

Dialysis Centre of Waqaf An-Nur: New Hope for A Proper Islamic Financial Planning:ⁱ

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ABSTRACT

This case covers aspects pertaining to the application of the waqf concept on community health benefit specifically with patient that falls under Asnaf category for dialysis treatment under Waqaf An-Nur. It also touches on the implications of mastering certain fundamental concepts in muamalat such as waqf, zakat, debt and personal financial planning and management in Islam. This case covers Islamic financial planning for assets and liabilities management especially among the asnaf and recipient of zakat assistance. This case also relates to the accurate choice and decision making in managing and planning of assets and liabilities of the deceased through the proper mechanism of faraid as one of the distribution channels after the death of a Muslim in Islam.

Keywords: Waqf, Zakat, Faraid, Islamic Financial Planning

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PROLOGUE

Puan Rohayu, a nurse at Clinic & Dialysis Centre of Waqaf An-Nur in Senawang², Negeri Sembilan looked frustrated at that morning when she checked the list of patient attendance for daily dialysis treatment. She noticed that the name of Puan Habsah Osman, an elderly women aged 46 who always struggled to be on time for treatment.

As usual, on 27 July 2016, Puan Habsah arrived at the dialysis centre by bus from Rembau³. The appointment for her treatment was supposed to be at 9 a.m., but since she arrived late at 10.30 a.m., she had missed her appointment. She needed to wait before the nurse called her for her turn. This was not the first time that she had arrived late to the clinic. In fact, she had never arrived on time ever since she was diagnosed with kidney disease three months ago, which required her to get dialysis treatment three times a week, for about 2 hours treatment at each slot.

Financially speaking, Puan Habsah was unfortunate as she was categorized as *asnaf*⁴ *faqir*⁵, though she was entitled to receive dialysis treatment for free of charge. The arrangement for this financial assistance falls under the arrangement of Pusat Zakat Negeri Sembilan⁶ and Baitulmal Negeri Sembilan⁷. Nevertheless, the lack of proper understanding on Islamic financial planning has made Puan Habsah in trouble financially. About 2 hours later, around 12.30 p.m., Puan Habsah was called to see the doctor before she was given the treatment. By that time, she was feeling restless thinking of her son, a seven-year-old boy, who was about to finish his school

² Senawang is a satellite town located in Seremban District, Negeri Sembilan, Malaysia.

³ The Rembau District is a town, a district and a parliamentary constituency that is located in the state of Negeri Sembilan, Malaysia. With a population of 40,000 people, the district is a stronghold of the matrilineal system known as *adat perpatih*, a customary practice inherited from the Minangkabau, of Sumatra. The township is situated about 25 km south from the state capital, Seremban.

⁴ Recipient category in zakat (Muslim tax) distribution.

⁵ One who has neither material possessions nor means of livelihood.

⁶ Pusat Zakat Negeri Sembilan, a wholly owned subsidiary of Majlis Agama Islam Negeri Sembilan (Negeri Sembilan Religious Council), founded on 29th September 1998 with the registration name MAINS Zakat Sdn. Bhd (469543-H). PZNS established to improve and streamline the collection of zakat in Negeri Sembilan.

⁷ Baitulmal Negeri Sembilan is a subsidiary of Majlis Agama Islam Negeri Sembilan. It is responsible in planning and managing assessment, distribution and collection of zakat for the whole state.

session for the day. She was supposed to fetch him before 1.25 p.m., yet she could be late for 2 hours. The recent reported cases of school kids being kidnapped from school started to play in her mind.

CLINIC & DIALYSIS CENTRE OF WAQAF AN-NUR

Klinik Waqaf An-Nur (KWAN) offers initiatives to help particularly the impoverished and underprivileged in urban communities via involvement in the chain of charity clinics for outpatients and dialysis centres. Under KWAN, patients are charged a minimal blanket fee of only RM5 each time for normal outpatient treatment or around RM90 for dialysis services, which include the cost for prescribed medicines.

The KWAN initiative began with one small clinic in Johor Bahru in 1998 through collaboration between KPJ Healthcare Berhad (KPJ) and parent company, Johor Corporation (JCorp). Following the success of the initiative and the overwhelming response from the community, the KWAN network has grown and to date encompasses the Waqaf An-Nur Hospital and 19 clinics (including 5 site clinics and 6 dialysis centres throughout Malaysia). In addition, KPJ also operates two mobile clinics. The rest has been operating in the state of Johor since 2012 while the second in Selangor, has been in operation since 2013.

KPJ has received mobile clinic in Selangor from Lembaga Zakat Selangor (LZS) in June 2013. Housed in a refurbished van, the mobile clinic made easier for KWAN to serve the communities around Selangor in line with KPJ's aim to be close to its patients. The mobile clinic came under the ambit of both KPJ Kajang Specialist Hospital and KPJ Selangor Specialist Hospital. A third mobile clinic, the result of collaboration between Waqaf Selangor Muamalat (WSM) and KPJ, will be in operation soon, covering areas not already under the purview of the existing mobile clinic in the Selangor.

Since KWAN's inception until the end of 2013, they successfully were of services to a total of some 961,148 patients, of which some 69,690 cases have been non-Muslim patients. The Group continues to provide clinical assistance and medication to patients as well as financial contribution of more than RM2 million

annually in support of KWAN activities. The goal is to continue extending helping hands to the needy patients throughout Malaysia.

KPJ provided management and medical expertise to run KWAN's 19 clinics, spreading out across several states. The clinics were strategically located and were readily accessible to communities such as in the compounds of mosques or in shop-houses located near homes. This easy access to high value, but low-priced clinics helped to ensure that members of the public have the medical care and attention they required despite the rising cost of healthcare today. Meanwhile, the dialysis centres that operated alongside these clinics offered subsidised dialysis treatment, with many patients also benefited from free treatments through the financial support of NGOs and the respective Islamic Religious Baitul Mal Funds that were mobilised for that purpose. The following was the list of facilities within the KWAN network to date:

NO	CLINIC/ HOSPITAL	LOCATION	DATE OPENED
1	Klinik Waqaf An-Nur Kotaraya	Johor Bahru, Johor	01.11.1998
2	Hospital Waqaf An-Nur Pasir Gudang	Pasir Gudang, Johor	16.06.2006
3	Klinik Waqaf An-Nur Batu Pahat	Batu Pahat, Johor	16.03.2001
4	Klinik Waqaf An-Nur Senawang	Seremban, Negeri Sembilan	06.10.2003
5	Klinik Waqaf An-Nur Sungai Buloh, Selangor	Sungai Buloh, Selangor	23.06.2006
6	Klinik Waqaf An-Nur Muar	Muar, Johor	01.08.2007
7	Klinik Waqaf An-Nur Kluang	Kluang, Johor	01.08.2007
8	Klinik Waqaf An-Nur Ijok, Kuala Selangor	Ijok, Selangor	01.11.2007
9	Klinik Waqaf An-Nur Kuching, Sarawak	Kuching, Sarawak	19.02.2008
10	Klinik Waqaf An-Nur Samariang, Sarawak	Kuching, Sarawak	23.12.2009
11	Klinik Waqaf An-Nur Bukit Indah, Ampang	Ampang, Selangor	24.12.2009
12	Klinik Waqaf An-Nur Larkin Sentral	Johor Bahru, Johor	29.12.2009
13	Klinik Waqaf An-Nur Manjoi, Perak	Ipoh, Perak	15.01.2010
14	Klinik Waqaf An-Nur Pekan Kajang, Selangor (Cabin)	Kajang, Selangor	31.12.2010
15	Klinik Waqaf An-Nur Rembau, Masjid Jamek Rembau Negeri Sembilan (Cabin)	Rembau, Negeri Sembilan	01.11.2011

NO	CLINIC/ HOSPITAL	LOCATION	DATE OPENED
16	Klinik Waqaf An-Nur Masjid Al-Syakirin, Jalan Gombak Selangor (Cabin)	Gombak, Selangor	01.12.2011
17	Klinik Waqaf An-Nur Masjid Al-Amaniah, Taman Selayang, Batu Cave, Selangor (Cabin)	Batu Caves, Selangor	01.01.2012
18	Klinik Waqaf An-Nur Masjid Al-Falah USJ9 Subang Jaya, Selangor	Subang Jaya, Selangor	10.10.2012
19	Klinik Waqaf An-Nur Masjid Seberang Jaya, Pulau Pinang (Cabin)	Seberang Jaya, Pulau Pinang	01.03.2013
20	Klinik Waqaf An-Nur Taman Bukit Tiram	Johor Bahru, Johor	17.07.2013

Source: KPJ Healthcare Berhad, <http://www.kpjhealth.com.my/klinik-waqaf-an-nur.php>, 14/4/2017

Dialysis Centre of Waqaf An-Nur in Senawang had the capacity of 13 dialysis machines with the total number of patients received the treatment were 33 patients for the time being, whereby between 15 to 18 patients received daily treatment at the centre. Before receiving free of charge dialysis treatment, the respective patient (under the category of asnaf) was required to:

1. Request for medical assistance from Baitulmal, Negeri Sembilan.
2. After approval, MAINS will issue a guaranteed letter under the name of the patient.
3. The patient will receive official letter and needs to register at Clinic & Dialysis Centre of Waqf An- Nur in Senawang.
4. The patient was required to undergo screening test at KPJ.
5. After the blood test (will be approved once the patient was free from critical disease such as Hepatitis B), the patient will start dialysis treatment at the date given by the Clinic & Dialysis Centre.

There were two groups of patients namely group one (Monday, Wednesday, and Friday treatment) as well as group two (Tuesday, Thursday, and Saturday treatment). There were two shifts for each group, morning shift for ten patients and afternoon shift for about 5 to 8 patients.

AT THE CLINIC

At 12:30 p.m., on 27 July 2016, the following conversation took place between Dr. Farah, Puan Habsah and Nurul Amani:

Dr. Farah : Puan Habsah, I noticed that you are always late for your treatment.

Puan Habsah : Sorry, Doctor..I am really sorry...I left my house at 7.40 a.m. waiting for the bus to arrive but, the bus always late to arrive ... so I arrived late to the clinic. It took three hours by bus from my house in Rembau to here.

Dr. Farah : I understand that...but, if you come late to the clinic, this will affect other patients as well. If this is the case, can I put you in 12 p.m. slot for the next treatment?

Puan Habsah : Ooo...sorry Doctor, I need to go home early..before 1 p.m. since my son will be back from school around 1:25 p.m. and I need to prepare lunch for him before he continues with afternoon school.

Dr. Farah : I see.... If I put you in the afternoon... 2:30 p.m. slot? Can you come at that time?

Puan Habsah : Sorry Doctor, afternoon session is also not suitable for me...since I have to rush to pick up my son from his afternoon school... it cannot be certain that I will arrive on time by bus.... I am worried to let my son be alone at the school... he is only 7 years old.

Dr. Farah : Can you ask someone to send you to this clinic then?

Puan Habsah : I have another son working at a factory near to my house but unfortunately, we do not have any transport to come here, no bike, nor car.... I have one choice only to come here by the public transport only.

Coincidentally, Miss Nurul Amani, who was the executive trainee at Perbadanan Wakaf Negeri Sembilan (PWNS)⁸ and in-charge of the clinic and dialysis centre came to the clinic. The following conversation was between Dr. Farah and Miss Nurul Amani.

Dr. Farah : Assalamualaikum, Nurul. How are you?

Nurul Amani : Waalaikumsalam Dr., Alhamdulillah...I have good news today. We are going to launch a new waqaf clinic in Rembau soon. This project was started in 2012 and the PWNS has spent around RM600,000 to develop this new clinic.

Dr. Farah : Alhamdulillah...the project has finally succeeded...how about the dialysis centre in the clinic... Is it going to open as well?

Nurul Amani : For a start, we will only open the waqaf clinic to the public...As for the dialysis centre, we are waiting for the approval from the Ministry of Health... the process is quite complicated... worse come worse it may continue until next year or until 2018.... but we hope we can get the approval soon... Insyallah...

Dr. Farah : (While thinking about Puan Habsah situation) ...Insyallah...we hope so... then all the patients from Rembau and Tampin would not need to come here, but can have the treatment there, nearer to their place.

PUAN HABSAH AND HER FAMILY

Puan Habsah was married 25 years ago and was blessed with three children, two sons and a daughter. The eldest son, Muhammad was a factory worker at the factory near their house and started the job right after completing his diploma in mechanical engineering. The second child, Yanti was still studying in form 4 at the secondary school. Puan Habsah's youngest child, Umar was studying in the

⁸ Perbadanan Wakaf Negeri Sembilan Sdn Bhd (700214-M) was established on June 10, 2005 and was a subsidiary and owned by MAINS Holdings Sdn Bhd.

primary school in standard one. Her late husband, Ahmad Buang was a carpenter who received a small amount of salary just enough for the family expenditures. Her husband died two years ago, in an unfortunate accident while working on house renovation in Seremban. After the death of her husband, Puan Habsah and her children's life have financially affected since they had lost their sole dependent.

CONCEPT OF WAQF, ZAKAT, FARAIID

Generally, waqf, zakat and faraid were categorized under the donation contracts in *fiqh muamalat*. Specifically, waqf literally means 'detention', 'withholding' or 'restraint'. In Islamic law, waqf referred to an act of dedicating the usufruct of any property owned for purposes recognized by Islamic laws as pious or religious. Waqf was achieved by taking the corpus of the property from personal ownership and transferring it to the permanent ownership of Allah (Ibn Qudamah, 1972).

There are four main elements of a waqf. First, *al-waqif* or any person who has donated property as waqf. Second, the property designated for waqf or *al-mawquf*. *Mawquf* property must be physical assets, with its existence was clear and durable. Third, beneficiaries, known as *al-mawquf 'alayhi*, were entitled to benefit from the waqf. Finally, the expression or *sighah* or the waqf contract was the way in which the waqif established his property as waqf. The expression can be explicitly or implicitly used (Siti Mashitoh Mahamood, 2006; Muhammad Ridhwan Ab. Aziz, 2012).

Historically, waqf was first initiated by Prophet Muhammad SAW himself in the light of Quranic teachings which emphasizes dedication of property to attain Allah's pleasure. Encouragement to perform waqf can be understood from the Hādith of the Prophet SAW: *When the son of Adam passes away, his good deeds will be cut off except for three things: endless charity (sadaqah jariyyah), knowledge which benefits mankind, and the good son who always prays to both his father and mother.* (Reported by Muslim).

Meanwhile, zakat was a form of almsgiving treated in Islam as a religious obligation or tax. As one of the Five Pillars of Islam, zakat was a religious obligation for all Muslims who meet the necessary

criteria of wealth. Zakat was based on income and the value of all of one's possessions. It was customarily 2.5% of a Muslim's total savings and wealth above a minimum amount known as *nisab*. Muslim scholars differed on how much *nisab* was and other aspects of zakat (Yusuf al-Qaradawi, 1999). The recipients of zakat, according to the Quran are as follows: *“Alms are for the poor and the needy, and those employed to administer (the funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of Knowledge and Wisdom.”* (Qur’an 9:60)

In addition, Islamic inheritance law or *faraid* was a science of distribution of a deceased person’s legacy in accordance with the law and teachings of Shariah, that is also known as *‘al-Mawarithh’* or the science of inheritance. Allah SWT has preordained Islamic Inheritance law in a wise manner.

Faraid has a systemic effect to develop knowledge and quality of life, that was evident in the true hadith which stated that *faraid* was half of total knowledge. Historical facts found that Islamic Law of inheritance was considered as the stimulus behind the improvement of Algebra (Azami et al., 2011).

FINANCIAL PLANNING AND MANAGEMENT AS AN ACT OF WORSHIP (IBADAH)

Islam viewed that Allah SWT is the provider of bounties and all resources and that wealth belongs to Allah SWT. Islamic financial planning and management took into account the principle that Allah is the sole provider of all His creations on this planet *“For Allah is He who gives (all) sustenance....”* (Al-Dhariyat 51: 5). Allah SWT bestows abundance of wealth on individuals who Allah chooses entirely at His discretion or will, as mentioned in Al-Quran in surah Al-Baqarah, verse 212 (Nik Yusoff, 2001).

Hence, wealth was considered as a trust from Allah SWT. Man as the vicegerent of Allah SWT, enjoys the right of ownership only as a trustee. In addition, man was bound by conditions of moral values of Islam, social and economic justice, equitable distribution of income and wealth and brotherhood in Islam. Muslims have to

acquire wealth in accordance to Islamic teachings and should use wealth for the right objectives.

One of the primary concepts of Islamic financial planning and management was that it was regarded as an act of worship (ibadah). Man has to plan in order to face adverse events in life. In Al-Quran, there are planning verses in Surah Yusuf: 47-49 which depicted the certainty of seven years of good harvest to be followed by seven years of drought in society. *“He (Yusuf) said: You shall sow for seven years continuously, then, what you reap leave it in its ear except a little of which you eat. Then, there shall come after that seven years of hardship which shall eat away all that you have beforehand laid up in store for them, except a little of what you shall have preserved. Then there will come after that a year in which people shall have rain and in which they shall press (grapes)”*.

According to this verse, Muslims needed to save during good times such as a good harvest in preparation for bad times such as the drought period. As for individuals, an event that is certain to happen is death. Hence, proper planning and managing were required to alleviate hardship to the surviving family members and the deceased in his afterlife. As such, it was in the context of avoiding hardship that planning becomes part of worship (Financial Planning Association of Malaysia and Islamic Banking and Finance Malaysia, 2009).

The act of worshiping Allah was an Ibadah and financial planning and managing were an example of an act of Ibadah because the intention and practices followed the Shariah guidelines. Muslims were required to do specific good deeds such as performing daily prayer, fasting and contributing for charity and zakat, while they were also encouraged to do all kinds of good deeds from helping and loving other human beings to the smallest action that benefit any living thing in this world. At the same time, they must prevent themselves from the hell punishment of the wrongdoings. The preservation of wealth was to be achieved in at least five main dimensions:

1. Preservation of wealth through protection and ownership,
2. Preservation of wealth through its acquisition and development,
3. Preservation of wealth from damage,

4. Protection of wealth through its circulation, and
5. Preservation of wealth through protection of its value (Dusuki and Bouheraoua, 2011).

AT THE HOSPITAL

Back in June 2014, the following conversation took place between Ahmad Buang and Puan Habsah:

Ahmad Buang : ...Saah... (calling his wife) I am not sure how long I can survive with this condition...

Puan Habsah : (Wiping tears from her eyes) ... I know you will be fine soon.

Ahmad Buang : But the doctor said that the infection is getting worse, it may affect my liver...and I would have only 40% chances to survive. You know that we are not rich, but I was able to provide some assets for our family such as house, bicycle, land, and cash in bank. Please take care of our house and land. It is my inheritance. The bicycle is old, but there is savings in the bank, spend it wisely. Here is the list of our assets. Keep it safely.

Puan Habsah : Yes, I know that, and I know that we are still owing debt of RM1,200 from your uncle (Pak Bidin) ... while reading the list given by her husband: house (RM120,000), bicycle (RM100), 4-acre land (RM150,000) and cash in bank (RM7,500 + RM225-interest).

Ahmad Buang : You also must remember that, I have not performed the Hajj..if anything happens to me...kindly do it for me. Another thing, I have an intention to do the waqf for 2-acre of our land for the school building. Hopefully, you can fulfill my wishes.

Puan Habsah : Don't worry, hopefully there is nothing bad going to happen and InsyaAllah you will be fine... Last week, I received a letter from PTPTN...asked for repayment of loan for our son... Muhammad... I

do not think he is capable of repaying the loan for the time being... he just started the job at that factory.

Ahmad Buang : *Hope he will find the way to settle his loan.*

EPILOGUE

After receiving her treatment on that day (27 July 2016), Puan Habsah walked to the main road to catch the bus to her house in Rembau. The time was 2:35 p.m. She must hurry to pick up her son at the school. She was already late. While waiting for the bus, Puan Habsah again was thinking about the news that she had watched on television the previous night, about a kid being kidnapped from her school while waiting for her parents to pick her. She knew that she needed to do something to solve this issue, otherwise her problem will remain unresolved and anything bad may happen to her son. For the financial planning and management, she was thinking about buying a vehicle from the assets of her late husband, so that she would not be late for her treatment, and most importantly she could ensure the safety of her son. But the problem was, no one was able to send her to the dialysis centre although she bought a vehicle since Puan Habsah herself was unable to drive any vehicle. She recalled the conversation with her late husband in his last days in the hospital. Unfortunately, she did not know how to manage all the assets and debts left by her late husband. What would be the best way to plan her asset and liability based on proper Islamic financial planning and management?

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APPENDIX 1

KLINIK & PUSAT DIALISIS WAKAF AN-NUR MAINS

DEFINISI WAKAF

Bahasa:
Bermaksud berhenti, menegah, menahan.

Syarak:
Bermaksud apa-apa harta pewakaf yang ditahan hak miliknya ke atas harta tersebut daripada sebarang urusan di samping mengekalkan sumber fizikal ('ain) dengan cara menyerahkan hak milik hartanya kepada seseorang pengguna yang harus dengan niat untuk mendekatkan diri pewakaf kepada Allah. Manfaat daripada harta pewakaf yang telah diwakafkan adalah untuk membuat kebajikan di jalan Allah.

SEJARAH & TUJUAN

PERUBAHAN PERBADANAN WAKAF NEGERI SEMBILAN

- Perbadanan Wakaf Negeri Sembilan Sendiri Berhad telah ditubuhkan pada 10 Jun 2005 dan merupakan anak syarikat 100% milik penuh MAINS Holdings Sendirian Berhad.
- Beroperasi di No. 26 Atas, Jalan Taman Komersial, Senawang 8, Taman Komersial Senawang 70400 Senawang, Negeri Sembilan Darul Khusus.
- Tujuan PWNS ditubuhkan adalah untuk mewujudkan salah satu subsidiari MAINS Holdings Sdn Bhd yang khusus menjalankan operasi wakaf secara profesional.
- Berperanan menjalankan pengurusan wakaf dan perkara-perkara yang berkaitan dengan wakaf di Negeri Sembilan secara profesional dan teratur.
- Sejajar dengan matlamat dan usaha PWNS untuk memantapkan lagi Institusi Pengurusan Wakaf di Negeri Sembilan.
- Ditubuhkan sebagai satu perbadanan tetapi beroperasi secara korporat atau syarikat.

KLINIK & PUSAT DIALISIS WAKAF AN-NUR MAINS

- Klinik dan Pusat Dialisis Wakaf An-Nur adalah satu program amal yang dilaksanakan oleh pihak Hospital Pakar Seremban (KPU) dengan kerjasama Majlis Agama Islam Negeri Sembilan (MAINS).
- Ditubuhkan pada 6 Oktober 2003 dan merupakan perkhidmatan produk Wakaf Kesihatan yang dikeluarkan oleh pihak PWNS.
- Pada tahun 2004, 11 mesin dialisis telah disediakan oleh Pusat Dialisis Wakaf An-Nur bagi memudahkan dan melancarkan lagi sesi rawatan dialisis yang dijalankan.
- Sehingga Disember 2012, Klinik dan Pusat Dialisis Wakaf An-Nur telah memberi perkhidmatan lebih kepada 2513 orang pesakit.

OBJEKTIF

- Memberikan khidmat rawatan perubatan terbaik setaraf dengan institusi perubatan yang lain untuk golongan-pgolongan yang kurang berkemampuan.
- Menerapkan fungsi dan nilai wakaf sebagai salah satu amalan mulia dalam kalangan masyarakat.
- Membantu membiayai kos rawatan pesakit yang berpendapatan rendah.
- Mendedahkan kepada masyarakat tentang pelaksanaan wakaf yang terdiri daripada pelbagai cara dan kaedah.
- Menambah dana wakaf melalui tabung wakaf yang disediakan di klinik yang bertujuan untuk menggalakkan masyarakat mendapat manfaat yang berkesan dengan berwakaf.
- Menyediakan pusat rawatan perubatan yang selesa untuk para pesakit yang tidak berkemampuan.

FUNGSI

- Memberi perkhidmatan rawatan kesihatan kepada golongan yang berpendapatan rendah dan kepada golongan yang tidak berkemampuan.
- Perkhidmatan rawatan kesihatan berkonsepkan amal jariah.
- Meringankan beban masyarakat terutama kepada pesakit buah pinggang yang perlu mengeluarkan belanja yang besar apabila mendapatkan rawatan di klinik dan pusat dialisis yang lain.

PERKHIDMATAN KLINIK WAKAF AN-NUR

- Memberikan perkhidmatan am kepada pesakit yang memerlukan perundingan dan rawatan perubatan tanpa mengira agama dan bangsa.
- Kadar serendah RM5.00 termasuk kos ubat-ubatan yang dibekalkan kepada pesakit selepas rawatan.
- Tambahan kadar bayaran akan dikenakan apabila pesakit memerlukan rawatan yang melibatkan 'urine test' dan 'injection'.
- Doktor yang diiktiraf oleh Kementerian Kesihatan Malaysia.
- Suasana klinik yang selesa bagi pesakit.

PERKHIDMATAN PUSAT DIALISIS WAKAF AN-NUR

- Memberi rawatan kepada pesakit buah pinggang yang kurang berkemampuan dan kos rawatan ditanggung sepenuhnya oleh MAINS berdasarkan pendapatan dan tanggapan semesta pesakit.
- Pesakit perlu mengisi Borang Permohonan Bantuan Perubatan yang boleh didapati di Pejabat Baitulmal MAINS di setiap daerah di dalam Negeri Sembilan.
- Hanya pesakit yang telah bermastautin di Negeri Sembilan yang tidak kurang daripada setahun sahaja layak membuat permohonan bantuan perubatan daripada Baitulmal MAINS.
- Pusat Dialisis Wakaf An-Nur dilengkapi dengan pelbagai jenis peralatan khusus untuk rawatan dialisis yang diselia oleh pihak Hospital Pakar Seremban (KPU).

APPENDIX 2

WAKTU OPERASI

Klinik Wakaf An-Nur	Isnin - Jumat	8.30 am - 1.30 pm
		2.00 pm - 4.30 pm
Pusat Dialisis Wakaf An-Nur	Sabtu	1.00 pm - 2.00 pm (Rehat)
	Ahad/Cuti Am	8.30 am - 12.00 pm
	Tutup	
	Isnin - Sabtu	7.00 am - 2.00 pm
	Ahad/Cuti Am	Tutup

ALAMAT KLINIK WAKAF AN-NUR

No. 25A, Jalan Taman Komersial Senawang 8, Taman Komersial Senawang, 70450 Senawang, Seremban. 06-6795662 (C) 06-6796269(F)

ALAMAT PUSAT DIALISIS WAKAF AN-NUR


No. 26, Jalan Taman Komersial Senawang 8, Taman Komersial Senawang, 70450 Senawang, Seremban. 06-6785956 (C)

KESEKUTUPAN


Menepati konsep wakaf dan khairat yang sebenar melalui sumbangan dan sedekah jariah daripada golongan yang berkemampuan dan penawaran perkhidmatan perubatan dengan kadar yang mampu dinikmati oleh setiap golongan yang kurang berkemampuan.

"Hendaklah kamu bertolong-tolongan untuk membuat kebajikan dan berkecwa dan janganlah kamu menolong orang pada kejahatan, dosa (maksiat) dan penyecehan dan berkecwaah kepada Allah kerana sesungguhnya Allah Maha Perkasa lagi Mahabijaksana (bagi sesuatu yang berkaitan denganNya)".

(Surah Al-Maidah (5): 2)



PERBADANAN WAKAF NEGERI SEMBILAN SENDIRIAN BERHAD
(700214-M)





KLINIK DAN PUSAT DIALISIS WAKAF AN-NUR MAINS

No. 26 Atas, Jalan Taman Komersial Senawang 8, Taman Komersial Senawang, 70450 Senawang, Negeri Sembilan Darul Makmur

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KLINIK & PUSAT DIALISIS WAKAF AN-NUR MAINS

Wakaf Makhribah Ummah Generasi Tajaan

ⁱ This case was written for the purpose of giving students exposure on the benefit of proper Islamic financial planning. The purpose is not to disclose weaknesses nor the incompetency in any of the staff of the studied institutions, but to provide basis for academic discussion.