I challenge the bank, bang. You set my building, I want to double check you set my building. Nobody willing. This the time Islamic bank back to Islamic concept yang betul. Bukan I tak nak bayar. I am negotiating now with you. Okay. Orang makin susah. I have a capacity to pay bukan I miskin total macam orang kat luar sana. Dua benda berbeza ni. Busuk2 pun I still made 30 50k. Of course, masa saya kaya raya dulu, my income up to 280 thousand a month masa saya kat Salam dulu. Banyak and I did that for nothing tau. Menyesal pun ada jugak tapi tak boleh nak menyesal sebab dah decide to do that.
A: You kena sacrifice in jihad.
R8: Correct.So, takpe insolvency start from me barulah I rasa faham. Nothing pun. Bank yang paling lost. "Dr, nanti Dr insolvency Dr naik tak?" Tak3. Now, I buat ni I tak buat loan beli kereta. I nak buat loan buat apa? I dah buat bangunan ni untuk waqf punya project. Faham tak? Itu punya concept susah nak faham.Bukan saya kata saya tak nak bayar.Because saya buat kesilapan, bila saya buat je concept tu, majlis boleh support. 40 million is nothing for majlis becaause contoh macam waqf muamalat Selangor 400 million ada. Duit wilayah Selangor combine 2 billion punya strength. Zakat accumulated 4 billion, Zakat Malaysian punya accumulation. 40 million is the concept. Yang saya minta pada diorang, bagi advanced, settlekan the bank, keep the bank happy. I collect, you bagi lah balik. You tengok duit ni, I tak nak pun duit ni. It doesn't work that way.So, that's why I akan blast anybody, I dah tak peduli dah.Bila

dah jadi macam ni, Allah Ta'ala bagi rahmat dengan Covid, ...[01:03:07]Bila kita buat concept ni, bukan kita buat ni unuk diri kita. Saya tak tahulah kenapa saya jadi pengungkit sedangkan tak perlu nak buat. You know. Tak perlu nak buat tapi saya buat. Macam kita duduk kat sini kan. Saya duduk kat Seremban ni, orang nak jumpa doktor pakar. Kat mana doktor pakar Negeri Sembilan? Doctor pediatric. Yang ada GH Seremban, yang ada Kuala Pilah Dr Hasri yang paling senior dan doktor pakar akan bertukar setiap 6 bulan untuk setahun pasal Kuala Pilah bukan ada orang favorite nak duduk kecuali orang Kuala Pilah. Port Dickson, Dr Aini.Itulah orang politic, orang Port Dickson jadi head department. Itu pun bertukar-tukar. Yang ada pun junior2 specialist. GH, majority adalah chinese punya pakar mestilah orang Seremban jugak. Okay.So, apa yang you nampak doktor pakat kat Seremban ni? So, private hospital hanya ada 4 orang doktor pakar. Masa saya masuk Negeri Sembilan hanya ada 2 orang, saya doktor lelaki Melayu satu2 nya di Negeri Sembilan dan Dr Maziah, cikgu saya di KPJ Seremban. Ini je doktor Melayu yang ada. Lepastu baru doktor Zaid lepastu Dr Zulfadhli. So, masyarakat negeri Sembilan nak jumpa pakar bukan perkara yang senang. Orang kuala Pilah kalau sakit pasal dia kan pergi kecemasan. check darah. "Takde apa ni." Demam 2 minggu. "takde apa lagi ni." bertukar ke GH. Kalau doktor2 baru dia tak akan refer doktor2 pakar. Buat dulu check darah, takde apa ni. The healthcare system Malaysia ni because saya lecturer tau, saya lecturer USIM jugak dengan Perubatan, weekly saya ada kelas. Healthcare system Malaysia ni memang towards damage yang very real. Pasal apa tapi kebaikan nya pasal kita semua orang Melayu kebanyakannya. Apa jadi kalau mati? Nobody questioned kalau you mati. Sebenarnya mati adalah issue yang berbeza, memang Innalillahi wainna ilaihi raji'un. Mati tu pasti tapi Allah taala tetapkan tempoh dan cara mati tu. Cara tu very clear. So, macam contoh kalau pesakit datang you doctors when you are kat goverment atau public, you mesti clear dengan you punya patient bukan simply tolak, takde apa. jumpa lagi 3 6 bulan takde apa ni. Kalau kat private, kita dah scan dah. Pasal apa, kalau nak minta x-ray kena jumpa pakar sebelah. kena jumpa pakar x-ray. Banyak kerja lagi lah nak buat. Sifat tanggungjawab kurang pada dunia doctors. Sangat kurang. Saya bercakap ni sebab saya cikgu diorang. So, apa yang jadi, bila kita tengok begini, healthcare tu membuka ruang sangat2 besar, damage yang sangat2 besar. So, patient saya datang dari Kuala Pilah, Kuala Pilah reject. Dia cari hospital government dulu tau sebab tak mampu pergi private. Pergi GH, budak demam 2 minggu, takde apa ni. Normal2. Not even the single x-ray you patut buat. Not even darah. Bukan semua faham tengok darah ni. Darah normal.Dia tak tengok budak tu pernah pakai antibiotic ke atau treatment sebelum ni yang dia boleh alter mimic ataupun mask the result. Contoh, single x-ray pun susah nak buat so baru jumpa saya. So, banyak jumpa saya. Takpelah, tak payah bayar. Pasal kita diajar begitu. So, x-ray baru boleh justified, benda yang macam ni kadang2 banyak berlaku. Kenapa tak highlight? Because kita orang melayu. Orang melayu ni redha dia tinggi.

A: I ada jugak my daughter, doktor dekat Kapar KK

R8: Anak you doktor. Tahun berapa dah? Berapa tahun MO?

B: Dalam 6 tahun.

R8: Lama dah. Takde master pun?

B: Dia nak buat masters tapi dia sebenarnya minat medical. Dah kahwin, susah lah dia kata.

R8: Ambil exam.

B: Dia amik FMS lah.

R8: Amik MRCP sepatutnya. Haa saya bagi contoh anak akak eah. Your daughters kan? System tu membuatkan dia rasa amik FMS jelah. Tak boleh nak buat apa.
A: For her, it's different. It's the family. If you don't have support.
R8: Yelah, my wife is a doctor.
A: No, it's good as doctor as well because you are doctor each other. So, you understand each other.
R8: But dia boleh amik MRCP. Jangan kejar masa. You kena bagi macam orang putih tau. Study take your own sweet time. Merdeka kan kepala otak ni. jangan tertakluk 4 tahun mesti jadi pakar., 5 tahun mesti jadi pakar. Tak! You ambil your own sweet time. Ambil external exam. Relax, jangan kalut! Because you need to control dia punya environment. You need to control your surroundings. Being a doctor, kalau duduk setakat FMS, dia takde pergi mana. You boleh amik FMS, pada masa FMS ni you ambik. Ambil dalam keadaan santai. Bila you ada kat ...... like me, Kita boleh decide, kalau kata nak pergi private kita nak jumpa 10 orang je sehari. Kita tak nak on call, kita nak klinik je, kita nak discharge tak nak disrate. We can decide. We dah automatically tinggi daripada society daripada doktor punya ni. Kalau jadi FMS kat klinik sahaja, dia tertakluk lagi kat situ. Tak boleh because healthcare system kita ni terlalu rigid. Siapa boleh keluar bila dia jadi pakar? And the pakar pulak betul2 kepakaran yang ada. Itu sebenarnya. Amik..masters. Kalau dia minat medicine, amik .... Jangan kejar masa. Macam orang putih buat.
A: I will let her listen to this.
R8: Orang putih buat. Bila you nak amik.... pasal kita tertakluk. Pasal kita didik darjah 6 UPSR mesti skor. PT3 mesti skor atas SRP. SPM mesti 10A. Matric mesti on time.Medic mesti 6 tahun. By this age, you mesti jadi pakar. Haa itu silap. My friend ada Prof at ...... Maybe kecik2 dia kuat main lah kot. Matric 3 tahun. Medical 7 tahun.Tapi dia tenang, santai. Sekarang jadi Prof dah. Spine surgeon.
A: I need to ask something else.
B: Actually, your problem to dengan all the various of waqf.
A: This is from the banker's view.
B: Waqf institution is nothing new.
R8: Yes.
B: The problem is there. All is common factor kalau you realize lah.
R8: True.
B: Because the waqf is not unified and waqf belong to the rulers. That is one of the biggest hurdle lah. Selagi you have that waqf understanding, the institution will be challenged. Kalau you tengok all the trustee in the waqf, people with government servant, yang kerja private pun they not with open-minded. So, the other are close to the Sultan. So, I have seen that .... when we met the waqf people in ...... So, your challenge is there. How you want to compete there, and they want to be part of it. As what you said that, they want to know they allocated. We have waqf building and the building must be under the Majlis Agama Islam. the reason is their contention I'm very sure the management of waqf institution are well-managed, but they do not know how to manage.
R8: True.
B: Okay. But they want to show to people to make consultant happy this all by managed but they did not know how to manage. So, that is the biggest paradigm shift in my opinion on our waqf institution .... Compare to Turkey, there is no such thing as one institution there. There are many institutions. They is one group....... of waqf in Turkey was very far reaching. The corporate waqf is very well when we go to Bosnia, we seen

the waqf is very well done. Another thing about you punya challenge, what you're doing is correct it's about sustainability. Our people punya waqf mentality, this what I'm quite questioning waqf mentality is if I buy with RM 1, RM 1 will remain for them is not go. But if I want to waqf, let us waqf for land masjid but now it's challenging we can waqf and sell the land another place because too many lands of masjid. So that seen slowly. If you realize, cash waqf is not practice in Malaysia because kita punya idea is that we must maintain at that level forever. I give a cash waqf to the dai' tu, he want to learn Islam and my increasing is very or not our knowledge. When they touch other people into Islam, does it give very poor dia punya waqf tadi. that kind of waqf cannot be develop and business waqf is worse because people doesn't know how to do business waqf and there was something roughly. I was doing in my meeting of business waqf is doable but the platform, the mechanism is not something is easy to understand. So, to me they many faced in efficiency in our system. Why efficiency is very good, which I cannot denied. Another bureaucracy of culture is the trustee of waqf. Who are you?
R8: Haa, yes.
B: I know better. I pegang pada Imam Syafie tapi apabila bayar zakat, zakat dengan dengan beras. So, this is the kind .... that you have and I don't know how your main problem is how you get accepted by this waqf institution. So long the waqf institution is quite state conscious, you gonna have a challenge. But I do believe that is a lot of ...... because I jumpa people punya waqf masa buat meeting tu.R: Abang kat mana sekarang?
B: Affin Islamic tu.
R8: Sekarang kat Affin Islamic tu? Masih?
B: Masih lagi. Board. You see I can do waqf fund, project of community. The waqf fund is the source from the public and the bank. That is one of continuous but I no study together. Extend it. So, the question is idea must come. You must have idea whether it work or not it better lah. But your challenge is you put it at your own.You should actually open up and create more I mean Prof Kamel is good, Dato' Abu Ubaidah but they a lot of Islamic economies... especially dia takjub di Indonesia. You made it. He speak a lot about waqf. This one is the key person in waqf Indonesia. Talk to them, takes idea from them and you open up.
R8: Yelah, memang dah open up sekarang ni.
A: How many on you when you nak buat you are discussing into these. It's like just on you.
R8: Sekarang ni macam Kasih Hospital, Kasih healthcare dah form dengan Kasih Stella untuk healthcare lah. So, that one is saya dah tak risau. they want to make affordable of healthcare with the concept, in shaa Allah kita boleh jalan, takde issue kat situ untuk Kasih Putrajaya which is it's quite gentle lah, Alhamdulillah the investor come here very clear. Kita open table, planned kata like this okay, we make it happen, we bring to the Bumi companies untuk lead dengan you all actually on the Mawar jugak lah …especially Dato Lee, dia kata, you help me, I help you lah. So, what ever that invested we pay back. Maintain the concept that you have now that its good concept. So, saya approve kat sini. masa Covid tu saya buat 3 bulan we treat 10 patients, pediatric sahaja dengan fund 150 thousand at that time.
B: You can do it.
R8: We can do. Hospital tak loss pun. Orang lain miskin ni, saya masih bergaji. Pasal apa? Dalam 10 patient yang saya rawat, 2 yang percuma tapi macam kes Covid masa tu memang saya tak charge.

B: I little bit disagree on there. Actually, the waqf that you should do is you create the waqf fund macam Waqf Kasih tu waqf fund. Maybe you should do it everybody charge the same thing. Everybody is charging the same thing.
R8: We can do that tapi kalau katakan we have the capacities.
B: That's where the money that you get is the waqf money that flow into those people. that's why I said, you don't need the capacity. So, service level and your doctor and admistation costs are going meeting. I had opportunity to discuss with someone that you might know about Mayo Clinic in US especially on the government. They charge.
R8: US, semua endowment majority.
B: Even University like Harvard is goverment. They charge the same thing. The doctor are bit lesser than many hospitals but Mayo is so well-known. Your experience are connecting as well. The research capacity. So, people keep on giving the money, but charges are the same, but they used Mayo fund to help the poor.
R8: Betul! Setuju!
B: That's the only way I think.
R8: We want to do that at the beginning tapi bila kita nak table, dia punya mentality "Eh, kau tahu apa?" Bila kita cakap dengan bank, keluar je perkataan waqf, all the bank settled ustaz of the bank. They not actually system of the bank to relate the waqf. I talk to Affin Islamic they send ustaz. I talk to Bank rakyat they send Zamiri, lagi worse lagi arrogant sebab bank besar. Lagi besar the bank, lagi arrogant the ustaz. Sorry to say lah. Pasal tu diorang not shariah compliance. To them, shariah tapi reality...
B: That what I said, the only way to sustainability is you're doing right. You must have a corporate to survive that but that what we also called it temporary waqf. They explore to overcome your problem. I give you the example, you set up a sukuk waqf to pay to pay off your debt, will be guarantee to public company. So, the waqf tu, owns the buildings. So, the building will become the waqf building but the income when get from that operation is going to pay quotes, the sukuk. There is another area for you to overcome it.
R8: Macam mana nak buat tu tak reti.
B: Takpe2, when it have been approved, when I spoke to by Dr Ashraf pun, they have done it. They have not seen people do it. So, there is another area. You, the operation m7st be storng nough, the cash flow can py the sukuk. In worse case scenario, the public will come in. So, that what you can work on temporary sukuk, nak buat 50 million to 100 million. Those people that have money, say that I have about 500 thousand, example. I made the money for 5 years, what is the invest for the sukuk before I get back my money. That's when I want to use my money back. So, they not charge. Memang some cost, maintenance apa semua so that, the area you want too look at. The temporary sukuk or temporary waqf but at the end of the sukuk tu, the property belong to waqf. Although I get back my money, but you are using my usufruct. I still get the benefit radically to waqf of the building. So, that we should explore.
R8: Boleh lah selamatkan saya dengan cara macam tu kan?
B: It's the area to explore.
A: Macam you can get the decision macam they were saying khazanah or Tabung Haji.
B: We don't know who? It's the something that you explore. Waqf is not limit of oneperson. Its responsibility.
R8: Yes, true, betul!
B: My concept cuma different. I more prefer on business waqf.
R8: The issues is together with Dato' Abu.
B: For waqf, the profit from there goes to waqf fund. So, I can cope more money.

R8: That;s why we want to setup now because tak boleh dah gerak gitu.
B: I takde lah macam tu, I berbincang very simple method yang I buat sekarang ni. I leave it in property and creating economics people for the poor. that my waqf punya modal.
R8: Sama je. I make satu waqf kafe. Orang susah. tapi bila esok nak tutup. So, I take over, I got the semua Asnaf and niaga, I nak 10% waqf balik, you bayar lah rental RM 10 per day. Kalau tak boleh takpe tapi central order.
B: Boleh, there is another one-way lah.
R8: Itulah salah satu yang saya buat. Memang kita kena buat begitu. Sama jugak macam saya buat Kasih gold ni. Saya kata Kasih gold ni waqf daripada ni lah. Saya inject 500 gram,150 thousand masa tu untuk buat international waqf punya gold. 1 dinar, 0.25.
B: Itu Prof Kamel punya expertise lah?
R8: So, profit patah balik terus kepada waqf cuma dalam segment ni saya meeting dengan Majlis Agama Islam Pulau Pinang baru2 ni. Saya invite them to come to do this.
B: They don't understand.
R8: Saya kata" Come, join us. Do this!"
A: Betul, they don't understand.
B: You tengok dia punya trustee, you jumpa dengan diorang, diorang makan gaji. You tengok trustee, trustee dia siapa.
R8: Saya kata macam mana nak gerak ni?
A: We interviews the director, the way he answer the question.
B: The trustee.
A: I macam what! you don even know? You are there for how many years in a board?
R8: Dia tak nampak, so susah tapi tulah. Sebenarnya bila saya sebut pasal waqf contohnya, saya cakap dengan PTD ni. PTD rapat dengan Tan Sri Muhyiddin Yassin. Covid ni 2 things je kalau Tan Sri buat 2 benda, announce more hospital, announce more school to be build. It's waqf segment sebab apa semua developers willingly untuk buat the school. "Dr, JKR nak bercuti macam mana kalau buat macam tu?" Itu jawapan dia.
B: I know too many stories.
R8: Macam mana JKR nak bercuti because I duduk kat Bandar Seri Putra. Bandar Seri Putra, Bangi Aveneu, Bandar Putri Bukit Mahkota, Southville, only one sekolah rendah, one sekolah menengah. Satu kelas 40 orang. Pre Covid, post Covid tak boleh buat benda. Nampak? The only way to waqf kena masuk gitulah tapi.
B: Their personal interest.
R8: Yaa, personal interest actually semua ni the personal interest je.
B: You must give the ideas. Open up the ideas.
R8: I am open up the ideas, bang. Giving everything dah.
B: You can, in shaa Allah. The only thing is that probably Allah is not giving you the right people to work with you. It's a good normal idea but it's nothing good that come easy lah.
A: Berserah.
R8: True!
B: You sabar and we pray for you in shaa Allah.
R8: Aaminn 3x.
A: Thank you so much for this interview!
R8: Harap menjawab lah kak ya, apa yang saya ni.
B: Takpelah, as we can see we can get some ideas.
R8: Percentage tak boleh buat apa lah.

A: But its okay, you are around it lah.
B: There is something that you dah lalui.
A: You dah give everything kan. So, we need to ask that question.
B: The whole idea why you want to do public health waqf just to give the ideas is that we found that the hospital do not have good equipment to serve the people. So why not the ideas is, is that possible for the hospital to receive waqf and provide the quality of the services. You mention them but then the whole another system talk process that, must hospital be centralized manage by hospital or must hospital be decentralized.
R8: Decentralized.
B: I mean, there are pro and con. they are communities was successful in decentralization. they are community that successful in centralization.
R8: True!
B: So, whether it's fix one for all or it is to be........ [01:28:50] Yet will be discuss. So, that the whole research paper will talk about. Both benefit and the recommendation is being why you want to recommend on that one or what particular reason and this is what research come change. It will become platform.
A: I also involve in another research in goverment grant research. They want to do pediatric heart for waqf hospital. That research people lah. So, that is my thesis lah. We do not doing serentak together.
B: That sana government research that any possibility to do pediatric waqf hospital?
A: Because my thesis ni is almost like that, so they cord me to be part of that also.
R8: Siapa buat tu pediatric waqf tu?
A: USIM.
B: Under school economics.
R8: Saya table waqf kat USIM. Dr Fatah. Kenal Dr Fatah? Awal lagi dia kata waqf ni susah.
B: Memang susah.
R8: Lepastu takde sape message saya. Block terus.
B: Takde, dia takde issue. You ask him the way. Memang susah.
R8: Masalah nya dia block terus, bang. Saya sentap betul. Saya offer USIM Hospital patut develop under waqf.
A: But it is waqf yang USIM Hospital.
B: It's government hospital. I share with you masa USIM was developing.
A: Oh, no waqf for USIM Hospital?
B: I kata what you have done issue sukuk to create the hospital and the government fund will pay towards that thing so then the hospital become a waqf government grant, but nobody put.
R8: And then pada masa yang sama, you run operation as a private then entity.
B: Biasalah, macam biasa, teaching hospital.
R8: Haa teaching hospital tapi macam US punya based.
A&B: Mayo.
R8: You university hospital, UM ke UKM dia depend total kat government. Okay. Sape yang kena bayar? Those yang ada private side which is cheaper. Siapa yang ada insurance pulak bagaimana? Tu public wing.Tu tak patut separated. You sepatutnya masuk dana, so that you boleh ada revenue total. You tak bergantung pada government dah.
B: Bermakna you retain your lecturer jugak.
R8: You retain you punya lecturer.
B: The professor as a good people, they go out because.

R8: Dia just berhenti.
A: They do it wrong.
B: Yang surgery buat tu was from UKM.
R8: Siapa?
B: Ada dulu. Lama dulu.
A: Surgery?
B: Dr something lah.
R8: Itu segment, itu healthcare. Itu university punya side pulak. Tak nak buat. Nak buat benda tu salah. Bila saya table ni, UnisZA. Hospital dah nak siap, "XXXX, macam mana nak jadikan benda ni waqf?" Saya table lah. Saya buat complete semua tiba2 dia kata Vise Chancellor rasa legacy dia takde. Kalau waqf legacy dia takde. Legacy pulak. Apa benda!?
B: Dia kata macam tu? Kata legacy dengan Allah dulu, …
A: I think they called it .... lillahi taala tu kena kuat.
R8: Dia takde kuat.
B: Takpelah, we have to go.
A: Thank you so much!