Annual **Report**

BPKH
Badan Pengelola Keuangan Haji

Menggerakan Perubahan untuk Pertumbuhan Berkelanjutan

Driving Change for Sustainable Growth


BPKH
Badan Pengelola Keuangan Haji
bpkh.go.id

Sanggahan dan Batasan Tanggung Jawab

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Badan Pengelola Keuangan Haji (BPKH) merupakan Badan Hukum Publik yang dibentuk sesuai dengan amanat Undang-Undang (UU) Nomor 34 Tahun 2014 tentang Pengelolaaan Keuangan Haji, Peraturan Presiden (Perpres) Republik Indonesia Nomor 110 Tahun 2017 tentang BPKH dan Peraturan Pemerintah (PP) Nomor 5 Tahun 2018 tentang Pelaksanaan UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Sesuai dengan ketentuan UU tersebut, BPKH wajib menyampaikan laporan pertanggungjawaban kepada Presiden dan Dewan Pewakilan Rakyat.

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

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

Hajj Fund Management Agency (BPKH) is a Public Legal Entity established in accordance with the mandate of Law Number 34 of 2014 on Hajj Fund Management, Presidential Regulation (Perpres) of the Republic of Indonesia Number 110 of 2017 on BPKH and Government Regulation (PP) Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management. In accordance with the provisions of the Laws, BPKH is required to submit an accountability report to the President and House of Representatives.

The mention of “Rupiah” and “Rp” refers to the official currency of the Republic of Indonesia, “SAR” refers to the official currency of Saudi Arabia, while “US Dollars” or USD refers to the official currency of the United States. All financial information is presented in Rupiah in accordance with the Indonesian Financial Accounting Standards.

This annual report contains statements of financial performance, activities, projections, plans, strategies, policies, and objectives of BPKH, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters. These statements have risk prospects, uncertainties, and may result in actual developments that are materially different from those reported.

Daftar Istilah
List of Terms

Anggota Badan Pelaksana Executive Board Member	:	Organ BPKH yang melaksanakan perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan Haji. BPKH organ whose duties include planning, management, accountability and reporting of Hajj Funds.
Anggota Dewan Pengawas Supervisory Board Member	:	Organ BPKH yang mengawasi perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan Haji. BPKH organ supervising the planning, management, accountability and reporting of Hajj Funds.
Badan Pengelola Keuangan Haji (BPKH) Hajj Fund Management Agency (BPKH)	:	Lembaga yang melakukan pengelolaan Keuangan Haji. An institution managing Hajj Fund.
Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji (BPS BPIH) Receiving Bank for Hajj Pilgrimage Deposit (BPS BPIH)	:	Bank Umum Syariah dan/atau Unit Usaha Syariah yang ditunjuk oleh BPKH. Sharia Commercial Bank and/or Sharia Business Unit appointed by BPKH.
Bank Umum Syariah Sharia Commercial Bank	:	Bank yang menjalankan kegiatan usahanya berdasarkan prinsip syariah, yang dalam kegiatannya memberikan jasa dalam lalu lintas pembayaran. A bank that operates based on sharia principles, which in its activities provides services in payment transactions.
Biaya Penyelenggaraan Ibadah Haji (BPIH) Hajj Administration Cost (BPIH)	:	Sejumlah dana yang harus dibayar oleh warga negara yang akan menunaikan ibadah haji. A certain amount of fund that must be paid by citizens who wish to perform hajj pilgrimage.
Dana Abadi Umat (DAU) Ummah Endowment Fund	:	Sejumlah dana yang sebelum berlakunya UU ini diperoleh dari hasil pengembangan DAU dan/atau sisa biaya operasional penyelenggaraan ibadah haji serta sumber lain yang halal dan tidak mengikat sesuai dengan ketentuan peraturan perundang-undangan. A certain amount of fund which, prior to the enactment of this Law, is generated from the investment of DAU and/or remaining hajj administration costs and other sources which are lawful and not binding in accordance with the provisions of laws and regulations.
Dana Haji Hajj Fund	:	Dana setoran biaya penyelenggaraan ibadah haji, dana efisiensi penyelenggaraan haji, DAU, serta nilai manfaat yang dikuasai oleh negara dalam rangka penyelenggaraan ibadah haji dan pelaksanaan program kegiatan untuk kemaslahatan umat Islam. Funds that refer to hajj administration deposit, efficiency fund for hajj administration, DAU, and return controlled by the state for hajj operations and implementation of programs dedicated to welfare of Muslims.
Dana Titipan Jemaah Pilgrim Trust Funds	:	Utang yang muncul dari setoran awal BPIH calon jemaah haji yang masih dalam daftar tunggu termasuk nilai rekening virtual masing-masing jemaah. Debts arising from the initial BPIH deposits of prospective hajj pilgrims who are still on the waiting list, including balance of each pilgrim's virtual account.
Jemaah Haji Hajj Pilgrim	:	Warga Negara Indonesia yang beragama Islam dan telah mendaftarkan diri untuk menunaikan ibadah haji sesuai dengan persyaratan yang ditetapkan. Indonesian citizens who are Muslim and have registered to perform hajj pilgrimage in accordance with the requirements.
Kas Haji Hajj Cash	:	Rekening BPKH pada Bank Umum Syariah dan/atau Unit Usaha Syariah yang digunakan untuk menampung Dana Haji. BPKH account at Sharia Commercial Bank and/or Sharia Business Unit used to save Hajj Fund.

Daftar Istilah
List of Terms

Keuangan Haji **Hajj Fund**	:	Semua hak dan kewajiban Pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. All rights and obligations of the government which can be valued by money in connection with the hajj administration and all assets in the form of money and goods which can be valued by money as a result of the implementation of such rights and obligations, either from pilgrims or other legal and non-binding sources.
Nilai Manfaat **Return**	:	Sebagian Dana Haji dapat ditempatkan dan/atau diinvestasikan dengan prinsip syariah dan mempertimbangkan faktor risiko serta bersifat likuid. A portion of the Hajj Fund that may be placed and/or invested according to sharia principles and by taking into account liquid risk factors.
Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) **Supervisory Board and Executive Board Governance Guidelines (Board Manual)**	:	Pedoman dan tata kelola Badan Pelaksana dan Dewan Pengawas yang menjelaskan norma-norma yang harus dilaksanakan oleh Badan Pelaksana dan/atau Dewan Pengawas serta organ pendukungnya dalam mendukung tercapainya target kinerja yang disertai prinsip transparansi dan dapat dipertanggungjawabkan. Supervisory Board and Executive Board governance guidelines that explain norms that must be established by the Supervisory Board and/or Executive Board and its supporting organs in supporting the achievement of performance targets accompanied by transparency and accountability principles.
Pendapatan Nilai Manfaat yang Ditangguhkan **Deferred Income**	:	Pendapatan yang berasal dari hasil pengelolaan setoran awal BPIH yang akan dimanfaatkan pada penyelenggaraan haji berikutnya. Income generated from the result of initial BPIH deposit management which will be used for the implementation of the next hajj.
Penempatan pada bank **Placement in the banks**	:	Penanaman dana bank pada bank yang beroperasi dengan menggunakan prinsip syariah, berupa: tabungan, giro, dan deposito berjangka mudharabah dan/atau bentuk penempatan lainnya berdasarkan prinsip syariah yang bersumber dari dana haji. Investment of funds in banks that operate based on sharia principles, in the form of: savings, current accounts, and mudharabah time deposits and/or other forms of placement based on sharia principles sourced from hajj funds.
Penyelenggaraan Ibadah Haji **Hajj Administration**	:	Rangkaian kegiatan pengelolaan pelaksanaan ibadah haji yang meliputi pelaksanaan pembinaan, pelayanan, dan perlindungan jemaah haji yang diselenggarakan oleh Pemerintah. A series of hajj administration management activities which includes the implementation of guidance, services, and protection of hajj pilgrims organized by the Government.
Penyelenggaraan Ibadah Haji Khusus (PIHK) **Special Hajj Administration (PIHK)**	:	Pihak yang menyelenggarakan ibadah haji khusus yang mempunyai izin dari Menteri sebagai PIHK. The party administering special hajj that has obtained permit from the Minister as PIHK.
Rencana Kerja dan Anggaran Tahunan **Annual Work Plan and Budget**	:	Dokumen perencanaan kerja dan penganggaran tahunan yang berisi program, kegiatan, target kinerja, dan anggaran pengelola Keuangan Haji Annual work plan and budget document containing programs, activities, performance targets, and budget of Hajj Fund Management
Unit Usaha Syariah **Sharia Business. Unit**	:	Unit kerja dari kantor pusat bank umum konvensional yang berfungsi sebagai kantor induk dari kantor atau unit yang melaksanakan kegiatan usaha berdasarkan prinsip syariah. A work unit of head office of a conventional commercial bank that serves as the parent office of offices or units which carry out business activities based on sharia principles.

Daftar Singkatan
List of Abbreviations

A

ACAC : *Assessment Center Assessor Certification*
ACFE : *Association of Certified Fraud Examiners*
AIPEG : *Australia Indonesia Partnership for Economic Governance*
APBN : Anggaran Pendapatan dan Belanja Negara
State Budget
APIF : *Awqaf Properties Investment Fund*
AS : Amerika Serikat
United States
ASRRAT : *Asia Sustainability Report Rating*
AVP : *Assistant Vice President*

B

BAP : Berita Acara Pemeriksaan
Investigation Report
BAZNAS : Badan Amil Zakat Nasional
National Zakat Amil Agency
BMA : *Bond Market Analysis*
BNSP : Badan Nasional Sertifikasi Profesi
National Professional Certification Agency
BP DAU : Badan Pengelola Dana Abadi Umat
Ummah Endowment Fund Management Body
BPIH : Biaya Penyelenggaraan Ibadah Haji
Hajj Administration Cost
BPK : Badan Pemeriksa Keuangan
Audit Board of RI
BPKH : Badan Pengelola Keuangan Haji
Hajj Fund Management Agency
BPR : Bank Perkreditan Rakyat
Rural Bank
BPS : Badan Pusat Statistik
Statistics Indonesia
BPS BPIH : Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji
Receiving Bank for Hajj Pilgrimage Deposit
BMH : Barang Milik Haji
Hajj Property
BMI : PT Bank Muamalat Indonesia Tbk
BUS : Bank Umum Syariah
Sharia Commercial Bank

C

CA : *Chartered Accountant*
CAPF : *Certified Analyst Project Finance*
CCCO : *Certified Chief Compliance Officer*
CERA : *Certified Enterprise Risk Analyst*
CFA : *Chartered Financial Analyst*
CFE : *Certified Fraud Examiner*
CFP : *Certified Financial Planner*
CFrA : *Certified Forensic Auditor*
CHFI : *Computer Hacking Forensic Investigator*
CIA : *Certified Internal Auditor*
CIB : *Certified Investment Banking*
CIBS : *Cupak Islamic Boarding School*
CIFM : *Certified International of Financial Management*
CISA : *Certified Information Systems Auditor*
CKPN : Cadangan Kerugian Penurunan Nilai
Allowance for Impairment Loss
CLA : *Certified Lead Auditor*
CND : *Certified Network Defender*
CPA : *Certified Public Accountant*
CPOF : *Certified Procurement Officer*
CR : *Commercial Registration*
CRGP : *Certified Risk Governance Professional*
CRMA : *Certification in Risk Management Assurance*
CRMO : *Certified Risk Management Officer*
CRMP : *Certified Risk Management Professional*
CRP : *Certified Risk Professional*
CSA : *Certified Securities Analyst*

Daftar Singkatan
List of Abbreviations

D

DAU : Dana Abadi Umat
Ummah Endowment Fund

DES : Daftar Efek Syariah
Sharia Securities List

DPLK : Dana Pensiun Lembaga Keuangan
Financial Institution Pension Fund

DPPK PPIP : Dana Pensiun Pemberi Kerja Program Pensiun Iuran Pasti
Employer Pension Fund–Defined Contribution Plan

DPPK PPMP : Dana Pensiun Pemberi Kerja Program Pensiun Manfaat Pasti
Employer Pension Fund–Defined Benefit Plan

DPO : Petugas Perlindungan Data
Data Protection Officer

DPR : Dewan Perwakilan Rakyat
House of Representatives

DSAS : Dewan Standar Akuntansi Syariah
Sharia Accounting Standards Board

DSN-MUI : Dewan Syariah Nasional – Majelis Ulama Indonesia
National Sharia Board – Indonesia Ulema Council

Dukcapil : Direktorat Jenderal Kependudukan dan Pencatatan Sipil
Directorate General of Population and Civil Registration

E

EMDEs : *Emerging Market and Developing Economies*

ERMCP : *Enterprise Risk Management Certified Professional*

ESG : *Environmental, Social, and Governance*

F

FASBIS : Fasilitas Simpanan Bank Indonesia Syariah
Bank Indonesia Sharia Savings Facilities

FK KBIHU : Forum Komunikasi Kelompok Bimbingan Ibadah Haji dan Umrah
Communication Forum of Hajj and Umrah Guidance Group Supervisors

FRM : *Financial Risk Manager*

FSC : *Federation of Saudi Chambers*

FTE : *Full-Time Equivalent*

FUK : Faktor Uji Kesesuaian
Conformity Test Factors

G

GARP : *Global Association of Risk Professionals*

GCC : *Gulf Cooperation Council*

GG : *Good Governance*

GRC : *Governance, Risk, dan Compliance*

GRCA : *Governance Risk and Compliance Auditor*

GRCP : *Governance Risk and Compliance Professional*

H

HASANAH : Hasil Analisis Akseptasi Risiko
Analysis Results of Risk Acceptance

HPS : Harga Perhitungan Sendiri
Self-Estimated Price

HVC : *Halal Value Chain*

I

ICT : *Information & Communication Technology*

IKNB : Industri Keuangan Non-Bank
Non-Bank Financial Industry

IMF : International Monetary Fund

IPO : *Initial Public Offering*

IQRA : *Integrity, Quality, Respect, Accountability*

IRPA : *Indonesian Risk Professional Association*

ISMS : *Information Security Management System*

ISSI : Indeks Saham Syariah Indonesia
Indonesia Sharia Stock Index

K

Kadin : Kamar Dagang dan Industri
Indonesian Chamber of Commerce and Industry

Keppres : Keputusan Presiden
Presidential Decree

KJPP : Kantor Jasa Penilai Publik
Public Appraisal Office

KKN : Korupsi, Kolusi dan Nepotisme
Corruption, Collusion and Nepotism

KPK : Komisi Pemberantasan Korupsi
Corruption Eradication Commission

L

LGD : *Loss of Given Default*

LHKPN : Laporan Harta Kekayaan Penyelenggara Negara
State Officials Wealth Report

LMI : Lembaga Manajemen Infaq

LPEI : Lembaga Pembiayaan Ekspor Indonesia
Indonesia Eximbank

LSP : Lembaga Sertifikasi Profesi

M

MBKM : Merdeka Belajar Kampus Merdeka
Freedom to Learn Independent Campus

MUI : Majelis Ulama Indonesia
Indonesian Ulama Council

N

NCCR : National Center for Corporate Reporting

NMVA : Nilai Manfaat *Virtual Account*
Return Allocated to Virtual Account

O

ODP : *Officer Development Program*

OJK : Otoritas Jasa Keuangan
Financial Services Authority

OKI : Organisasi Kerja Sama Islam
Organization of Islamic Cooperation

P

PAT : Perencanaan Audit Tahunan
Annual Audit Plan

PBS : *Project Based Sukuk*

PD : *Probability of Default*

PDB : Produk Domestik Bruto
Gross Domestic Product

PDP : Pelindungan Data Pribadi
Personal Data Protection

Perpres : Peraturan Presiden
Presidential Regulation

PIH : Penyelenggaraan Ibadah Haji
Hajj Administration

PJS : Pejabat Sementara
Temporary Officers

PKBP : Peraturan Kepala Badan Pelaksana
Regulation of Head of Executive Board

PK-P : Pengeluaran Konsumsi Pemerintah
Government Consumption Expenditure

PLT : Pelaksana Tugas
Acting Officers

PMI : *Purchasing Managers' Index*

PMK : Peraturan Menteri Keuangan
Minister of Finance Regulation

PMP : *Project Management Professional*

POJK : Peraturan Otoritas Jasa Keuangan
Financial Services Authority Regulation

POKJA : Kelompok Kerja
Working Group

PP : Peraturan Pemerintah
Government Regulation

PPID : Pejabat Pengelola Informasi dan Dokumentasi
Information and Documentation
Management Officers

PPSP : Perusahaan Pembiayaan Sekunder Perumahan
Sharia Secondary Mortgage Company

Q

QIA : *Qualified Internal Auditor*

R

RDP : Rapat Dengar Pendapat
Hearing

RDSPT : Reksa Dana Syariah Penyertaan Terbatas
Limited Partnership Funds

RKAT : Rencana Kerja dan Anggaran Tahunan
Annual Work Plan and Budget

ROI : *Return on Investment*

RPH : Rumah Pemotongan Hewan
Slaughterhouse

S

SAK : Standar Akuntansi Keuangan
Financial Accounting Standard

SBSN : Surat Berharga Syariah Negara
Sovereign Sharia Securities

SDG : *Sustainable Development Goals*

SDHI : Sukuk Dana Haji Indonesia
Indonesian Hajj Fund Sukuk

SDM : Sumber Daya Manusia
Human Resources

SIM : Sistem Informasi Manajemen
Management Information System

SIMANIS : Sistem Informasi Manajemen Risiko
Risk Management Information System

Siskehat : Sistem Keuangan Haji Terpadu
Integrated Hajj Financial System

Siskohat : Sistem Informasi dan Komputerisasi Haji Terpadu
Integrated Hajj Information and Computerization System

SMAP : Sistem Manajemen Anti Penyuapan
Anti-Bribery Management System

SMKI : Sistem Manajemen Keamanan Informasi
Information Security Management System

SOTS : Sistem Online Trading Syariah
Sharia Online Trading System

SPI : Sistem Pengendalian Internal
Internal Control System

T

TI : Teknologi Informasi
Information Technology

TIK : Teknologi Informasi dan Komunikasi
Information and Communication Technology

TKDN : Tingkat Komponen Dalam Negeri
Domestic Component Level

TW : Triwulan
Quarter

TPB : Tujuan Pembangunan Berkelanjutan
Sustainable Development Goals

TPK : Tim Penilai Kinerja
Performance Assessment Team

U

UMKM : Usaha Mikro, Kecil, dan Menengah
Micro, Small, and Medium Enterprises

UU : Undang-Undang
Law

UUS : Unit Usaha Syariah
Sharia Business Unit

V

VUCA : *Volatility, Uncertainty, Complexity, dan Ambiguity*

W

WBS : *Whistleblowing System*

WEO : *World Economic Outlook*

WTP : Wajar Tanpa Pengecualian
Unqualified Opinion

Penjelasan Tema
Theme Explanation

Menggerakkan Perubahan untuk Pertumbuhan Berkelanjutan

Driving Change for Sustainable Growth

Sepanjang tahun 2023, BPKH telah mampu melewati berbagai tantangan dan menjadi tangguh terhadap arus perubahan. Sejumlah target berhasil dipenuhi, salah satu yang signifikan adalah pembentukan anak usaha BPKH di Arab Saudi dengan nama Syarikah BPKH Limited. BPKH telah memastikan Pengelolaan Keuangan Haji yang berkelanjutan (*sustainable*) dan bermanfaat bagi umat dengan menerapkan prinsip *Environmental, Social, and Governance* (ESG). BPKH menerapkan strategi proaktif dan adaptif, serta membangun kapabilitas yang dinamik melalui peningkatan kualitas layanan, integritas, kompetensi, manajemen risiko, dan transformasi digital.

Throughout 2023, BPKH has successfully overcome myriad of challenges and become resilient to the flow of change. BPKH managed to accomplish several key targets, one of them is the establishment of a BPKH subsidiary in Saudi Arabia under the name Syarikah BPKH Limited. BPKH has ensured Hajj Fund Management that is sustainable and beneficial for the people with the implementation of Environmental, Social, and Governance (ESG) principles. BPKH adopts proactive and adaptive strategies, and builds dynamic capabilities through improvement of service quality, integrity, competency, risk management, and digital transformation.


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Kesinambungan Tema
Theme Continuity

2022

Transformasi Digital dan Penguatan ESG Untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji

Digital Transformation and ESG Strengthening to Support Hajj Fund Management Optimization

Digitalisasi telah menjadi bagian penting pada berbagai aspek kehidupan masyarakat. Tidak dapat dipungkiri lagi, setelah pandemi berakhir, digitalisasi akan terus menjadi salah satu komponen utama dalam menjalankan dan membangun kehidupan yang lebih baik di masa depan. Merespons situasi tersebut, BPKH terus melakukan investasi dan melakukan berbagai inovasi sesuai kebutuhan masyarakat akan layanan digital. Didukung strategi yang tepat serta upaya dari seluruh pemangku kepentingan, transformasi digital memberikan nilai tambah kepada jemaah sehingga layanan BPKH dapat menjadi lebih cepat, transparan, dan dapat dijangkau di mana saja. Tidak hanya mendukung layanan jemaah, digitalisasi juga berdampak positif pada pencapaian kinerja ESG.

Memahami dan menerapkan digitalisasi dapat membantu BPKH mengurangi dampak lingkungan, meningkatkan tanggung jawab sosial, dan meningkatkan *Good Governance*. Tanggung Jawab Sosial adalah aspek kunci dari ESG, yang melibatkan penciptaan ruang kerja yang kreatif dan dinamis bagi karyawan, jemaah, dan pemangku

Digitalization has become an integral part of various aspects of society. Undeniably, even after the pandemic, digitalization will continue to be one of the key components in building and shaping a better future. In response to this, BPKH has consistently invested and implemented various innovations to meet the public's demand for digital services. Supported by the right strategies and the efforts of all stakeholders, digital transformation adds value to pilgrims by making BPKH's services faster, more transparent, and accessible from anywhere. Not only does digitalization support services to the pilgrims, it also contributes positively to the achievement of ESG.

Understanding and implementing digitalization can help BPKH reduce environmental impacts, increase social responsibility, and improve Good Governance. Social Responsibility is a key aspect of ESG, which involves creating creative and dynamic workspace for employees, the pilgrims, and other stakeholders. ESG also covers Good Governance, which refers kepentingan lainnya. ESG juga mencakup *Good Governance*, yang mengacu pada sistem dan proses yang digunakan BPKH untuk mengelola sumber dayanya. Dengan memungkinkan transparansi dan akuntabilitas yang lebih besar, transformasi digital dapat menjadi alat yang ampuh untuk meningkatkan *Good Governance*. BPKH menerapkan *Good Governance*, yang terintegrasi dengan kepatuhan, pengelolaan risiko, dan pengendalian internal. Kami juga percaya bahwa pengelolaan aspek ESG yang berkesinambungan dapat menjaga kelangsungan BPKH.

to the systems and processes BPKH uses to manage its resources. With greater transparency and accountability, digital transformation can be a powerful tool to improve good governance. BPKH implements Good Governance which is integrated with compliance, risk management, and internal control. We also believe that continuous management of ESG aspects can maintain the continuity of BPKH.

2021

Penguatan Tata Kelola untuk Optimalisasi Pengelolaan Keuangan Haji

Strengthening Governance for Optimization of Hajj Financial Management

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

BPKH continues to make improvements so that it can continuously increase the quality of hajj fund management. Not only in order to provide benefits in the investment of Hajj funds, but also in order to provide better service to pilgrims.

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

In 2021, BPKH strengthened its governance in order to be able to optimize its potential to be able to become a world-class hajj fund management agency. One of the measures taken by BPKH is to carry out a transformation focused on three main areas, namely digital, Governance, Risk, and Compliance (GRC) and Human Resources (HR). These three pillars work together with the goal of ensuring organizational objectives are achieved through optimization of HR in the organization, processes, and technology.

Dengan layanan berbasis *online* ini, calon jemaah haji tidak perlu lagi mengunjungi bank secara langsung, sehingga memudahkan masyarakat dalam proses pendaftaran haji. BPKH juga memperkuat penerapan aspek GRC untuk memastikan keberlanjutan organisasi serta melakukan penguatan dari aspek SDM.

With this online-based service, prospective pilgrims will no longer need to come directly to banks, making it easier for people to register for Hajj. BPKH also strengthens the implementation of GRC aspects to ensure organizational sustainability while strengthening HR.

2020

Bersinergi dan Beradaptasi di Tengah Tantangan

Synergy and Adaptive Amidst the Challenges

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

In its 3rd (third) year of establishment, Hajj Fund Management Agency (BPKH) faced its most difficult challenges. The widespread COVID-19 outbreak across the world in 2020 led to global and national economic deterioration. Not only that, COVID-19 pandemic further caused hajj travel cancellation in Indonesia.

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

Nevertheless, BPKH is committed to performing hajj fund management transparently and accountably in order to obtain people's trust, which ultimately is able to provide considerable benefit particularly for hajj pilgrims and Muslims in Indonesia in general.

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

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

To achieve its objectives, throughout the course of 2020 BPKH strengthened its synergy with both domestic and foreign parties, with the aim of providing the best service for ummah. In addition, BPKH also adapted with the challenges faced, one of which was by optimizing technology utilization to support the achievement of BPKH vision and mission.

By implementing this strategy, despite the various challenges faced, BPKH was still able to achieve positive performance in 2020, both in terms of generating returns and increasing managed funds. Additionally, BPKH successfully maintained an unqualified audit opinion from the Audit Board of Indonesia (BPK) for three consecutive years.

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Ikhtisar Kinerja

Performance Highlights


BPKH
Badan Pengelola Keuangan Haji
RASIO
UANGAN
2023

Pencapaian Penting Tahun 2023
Significant Achievements in 2023

Aset
Assets
Rp 220,76 Triliun
Trillion

Nilai Manfaat Tersedia Untuk Penyelenggaraan Haji
Return Available for Hajj Administration
Rp 7,14 Triliun
Trillion

Surplus Tanpa Pembatasan
Unrestricted Surplus
Rp 13,36 Miliar
Billion

Nilai manfaat DAU–bersih
Return from DAU–net
Rp 251,55 Miliar
Billion

Pencapaian Penting Tahun 2023
Significant Achievements in 2023

Nilai manfaat dana Biaya Penyelenggaraan Ibadah Haji (BPIH)–bersih
Return from Hajj Administration Cost (BPIH)–net

10,68 **Triliun** Trillion

Rasio Likuiditas
Liquidity Ratio

2,09 **kali BPIH** times the BPIH

ROI
Return on Investment (ROI)

6,35%

Rasio Solvabilitas
Solvency Ratio

100,56%

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

NERACA KONSOLIDASIAN — CONSOLIDATED BALANCE SHEET

dalam juta rupiah — in million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
ASET						**ASSETS**
Kas dan setara kas	2.192.816	1.267.187	9.247	17.952	8.884	Cash and cash equivalents
Giro dan penempatan pada Bank Indonesia	5.010.704	7.191.471	0,00	0,00	0,00	Current accounts and placements with Bank Indonesia
Penempatan pada bank	32.847.501	38.511.128	45.636.508	45.331.358	54.298.799	Placements with banks
Piutang pembiayaan	5.469.474	6.489.259	0,00	0,00	0,00	Financing receivables
Pembiayaan bagi hasil	14.777.116	10.004.979	0,00	0,00	0,00	Profit sharing financing
Pendapatan yang masih harus diterima	1.916.827	4.086.311	1.725.851	718.547	352.991	Accrued income
Investasi surat berharga	151.231.350	140.847.514	110.909.319	99.575.162	70.018.136	Securities investment
Uang muka investasi	0,00	0,00	1.000.000	0,00	0,00	Advances on investment
Penyertaan saham pada entitas anak	0,00	0,00	276.650	0,00	0,00	Share participation in subsidiary
Investasi langsung dan lainnya	900.262	1.126.535	964.290	0,00	0,00	Direct and other investments
Aset tetap-bersih	1.676.028	1.585.601	6.625	79.615	91.693	Net fixed assets
Investasi emas	0,00	425	0,00	0,00	0,00	Gold investment
Kas yang dibatasi penggunaannya	0,00	0,00	0,00	25.000	0,00	Restricted cash
Aset lainnya	4.741.410	1.679.612	67.448	24.124	490.015	Other assets
JUMLAH ASET	**220.763.488**	**212.790.022**	**160.595.938**	**145.771.758**	**125.260.518**	**TOTAL ASSETS**
LIABILITAS						**LIABILITIES**
Utang Jemaah Tunda	2.266.956	5.159.935	9.180.651	8.661.589	101.308	Deferred Liabilities on Postponed Pilgrims
Utang lainnya	1.133.033	995.769	211.249	143.518	198.121	Other payables

*Entitas Induk (BPKH) saja dan PT Bank Muamalat Indonesia Tbk (BMI) (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and PT Bank Muamalat Indonesia Tbk (BMI) (Subsidiary) was consolidated in 2022

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

dalam juta rupiah | in million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
Dana simpanan nasabah bank	11.071.088	9.274.339	0,00	0,00	0,00	Bank customer deposits
Dana titipan Jemaah	146.254.833	142.143.290	133.254.548	125.900.381	119.746.418	Pilgrim trust funds
Pendapatan nilai manfaat yang ditangguhkan	0,00	0,00	238.079	238.079	238.079	Deferred income
Pinjaman yang diterima	3.169.678	500.000	0,00	0,00	0,00	Loan received
JUMLAH LIABILITAS	**163.895.588**	**158.073.333**	**142.884.527**	**134.943.567**	**120.283.926**	**TOTAL LIABILITIES**
DANA SYIRKAH TEMPORER	**35.911.668**	**33.173.840**	**0,00**	**0,00**	**0,00**	**TEMPORARY SYIRKAH FUNDS**
ASET NETO						**NET ASSETS**
Aset neto tanpa pembatasan	984.588	1.253.842	488.770	1.077.452	436.607	Unrestricted net assets
Aset neto dengan pembatasan	19.570.513	19.890.314	17.222.641	9.750.739	4.539.985	Restricted net assets
Kepentingan entitas induk - BPKH	**20.555.101**	**21.144.156**	**17.711.411**	**10.828.191**	**4.976.592**	**Parent entity interest - BPKH**
Kepentingan non - pengendali atas aset neto entitas anak yang dikonsolidasi	**401.131**	**398.693**	**0,00**	**0,00**	**0,00**	**Non-controlling interests of net assets of consolidated subsidiaries**
JUMLAH ASET NETO	**20.956.232**	**21.542.849**	**17.711.411**	**10.828.191**	**4.976.592**	**TOTAL NET ASSETS**
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER, DAN ASET NETO	**220.763.488**	**212.790.022**	**160.595.938**	**145.771.758**	**125.260.518**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND NET ASSETS**

*Entitas Induk (BPKH) saja dan PT Bank Muamalat Indonesia Tbk (BMI) (Entitas Anak) dikonsolidasi pada Tahun 2022
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Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

LAPORAN OPERASIONAL KONSOLIDASI

CONSOLIDATED STATEMENTS OF OPERATIONS

Dalam juta rupiah | in million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
DENGAN PEMBATASAN DARI PEMBERI SUMBER DAYA						**WITH RESTRICTIONS FROM RESOURCE PROVIDERS**
DANA PENYELENGGARAAN IBADAH HAJI (PIH)						**HAJJ ADMINISTRATION FUND (PIH)**
Pendapatan Setoran Jemaah Berangkat	10.796.935	3.777.867	0,00	-	7.637.011	Pilgrimage Deposit Income
Beban PIH	(18.252.268)	(9.033.246)	0,00	(17.946)	(14.454.014)	Hajj Administration Expenses
Defisit	**(7.455.333)**	**(5.255.379)**	**0,00**	**(17.946)**	**(6.817.003)**	**Deficits**
Pendapatan hibah	16.191	2.165	0,00	0,00	0,00	Grant revenue
Nilai manfaat dana BPIH—bersih	10.676.123	9.889.974	9.764.218	7.204.350	7.142.582	Return from BPIH—net
Penyaluran untuk rekening virtual	(3.173.718)	(2.064.059)	(2.500.000)	(2.000.000)	(1.083.000)	Return allocated to virtual account
Beban operasional	(363.178)	(250.172)	(234.005)	(159.388)	(149.993)	Operating expenses
Beban hibah	(16.191)	(2.165)	(64.957)	0,00	0,00	Grant expenses
Nilai manfaat tersedia untuk penyelenggaraan ibadah haji	**7.139.227**	**7.575.743**	**6.965.256**	**5.044.962**	**5.909.589**	**Return available for hajj administration**
Surplus (Defisit) Dana PIH	**(316.106)**	**2.320.364**	**6.965.256**	**5.027.016**	**(907.414)**	**Surplus (Deficit) from Hajj Administration Funds**
DANA ABADI UMAT (DAU)						**UMMAH ENDOWMENT FUND (DAU)**
Nilai manfaat DAU—bersih	251.546	242.297	237.616	229.224	223.753	Return from DAU—net
Penyaluran Program Kemaslahatan	(228.582)	(130.319)	(189.446)	(131.644)	(156.540)	Disbursement of CSR Programs
Surplus Dana DAU	**22.964**	**111.978**	**48.170**	**97.580**	**67.213**	**Surplus of DAU**
Akumulasi Surplus (Defisit)	**(293.142)**	**2.432.342**	**7.013.426**	**5.124.596**	**(840.201)**	**Accumulated Surplus (Deficit)**
Penggunaan nilai manfaat akumulasi tahun sebelumnya	0,00	238.079	0,00	0,00	1.233.888	Use of accumulated return of the previous year

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*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

Dalam juta rupiah | in million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
Pendapatan lain-lain	156	26.069	506.558	0,00	0,00	Other income
Surplus (Defisit) Sebelum Pajak Penghasilan	**(292.986)**	**2.696.490**	**7.519.984**	**5.124.596**	**393.687**	**Surplus (Deficit) Before Income Tax**
Beban Pajak Penghasilan—induk	(35.790)	(21.314)	(52.126)	0,00	0,00	Income Tax Expenses—parent
SURPLUS DENGAN PEMBATASAN	**(328.776)**	**2.675.176**	**7.467.858**	**5.124.596**	**393.687**	**RESTRICTED SURPLUS**

TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA						WITHOUT RESTRICTIONS FROM RESOURCE PROVIDERS
Pendapatan Hibah	0,00	0,00	236.935	0,00	0,00	Grant Revenue
Pendapatan usaha entitas anak	3.059.093	2.699.894	0,00	0,00	0,00	Revenues of subsidiaries
Beban usaha dan operasional entitas anak	(3.063.341)	(2.635.364)	0,00	0,00	0,00	Trade and operating expenses of subsidiaries
Pendapatan (Beban) lain-lain entitas anak—bersih	18.529	(14.150)	0,00	0,00	0,00	Other Income (Expenses) of subsidiaries—net
Surplus Sebelum Pajak Penghasilan	**14.281**	**50.380**	**236.935**	**0,00**	**0,00**	**Surplus Before Income Tax**
Beban pajak penghasilan—anak	(917)	(25.072)	0,00	0,00	0,00	Income tax expenses—subsidiary
SURPLUS TANPA PEMBATASAN	**13.364**	**25.308**	**236.935**	**0,00**	**0,00**	**UNRESTRICTED SURPLUS**
SURPLUS (DEFISIT) TAHUN BERJALAN	**(315.412)**	**2.700.484**	**7.704.793**	**5.124.596**	**393.687**	**SURPLUS (DEFICIT) FOR THE YEAR**
Penghasilan komprehensif lain	(279.314)	668.921	21.676	655.514	255.420	Other comprehensive income
SURPLUS (DEFISIT) KOMPREHENSIF	**(594.726)**	**3.369.405**	**7.726.469**	**5.780.110**	**649.107**	**COMPREHENSIVE SURPLUS (DEFICIT)**
Surplus (Defisit) Tahun Berjalan yang Diatribusikan Kepada:						**Surplus (Deficit) for the Year Attributable to:**
Entitas induk (BPKH)	(317.653)	2.696.097	7.704.793	5.124.596	393.687	Parent entity (BPKH)
Kepentingan nonpengendali	2.241	4.387	0,00	0,00	0,00	Non-controlling interest
	(315.412)	**2.700.484**	**7.704.793**	**5.124.596**	**393.687**	

*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

Dalam juta rupiah | in million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
Penghasilan (Beban) komprehensif lain tahun berjalan yang diatribusikan kepada:						**Other comprehensive income (expenses) for the year attributable to:**
Entitas induk (BPKH)	(280.377)	668.901	21.676	655.514	255.420	Parent entity (BPKH)
Kepentingan nonpengendali	1.063	20	0,00	0,00	0,00	Non-controlling interest
	(279.314)	**668.921**	**21.676**	**655.514**	**255.420**	

*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

LAPORAN PERUBAHAN ASET NETO KONSOLIDASI

CONSOLIDATED STATEMENTS OF CHANGE IN NET ASSETS

Dalam juta rupiah | In million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
KEPENTINGAN ENTITAS INDUK - BPKH						**PARENT ENTITY INTERESTS - BPKH**
ASET NETO TANPA PEMBATASAN						**UNRESTRICTED NET ASSETS**
Saldo awal 1 Januari	258.611	258.611	0,00	0,00	0,00	Beginning balance as of January 1
Surplus/(deficit) periode tahun berjalan	0,00	0,00	258.611	0,00	0,00	Surplus/(deficit) of current year period
Saldo Akhir 31 Desember	**258.611**	**258.611**	**258.611**	**0,00**	**0,00**	**Ending Balance as of December 31**
Penghasilan Komprehensif Lain						**Other Comprehensive Income**
Saldo awal 1 Januari	995.231	230.159	1.077.452	436.607	181.187	Beginning balance as of January 1
Koreksi saldo awal	0,00	(19.301)	(847.293)	(14.669)	0,00	Beginning balance correction
Penghasilan komprehensif tahun berjalan	(282.618)	664.514	0,00	655.514	255.420	Comprehensive income for the year
Surplus entitas anak	13.364	25.308				Surplus of subsidiary

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Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

Dalam juta rupiah | In million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
Penyesuaian Perubahan Kepemilikan	0,00	94.551	0,00	0,00	0,00	Adjustments to Changes in Ownership
Saldo Akhir 31 Desember	**725.977**	**995.231**	**230.159**	**1.077.452**	**436.607**	**Ending Balance as of December 31**
JUMLAH ASET NETO TANPA PEMBATASAN	**984.588**	**1.253.842**	**488.770**	**1.077.452**	**436.607**	**TOTAL UNRESTRICTED NET ASSETS**
ASET NETO DENGAN PEMBATASAN						**RESTRICTED NET ASSETS**
Dana Penyelenggaraan Ibadah Haji (PIH)						**Hajj Administration Fund (PIH)**
Saldo awal 1 Januari	16.057.599	13.486.463	6.069.400	956.414	691.318	Beginning balance as of January 1
Koreksi aset neto	8.022	7.938	(5.822)	85.970	(332.835)	Correction of net assets
Pelimpahan aset neto PKOH Kementerian Agama	0,00	0,00	3.197	0,00	271.457	Transfer of net assets of PKOH of the Ministry of Religious Affairs
Surplus tahun berjalan	(351.740)	2.563.198	7.419.688	5.027.016	326.474	Surplus for the year
Saldo Akhir 31 Desember	**15.713.881**	**16.057.599**	**13.486.463**	**6.069.400**	**956.414**	**Ending Balance as of December 31**
Dana Abadi Umat:						**Ummah Endowment Fund:**
Saldo awal 1 Januari	**3.832.715**	**3.736.178**	**3.681.339**	**3.583.571**	**3.516.358**	**Beginning balance as of Jaanuary 1**
Koreksi aset neto	953	(15.441)	6.669	188	0,00	Correction of net assets
Surplus periode tahun berjalan	22.964	111.978	48.170	97.580	67.213	Surplus for the year
Saldo Akhir 31 Desember	**3.856.632**	**3.832.715**	**3.736.178**	**3.681.339**	**3.583.571**	**Ending Balance as of December 31**
JUMLAH ASET NETO DENGAN PEMBATASAN	**19.570.513**	**19.890.314**	**17.222.641**	**9.750.739**	**4.539.985**	**TOTAL RESTRICTED NET ASSETS**
JUMLAH ASET NETO KEPENTINGAN ENTITAS INDUK–BPKH	**20.555.101**	**21.144.156**	**17.711.411**	**10.828.191**	**4.976.592**	**TOTAL NET ASSETS OF PARENT ENTITY–BPKH INTEREST**

*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

Dalam juta rupiah

In million rupiah

Uraian	2023	2022	2021*	2020*	2019*	Description
KEPENTINGAN NON-PENGENDALI						**NON-CONTROLLING INTEREST**
Saldo awal 1 Januari	398.693	0,00	0,00	0,00	0,00	**Beginning balance as of Jaanuary 1**
Pengakuan awal kepentingan non-pengendali pada tanggal akuisisi	0,00	382.194	0,00	0,00	0,00	Initial recognition of non- controlling interests at the acquisition date
Penyesuaian Perubahan Kepemilikan	0,00	12.092	0,00	0,00	0,00	Adjustments to Changes in Ownership
Surplus entitas anak	2.241	4.387	0,00	0,00	0,00	Surplus of subsidiary
Surplus komprehensif	1.063	20	0,00	0,00	0,00	Comprehensive surplus
Dividen	**(866)**	**0,00**	**0,00**	**0,00**	**0,00**	**Dividend**
JUMLAH ASET NETO KEPENTINGAN NON- PENGENDALI	**401.131**	**398.693**	**0,00**	**0,00**	**0,00**	**TOTAL NET ASSETS OF NON-CONTROLLING INTERESTS**
TOTAL ASET NETO	**20.956.232**	**21.542.849**	**17.711.411**	**10.828.191**	**4.976.592**	**TOTAL NET ASSETS**

*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

LAPORAN ARUS KAS KONSOLIDASI

CONSOLIDATED STATEMENTS OF CASH FLOWS

Uraian	2023	2022	2021	2020	2019	Description
Arus Kas dari Aktivitas Operasi	3.171.112	6.102.275	9.245.306	7.589.713	292.132	Cash Flows from Operating Activities
Arus Kas dari Aktivitas Investasi	(8.289.374)	(142.267)	(14.626.206)	(20.153.997)	(11.981.291)	Cash Flows from Investing Activities
Arus Kas dari Aktivitas Pendanaan	3.863.124	2.489.403	5.372.195	12.573.352	11.675.639	Cash Flows from Financing Activities
Penurunan Kas dan Setara Kas	(1.255.138)	8.449.411	(8.705)	9.068	(13.520)	Decrease in Cash and Cash Equivalents

Ikhtisar Keuangan Konsolidasi
Consolidated Financial Highlights

Uraian	2023	2022	2021	2020	2019	Description
Kas dan Setara Kas Pada Awal Tahun	8.458.658	9.247	17.952	8.884	22.404	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Pada Akhir Tahun	7.203.520	8.458.658	9.247	17.952	8.884	Cash and Cash Equivalents at End of Year

RASIO KEUANGAN PENTING (HANYA BPKH)

FINANCIAL RATIOS (BPKH ONLY)

Uraian	Satuan Unit	2023	2022	2021	2020	2019	Description
LIKUIDITAS							**LIQUIDITY**
Likuiditas Wajib	Kali / Times	2,09	2,22	2,97	3,54	4,45	Reserve Requirement
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID)	%	75,03	70,61	71,26	68,72	56,32	Total Investment (I) to Total Managed Funds (D) (RID)
SOLVABILITAS							**SOLVENCY**
Rasio Solvabilitas	%	100,56	100,76	100,34	100,84	104,14	Solvency Ratio
RENTABILITAS							**RENTABILITY**
Nilai Manfaat (Yield)	%	6,71	6,31	6,88	5,43	6,33	Return (Yield)
Penempatan	%	4,53	3,29	3,55	4,00	5,37	Placements
Investasi	%	7,50	7,24	8,08	6,36	7,31	Investment
ISBE	%	7,51	7,53	8,11	6,35	7,31	ISBE
ILAL	%	7,52	8,10	6,06	7,41	0,00	ILAL
ILN	%	1,47	1,09	1,47	0,00	0,00	ILN
EFISIENSI							**EFFICIENCY**
Rasio Biaya terhadap Penghasilan (CIR)	%	3,32	2,46	2,23	2,14	2,04	Cost to Income Ratio (CIR)

Peristiwa Penting 2023
Event Highlights 2023

Januari
January

Konferensi pers kenaikan biaya haji 2023.
Press conference on the increase in hajj costs 2023.

***Courtesy meeting* dan kolaborasi dengan Komisi Pemberantasan Korupsi (KPK).**
Courtesy meeting and collaboration with Corruption Eradication Commission (KPK).

***Courtesy meeting* bersama Kemenparekreaf ciptakan kerjasama di ekosistem haji.**
Courtesy meeting with the Ministry of Tourism and Creative Economy to build partnership in the ecosystem.

***Courtesy meeting* dengan LPS.**
Courtesy meeting with LPS.

***Courtesy meeting* dengan Otoritas Jasa Keuangan (OJK).**
Courtesy meeting with The Financial Services Authority (OJK).

Rapat persiapan penyelenggaraan ibadah haji bersama Kemenko PMK 2023.
The preparation meeting for Hajj pilgrimage 2023 with the Coordinating Ministry for Human Development and Cultural Affairs.

Peristiwa Penting 2023
Event Highlights 2023

Februari
February

Forum Diskusi Publik BPIH Berkeadilan dan Berkelanjutan.
Public Discussion Forum on Fair and Sustainable BPIH.

Pindahan kantor BPKH ke Muamalat Tower.
BPKH office relocation to Muamalat Tower.

Penetapan BPIH 2023.
Determination of BPIH 2023.

Pemerintah Indonesia dan Pemerintah Kerajaan Arab Saudi menandatangani kesepakatan penyelenggaraan ibadah haji tahun 1444 Hijriah/2023 Masehi.
The Government of Indonesia and the Government of the Kingdom of Saudi Arabia signed MoU for the organization of the hajj pilgrimage in the year 1444 Hijri/2023 AD.

Tidak ada pembatasan usia jemaah haji pada tahun 2023.
No age restriction for hajj pilgrims in 2023.

Peristiwa Penting 2023
Event Highlights 2023

Maret
March

BPKH siap mendukung 8.000 kuota tambahan jemaah haji.
Readiness of BPKH to support additional 8,000 hajj pilgrim quota of 2023.

Musim Haji 2023, BPKH akan transfer uang jemaah haji khusus 8.000 USD dan nilai manfaat.
In 2023 Hajj season, BPKH transferred 8,000 USD of special hajj pilgrim funds and return.

Sosialisasi BPIH Berkeadilan dan berkelanjutan di seluruh Indonesia.
Dissemination program on Fair and sustainable BPIH across Indonesia.

FGD dan Kolaborasi Sinergi Bersama BPKH, Kementerian Agama, Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji (BPS BPIH), dan Forum Komunikasi Kelompok Bimbingan Ibadah Haji dan Umrah (FK KBIHU) dalam rangka meningkatkan layanan bagi jemaah haji sekaligus diseminasi informasi.
FGD and Synergy Collaboration with BPKH, Ministry of Religious Affairs, Receiving Bank for Hajj Pilgrimage Deposit (BPS BPIH), and Communication Forum of Hajj and Umrah Guidance Group Supervisors (FK KBIHU) to improve services for hajj pilgrims and disseminate information.

Secara resmi pada bulan Maret 2023 BPKH *Limited* mendapatkan *commercial registration* dari kementerian perdagangan Arab Saudi.
Officially in March 2023, BPKH Limited obtained commercial registration from the Saudi Ministry of Commerce.

Peristiwa Penting 2023
Event Highlights 2023

April
April

Balik Kerja Bareng BPKH 2023.
BPKH Back-to-Work Program 2023.

BPKH Berbagi puluhan ribu bingkisan Ramadan dan Al Quran ke seluruh Indonesia.
BPKH distributed tens of thousands of Ramadan hampers and Al Quran throughout Indonesia.

BPKH bersama Menteri Agama lepas ekspor perdana makanan siap saji jemaah haji Indonesia ke Arab Saudi.
BPKH together with the Minister of Religious Affairs exported ready-to-eat food for Indonesian hajj pilgrims to Saudi Arabia for the first time.


SALINAN
PRESIDEN
REPUBLIK INDONESIA
KEPUTUSAN PRESIDEN REPUBLIK INDONESIA
NOMOR 7 TAHUN 2023
TENTANG
BIAYA PENYELENGGARAAN IBADAH HAJI
TAHUN 1444 HIJRIAH/2023 MASEHI YANG BERSUMBER DARI BIAYA
PERJALANAN IBADAH HAJI DAN NILAI MANFAAT

Presiden Joko Widodo (Jokowi) menerbitkan aturan terkait biaya haji 2023. Aturan biaya haji 2023 itu tertuang dalam Keputusan Presiden (Keppres) Nomor 7 Tahun 2023 tentang Biaya Penyelenggaraan Ibadah Haji (BPIH) Tahun 1444 Hijriah/2023.
President Joko Widodo (Jokowi) issued a regulation regarding hajj costs 2023. The hajj costs 2023 rules are stipulated in Presidential Decree Number 7 of 2023 on Hajj Administration Costs (BPIH) Year 1444 Hijri/2023.

Safari haji BPKH Menebar Manfaat untuk maslahat.
BPKH Hajj Safari Spreading Benefits for the Greater Good.

Peristiwa Penting 2023
Event Highlights 2023

Mei
May

Rapat Dengar Pendapat (RDP) Penentuan BPIH pembahasan dan masukan atas perubahan terkait penambahan kuota haji 1444 H / 2023 M.
Hearing on the Determination of Hajj Pilgrimage Costs (BPIH), discussing and receiving input on changes related to the increase in the hajj quota for 1444 AH / 2023 AD.

BPKH Lepas Haji kloter pertama jemaah haji Indonesia.
BPKH Dispatched the first batch of Indonesian Hajj pilgrims.

Juni
June

BPKH memberangkatkan 5 petugas haji untuk pertama kalinya.
BPKH dispatched 5 hajj officers for the first time.

Panggilan dari *arafah event*.
Call from arafah event.

Pemerintah Indonesia mengusung tema haji ramah lansia dengan mayoritas jemaah lansia yang berangkat pada tahun 2023.
Elderly-friendly hajj, a theme raised by the Government of Indonesia for hajj in 2023, given the majority of departing pilgrims in 2023 were elderly.

Peristiwa Penting 2023
Event Highlights 2023

Juli
July

Sedekah Qurban 1444 H /2023 M. Melalui Program Kemaslahatan Sedekah Qurban BPKH 1444 H/2023 M, tahun ini menyalurkan sebanyak 1.000 ekor sapi dan 1.000 ekor domba/kambing.
Donation of Sacrificial Animals 1444 H/2023 AD. Through BPKH CSR Program of Donation of Sacrificial Animals 1444 H/2023 AD, this year BPKH distributed 1.000 cattle and 1.000 sheep/goats.

BPKH kembali raih opini WTP 5 tahun berturut turut dari BPK RI.
BPKH once again received Unqualified opinion for 5 consecutive years from BPK RI.

BPKH sambut baik langkah cepat Saudi umumkan kuota haji 2024.
BPKH warmly welcomed quick actions from Saudi in announcing Hajj quota for 2024.

Untuk kali pertama, 3.000 daging kambing Dam petugas dan jemaah haji siap dikirim ke Tanah Air. Daging ini dikemas dalam 6.000 boks. Daging tersebut dikirim dari Rumah Pemotongan Hewan (RPH) Ukaisyah dengan peti kemas menggunakan jalur laut melalui pelabuhan di Jeddah Saudi Arabia.
For the first time, 3,000 goat meat from dam (fine payments collected from hajj officers and pilgrims) were ready to be sent to Indonesia. This meat was packaged in 6,000 boxes and sent from the Ukaisyah Slaughterhouse (RPH) in containers by sea via port in Jeddah, Saudi Arabia.

Peristiwa Penting 2023
Event Highlights 2023

Pemerintah Arab Saudi memberikan apresiasi dan penghargaan kepada Indonesia sebagai negara pengirim jemaah haji terbesar di dunia.
Appreciation and award were given by Saudi Arabian government to Indonesia as the country sending the largest number of hajj pilgrims in the world.

Lomba cipta mars BPKH.
BPKH march music production contest.

***Groundbreaking* pembangunan kampung BPKH Sukabumi.**
Groundbreaking of the development of BPKH Sukabumi village.

Agustus
August

Fase pemulangan perdana jemaah haji Indonesia ke Tanah Air.
First return phase of Indonesian Hajj pilgrims to Indonesia.

Gelar Syukuran Kemerdekaan HUT RI ke-78, Memperkuat Semangat BPKH dalam Meningkatkan Nilai Manfaat bagi Umat.
Celebration of Indonesia's 78th Independence Day, Strengthening the Spirit of BPKH in Maximizing Benefit for the People.

Sinergi BPKH bersama BMI dan Diaspora Indonesia *Migran Workers* di Kuala Lumpur.
BPKH Synergy with BMI and Indonesian Diaspora of Migrant Workers in Kuala Lumpur.

Peristiwa Penting 2023
Event Highlights 2023

September
September

MoU Dam haji antara BPKH dan Badan Amil Zakat Nasional (BAZNAS).
MoU on hajj Dam (fine payments) between BPKH and Baznas.

Diseminasi sosialisasi keuangan haji ke seluruh Indonesia.
Dissemination program on hajj fund throughout Indonesia.

Oktober
October

BPKH menghadiri *Saudi-Indonesian Roundtable Meeting* Kamar Dagang dan Industri (Kadin) Indonesia dan *Federation of Saudi Chambers* (FSC).
BPKH attended the Saudi-Indonesian Roundtable Meeting of the Indonesian Chamber of Commerce and Industry (Kadin) and the Federation of Saudi Chambers (FSC).

November
November

Hajj conference* ISEF *international event 2023.
Implementation of Hajj conference in ISEF international event 2023.

BPKH buka lowongan *Officer Development Program* (ODP) untuk pertama kalinya.
BPKH Opened Officer Development Program (ODP) vacancies for the first time.

Penetapan biaya Ibadah Haji 1445 H / 2024 M.
Determination Hajj costs for 1445 H/2024 AD.

Peristiwa Penting 2023
Event Highlights 2023

Desember
December

***Family Greeting* BPKH.**
BPKH Family Greeting.

BPKH melaksanakan Rapat Kerja dan merayakan milad ke 6 di Istana Presiden.
BPKH held Working Meeting and celebration of its 6th anniversary at the Presidential Palace.

Peringatan Hakordia—Jaga akuntabilitas BPKH adakan seminar anti korupsi bersama KPK.
International Anti-Corruption Day Celebration—To maintain accountability, BPKH held anti-corruption seminar with KPK.

BPKH dan Majelis Ulama Indonesia (MUI) Luncurkan Buku Saku Haji.
BPKH and Indonesian Ulama Council (MUI) Launched Hajj Pocket Book.

Penanaman ratusan *mangrove* program kemaslahatan.
Planting of hundreds of mangroves for BPKH CSR Program.

BPKH berhasil mencatat pembukuan pada akhir Desember 2023 sebesar Rp166,73 T dan berhasil mencapai target nilai manfaat sebesar Rp10,92 T.
BPKH managed to record Rp166.73 T as of December 2023 and achieved return target of Rp10.92 T.


IQRA
Haji 2024
Nama :
No Paspor :
Embarkasi/Kloter :
Rombongan :
Haji 2024

Laporan Manajemen

Management Report


BPKH
Badan Pengelola Keuangan Haji

H. FIRMANSYAH N. NAZAROEDIN, Ak., M.Sc., CA., Asean CPA.

Ketua Dewan Pengawas BPKH merangkap Anggota
Chairman of Supervisory Board of BPKH concurrently serving as a Member

Laporan Dewan Pengawas
Supervisory Board Report

Dewan Pengawas sepenuhnya mendukung strategi Badan Pelaksana untuk mendirikan Syarikah BPKH Limited.

The Supervisory Board fully supports the strategy of the Executive Board to establish Syarikah BPKH Limited.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemegang Saham dan Pemangku Kepentingan yang terhormat,

Dear Honorable Stakeholders,

Segala puji bagi Allah ﷻ (*Jalla Jalaluh*) yang telah melimpahkan rahmat dan hidayah-Nya kepada kita semua. Shalawat serta salam selalu tercurah dan kita panjatkan kepada junjungan kita Nabi Muhammad ﷺ sehingga kita dapat menghadapi berbagai tantangan yang dihadapi BPKH dan memberikan kinerja yang baik. Pada kesempatan yang baik ini, perkenankan kami selaku Dewan Pengawas menyampaikan laporan pengawasan dan pemberian nasihat terhadap jalannya kepengurusan BPKH untuk tahun buku 2023.

All praises are due to Allah the Almighty for an abundance of blessings and guidance bestowed upon all of us. May Allah the Almighty send His grace, honor, and mercy to Prophet Muhammad. We are grateful that BPKH was able to overcome an array of challenges and record commendable performance. On this occasion, as the Supervisory Board, we are pleased to deliver a report on our supervisory and advisory duties regarding BPKH management for the financial year of 2023.

KONDISI EKONOMI 2023

Pemulihan ekonomi global di tahun 2023 pasca pandemi masih diwarnai peningkatan tensi geopolitik, berjalan lambat dan tidak merata. Meskipun sempat menunjukkan resiliensi pada awal tahun, namun kemudian melambat hingga akhir tahun akibat penurunan permintaan global yang dipengaruhi oleh suku bunga yang tinggi. Fragmentasi geopolitik-ekonomi juga meningkat dengan berlangsungnya perang Rusia di Ukraina yang menyebabkan keterbatasan pasokan serta tetap tingginya harga

ECONOMIC CONDITIONS IN 2023

Post-pandemic global economic recovery in 2023 was still accompanied by escalating geopolitical tensions, which made the recovery slow and uneven. Despite signs of resilience at the beginning of the year, global economy then weakened until the end of the year due to declining global demand which was influenced by high interest rates. Geopolitical-economic fragmentation also increased with the ongoing Russian war in Ukraine which brought limited supplies and persistently energi dan pangan global. Berlanjutnya ketegangan perdagangan antara Amerika Serikat (AS) dan Tiongkok berdampak pada penurunan tidak hanya ekspor impor kedua negara tersebut, tetapi juga volume perdagangan dunia. Ketegangan Israel dan Palestina sejak awal Oktober 2023 juga menambah ketegangan geopolitik di Kawasan Timur Tengah dan juga dunia. Hal ini turut berperan pada perlambatan proses pemulihan ekonomi global.

Berdasarkan *World Economic Outlook* (WEO) Oktober 2023, International Monetary Fund (IMF) mempertahankan pertumbuhan ekonomi dunia sebesar 3,0% yoy pada 2023, sama dengan prakiraan Juli 2023, lebih lambat dari pertumbuhan ekonomi tahun 2022 sebesar 3,5%.

Di tengah kondisi perekonomian yang masih dinamis tersebut, daya tahan perekonomian Indonesia tampak masih kuat. Badan Pusat Statistik (BPS) mengumumkan ekonomi Indonesia tahun 2023 tumbuh sebesar 5,05%, lebih rendah dibanding capaian tahun 2022 yang mengalami pertumbuhan sebesar 5,31%.

FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA BADAN PELAKSANA

Dewan Pengawas melakukan pengawasan terhadap penerapan strategi yang dijalankan oleh Badan Pelaksana, dengan menyampaikan evaluasi kinerja secara periodik serta saran dan nasihat bagi Badan Pelaksana atas kegiatan operasional BPKH melalui rapat yang diselenggarakan minimal satu bulan sekali.

Dewan Pengawas juga dibantu komite-komite di bawah Dewan Pengawas dalam melakukan evaluasi dan *review* atas kinerja yang telah berjalan dan rencana kerja ke depan. Dewan Pengawas juga melakukan kunjungan kerja dalam memperoleh Gambaran yang lebih luas atas tantangan dan peluang yang dimiliki BPKH. Selama tahun 2023, Dewan Pengawas telah melaksanakan rapat gabungan bersama Badan Pelaksana sebanyak 12 (dua belas) kali dan rapat internal sebanyak 51 (lima puluh satu) kali.

high global energy and food prices. The protracted trade tensions between the United States (US) and China contributed to downturn not only in export-import of both countries, but also in the world's trade volume. The tensions between Israel and Palestine since early October 2023 also added to geopolitical tensions worldwide and in the Middle East region. This contributed to slowdown in global economic recovery process.

Based on the World Economic Outlook (WEO) for October 2023, International Monetary Fund (IMF) maintained world economic growth at 3.0% yoy in 2023, the same as the forecast for July 2023, which was slower than the economic growth in 2022 of 3.5%.

In the midst of these dynamic economic conditions, Indonesia's economic resilience seemed to remain strong. Statistics Indonesia (BPS) announced that the Indonesian economy in 2023 grew by 5.05%, lower than in 2022 which reached 5.31%.

FREQUENCY AND METHOD OF PROVIDING ADVICE TO EXECUTIVE BOARD

The Supervisory Board oversees the Executive Board's strategy implementation by periodically evaluating its performance and providing advice and input for the Executive Board regarding BPKH operations through meetings held at least once a month.

The Supervisory Board is also assisted by committees under the Supervisory Board in evaluating and reviewing ongoing performance and future work plans. The Supervisory Board also conducted working visits to obtain a broader picture of the challenges and opportunities that BPKH has. Over the course of 2023, the Supervisory Board held 12 (twelve) joint meetings with the Executive Board and 51 (fifty-one) internal meetings.

PANDANGAN DEWAN PENGAWAS ATAS KINERJA BADAN PELAKSANA

Dalam melaksanakan penilaian kinerja Badan Pelaksana, Dewan Pengawas mempertimbangkan berbagai hal, khususnya tercapainya target yang ditetapkan dalam Rencana Kerja dan Anggaran Tahunan (RKAT).

Dewan Pengawas mengapresiasi kinerja BPKH di tahun 2023 yang mampu tumbuh lebih baik dari tahun 2022. Dewan Pengawas menilai bahwa Badan Pelaksana telah berupaya untuk tetap menjaga keberlanjutan keuangan haji.

Namun demikian, Dewan Pengawas menilai masih terdapat beberapa hal yang perlu ditindaklanjuti oleh Badan Pelaksana, diantaranya:

1. Mengoptimalisasi dan diversifikasi investasi untuk meningkatkan nilai manfaat dan efisiensi penggunaan BPIH, termasuk investasi pada ekosistem perhajian di dalam dan luar negeri;
2. Melakukan digitalisasi laporan keuangan dan harmonisasi peraturan internal untuk mencapai efisiensi operasional; dan
3. Memberikan dukungan terhadap amandemen UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji untuk memperkuat kelembagaan BPKH dalam pengelolaan Keuangan Haji.

VIEW OF SUPERVISORY BOARD ON THE PERFORMANCE OF EXECUTIVE BOARD

In assessing performance of the Executive Board, the Supervisory Board considers various matters, particularly the achievement of targets set in the Annual Work Plan and Budget (RKAT).

The Supervisory Board appreciates the performance of BPKH in 2023 which demonstrated better growth compared to 2022. The Supervisory Board assesses that the Executive Agency has made efforts to maintain the financial sustainability of hajj operations.

However, the Supervisory Board is of the opinion that there are still several matters that require follow up by the Executive Board, among others:

1. Optimizing and diversifying investments to increase return and and efficiency of BPIH utilization, including investments in the hajj ecosystem both domestically and internationally;
2. Digitizing financial statements and harmonizing internal regulations to achieve operational efficiency; and
3. Supporting the amendment to Law Number 34 of 2014 on Hajj Fund Management to strengthen BPKH institutional role in Hajj Fund management.

PANDANGAN ATAS PROSPEK BPKH

Menghadapi tahun 2024 yang kemungkinan masih akan diwarnai oleh dinamika ekonomi global dan domestik, akan memunculkan serangkaian tantangan dan peluang. Hal ini disebabkan karena masih tingginya ketidakpastian kondisi global yang akan berdampak pada tingkat konsumsi dan investasi.

Dewan Pengawas menilai bahwa prospek yang telah disusun oleh Badan Pelaksana telah mempersiapkan BPKH untuk menjawab tantangan dan menangkap peluang untuk tercapainya target BPKH, baik jangka pendek maupun jangka panjang.

VIEW ON BUSINESS PROSPECTS OF BPKH

Facing 2024, when global and domestic economic dynamics are expected to still continue, a series of challenges and opportunities would arise. This is attributed to persistently high global uncertainties which will affect consumption and investment rates.

The Supervisory Board views that the prospects drawn up by the Executive Board have prepared BPKH to respond to challenges and seize opportunities to achieve BPKH targets, both for short and long term.

Dewan Pengawas juga berpendapat bahwa BPKH perlu terus melakukan evaluasi lebih lanjut secara periodik mengenai strategi yang telah ditetapkan. Dalam menghadapi lingkungan yang dinamis, BPKH harus menerapkan strategi proaktif dan adaptif, serta membangun kapabilitas yang dinamik. Peningkatan kualitas layanan, integritas, kompetensi, manajemen risiko, dan transformasi digital, menjadi penting untuk mencapai tujuan BPKH.

The Supervisory Board also believes that BPKH needs to continuously conduct further evaluation on a periodical basis regarding strategies that have been determined. In facing a dynamic environment, BPKH must implement proactive and adaptive strategies, and build dynamic capabilities. Improved service quality, integrity, competence, risk management and digital transformation are critical to achieve BPKH's objectives.

PANDANGAN ATAS PENERAPAN TATA KELOLA YANG BAIK

Implementasi Tata Kelola yang Baik (*Good Governance*/ GG) tetap menjadi fokus dari tugas dan tanggung jawab Dewan Pengawas bersama dengan Badan Pelaksana. Dalam menjalankan fungsi pengawasannya, Dewan Pengawas tidak hanya bertanggung jawab kepada hasil atau tujuan yang dicapai tetapi juga senantiasa memantau proses untuk mencapai hasil yang diharapkan. Terkait dengan praktik GG, Dewan Pengawas dalam menjalankan tugas pengawasan dan pemberian nasihat dibantu oleh Komite Audit, Komite Investasi dan Penempatan dan Komite Manajemen Risiko dan Syariah

Di samping itu, Dewan Pengawas juga memperhatikan beberapa isu kunci dalam penerapan GG seperti manajemen risiko dan *Whistleblowing System* (WBS). Praktik manajemen risiko yang memadai diperlukan agar mampu mengidentifikasi potensi risiko yang mungkin timbul. Atas hal ini, Dewan Pengawas memantau dan memberikan saran atas risiko yang dikelola oleh BPKH. Secara keseluruhan, Dewan Pengawas menganggap bahwa BPKH telah membangun sistem pemantauan risiko dan menerapkan pedoman tata kelola, manajemen risiko, dan sistem pengendalian internal yang baik. Dewan Pengawas bersama Badan Pelaksana mempunyai komitmen untuk terus menerus memperbaiki implementasi GG yang dalam pelaksanaannya diwujudkan secara konsisten.

VIEW ON GOOD GOVERNANCE IMPLEMENTATION

Good Governance (GG) implementation continued to be the focus of duties and responsibilities of the Supervisory Board together with the Executive Board. In carrying out its supervisory function, the Supervisory Board is not only responsible for the results or objectives achieved but also for continuously monitoring the process to achieve the expected results. In light of GG practices, in carrying out its supervisory and advisory duties, the Supervisory Board is assisted by Audit Committee, Investment and Placement Committee as well as Sharia and Risk Management Committee.

In addition, the Supervisory Board also pays attention to several key issues in GG implementation, such as risk management and the Whistleblowing System (WBS). Adequate risk management practices are required in order to be able to identify potential risks that may arise. To that end, the Supervisory Board monitors and provides advice on risks managed by BPKH. Overall, the Supervisory Board considers that BPKH has built a risk monitoring system and followed guidelines on good governance, risk management and internal control systems. The Supervisory Board together with the Executive Board are committed to continuously improving the implementation of GG, which in practice has been implemented consistently.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN PENGAWAS

Dalam rangka meningkatkan peran Dewan Pengawas dalam menjalankan fungsi pengawasan, Dewan Pengawas telah membentuk 3 (tiga) komite yaitu:

1. Komite Audit
2. Komite Investasi dan Penempatan
3. Komite Manajemen Risiko dan Syariah

Dewan Pengawas melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Pengawas. Prosedur dan kriteria penilaian kinerja Komite di bawah Dewan Pengawas dilihat dari pencapaian indikator kinerja masing-masing Komite. Dewan Pengawas menilai bahwa selama tahun 2023 Komite Dewan Pengawas telah menjalankan tugas dan tanggung jawabnya dengan sangat baik dilihat dari pencapaian indikator kinerja masing-masing komite.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE SUPERVISORY BOARD

In order to improve the role of the Supervisory Board in carrying out its supervisory function, the Supervisory Board has established 3 (three) committees, namely:

1. Audit Committee
2. Investment and Placement Committee
3. Sharia and Risk Management Committee

The Supervisory Board assesses the effectiveness of performance of committees under the Supervisory Board. Procedures and criteria for evaluating the performance of Committees under the Supervisory Board are seen from the achievement of the performance indicators of each Committee. The Supervisory Board assesses that during 2023 the Supervisory Board Committees have carried out their duties and responsibilities very well as seen from the achievement of the performance indicators of each committee.

PERUBAHAN KOMPOSISI DEWAN PENGAWAS

Pada tahun 2023 tidak terdapat perubahan komposisi Dewan Pengawas. Komposisi Dewan Pengawas adalah sebagai berikut:

CHANGES IN SUPERVISORY BOARD COMPOSITION

In 2023, there were no changes in the Supervisory Board composition. The Supervisory Board composition is as follows:

Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	:	H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.
Anggota Dewan Pengawas Supervisory Board Member	:	H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.
Anggota Dewan Pengawas Supervisory Board Member	:	H. Ishfah Abidal Aziz, SHI., M.H.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. Rojikin, S.H., M.Si., QIA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

FADLUL IMANSYAH, S.E., M.M., CIFP., AAK.

Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan
Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance

Laporan Badan Pelaksana

Executive Board Report

Pendirian BPKH Limited sebagai anak usaha BPKH di Arab Saudi merupakan strategi BPKH untuk mengoptimalkan potensi perolehan imbal hasil dari investasi yang dilakukan di Tanah Suci.

The establishment of BPKH Limited as a subsidiary of BPKH in Saudi Arabia is BPKH's strategy to optimize yield potential from investments made in the Holy Land.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemegang Saham dan Pemangku Kepentingan yang terhormat,

Dear Valued Stakeholders,

Puji dan syukur kami panjatkan kepada Allah ﷻ (Jalla Jalaluh) atas izin dan karunia-Nya, sehingga BPKH dapat mempersembahkan kinerja yang lebih baik dibandingkan tahun sebelumnya meski tengah berada dibawah tekanan perekonomian global dan nasional yang belum sepenuhnya pulih. Pencapaian positif ini tak lepas dari berbagai kebijakan strategis yang dilaksanakan BPKH untuk mendukung pertumbuhan kinerja yang berkelanjutan. BPKH secara konsisten memberikan pelayanan terbaik bagi calon jemaah haji.

We extend our praise and gratitude to Allah the Almighty for His grace and blessings, enabling BPKH to deliver better performance compared to the previous year, despite being under the pressure of a global and national economy that has yet to fully recover. This positive achievement is the result of various strategic policies implemented by BPKH to support sustainable performance growth. BPKH consistently provides the best service to prospective Hajj pilgrims.

KONDISI EKONOMI DAN INDUSTRI KEUANGAN SYARIAH TAHUN 2023

Sebagaimana diketahui, pada tahun ini hampir semua negara di dunia mengalami perlambatan ekonomi terutama didorong oleh pemulihan ekonomi yang tidak sesuai dengan prakiraan awal, serta dampak dari tingginya suku bunga global. *Reopening* Tiongkok yang di bawah ekspektasi akibat krisis di sektor properti yang berlanjut turut mendorong perlambatan ekonomi global di tengah perekonomian AS yang membaik. *Supply disruption* terus

ECONOMIC AND SHARIA FINANCIAL INDUSTRY CONDITIONS IN 2023

As we all know, almost all countries around the world experienced economic downturn this year, mainly driven by slow economic recovery that did not go as expected and impact from high global interest rates. China's reopening, which was below expectation due to the continued crisis in the country's property sector, also contributed to the sagging global economy amidst the improving US economy. Supply disruption continued membaik, mendorong normalisasi harga komoditas. Namun demikian, ketidakpastian yang cenderung meningkat terutama akibat berlanjutnya tensi geopolitik Rusia-Ukraina dan adanya eskalasi tensi ketegangan geopolitik di Kawasan Timur Tengah pada Q3 2023 yang menahan normalisasi harga komoditas.

to improve, promoting the normalization of commodity prices. However, rising uncertainties, particularly due to the prolonged geopolitical tension between Russia-Ukraine and the geopolitical tensions in Middle East Region in Q3 of 2023 then held back the normalization of commodity prices.

IMF memperkirakan pertumbuhan ekonomi global tetap lambat yang merefleksikan tingginya risiko dan ketidakpastian prospek perekonomian global. Dalam *World Economic Outlook* (WEO) Oktober 2023, IMF mempertahankan pertumbuhan ekonomi dunia sebesar 3,0% *yoy* pada 2023, sama dengan prakiraan Juli 2023, lebih lambat dari pertumbuhan ekonomi tahun 2022 sebesar 3,5%.

IMF estimates that global economic growth would remain slow, reflecting high risk and uncertainty of global economic outlook. In the World Economic Outlook (WEO) for October 2023, the IMF maintained the world's economic growth at 3.0% yoy in 2023, the same as the forecast for July 2023, slower than economic growth in 2022 of 3.5%.

Secara kumulatif pertumbuhan ekonomi nasional tumbuh di angka 5,05% (*c-to-c*) lebih rendah dibandingkan capaian tahun 2022 yang mengalami pertumbuhan sebesar 5,31%. Selama tahun 2023 perekonomian Indonesia dilihat secara spasial masih terus tumbuh. Kelompok provinsi menurut pulau yang mencatat pertumbuhan tertinggi adalah Maluku dan Papua, Sulawesi, serta Kalimantan dengan pertumbuhan (*c-to-c*) sebesar 6,94%; 6,37%; dan 5,43%. Sedangkan kelompok provinsi di Pulau Jawa yang berkontribusi sebesar 57,05% terhadap ekonomi nasional mencatat pertumbuhan 4,96% (*c-to-c*).

Cumulatively, national economic growth grew at 5.05% (c-to-c), lower than in 2022 which experienced growth of 5.31%. Spatially, Indonesia's economy continued to throughout 2023. A group of provinces by island that recorded the highest economic growth was Maluku and Papua, Sulawesi and Kalimantan with growth (c-to-c) of 6.94%; 6.37%; and 5.43%. Meanwhile, the group of provinces on the island of Java, which contributed 57.05% to the national economy, recorded growth of 4.96% (c-to-c).

Di tengah ketidakpastian pasar keuangan global, aset industri keuangan syariah global terus tumbuh dan diproyeksikan mencapai USD6,7 triliun pada tahun 2027. Industri keuangan syariah global tumbuh sebesar 11% (*yoy*) dan mencapai USD4,5 triliun pada 2022. Kinerja industri pasar modal syariah 2023 masih dalam tren membaik. Di tengah struktur industri keuangan Indonesia yang masih didominasi perbankan, pasar modal menjadi alternatif pembiayaan bagi perusahaan di tengah upaya pemulihan pasca pandemi. Peningkatan pembiayaan melalui pasar modal syariah tercermin dari sisi penerbitan efek syariah, salah satunya jumlah dan nilai sukuk korporasi yang terus meningkat setiap tahun. Per November 2023, akumulasi sukuk mencapai nilai Rp98,26 triliun, meningkat 15,6% dibandingkan tahun 2022 yang sebesar Rp84,97 triliun. Di sisi lain, perkembangan jumlah perusahaan yang

Amidst global financial market uncertainties, global sharia financial industry assets continued to grow and were projected to reach USD 6.7 trillion in 2027. The global sharia financial industry grew by 11% (yoy) and reached USD 4.5 trillion in 2022. Performance of the sharia capital market industry in 2023 was still on an improving trend. In the midst of the Indonesian financial industry structure which is still dominated by banking sector, capital market offers a financing alternative for companies that seek post-pandemic recovery. Financing growth from sharia capital market is reflected on the issuance of sharia-compliant securities. The number and value of corporate sukuk continues to increase every year. As of November 2023, the accumulated sukuk reached Rp98.26 trillion, an increase of 15.6% compared to 2022 which was Rp84.97 trillion. On the other hand, the number of companies that melakukan pendanaan melalui *Initial Public Offering* (IPO) hingga Desember 2023 meningkat menjadi 72 saham yang termasuk Indeks Saham Syariah Indonesia (ISSI), mencerminkan 91% dari total pencatatan saham baru di BEI pada 2023. Secara nominal, total perolehan dana dari IPO untuk saham syariah yang terdaftar dalam Daftar Efek Syariah (DES) per Desember 2023 sebesar Rp390,68 triliun, tertinggi sejak tahun 2019.

sought funding through Initial Public Offerings (IPO) until December 2023 increased to 72 shares, which was included in the Indonesia Sharia Stock Index (ISSI), representing 91% of the total listing of new shares on the IDX in 2023. In nominal terms, the total proceeds from the IPO for sharia shares registered on the Sharia Securities List (DES) as of December 2023 amounted to Rp390.68 trillion, the highest since 2019.

STRATEGI DAN KEBIJAKAN STRATEGIS

Kinerja positif yang mampu dipertahankan oleh BPKH membuktikan bahwa strategi yang digunakan selama ini telah berjalan dengan baik. Opini WTP menjadi bukti bahwa dana haji telah dikelola secara profesional, hati-hati, transparan dan akuntabel. Opini WTP ini merupakan prestasi yang sangat penting sebagai bukti akuntabilitas pengelolaan dana haji. Sekaligus untuk mempertahankan kepercayaan masyarakat atas pengelolaan dana haji yang *prudent*. Peningkatan kualitas layanan, integritas, kompetensi, manajemen risiko, dan transformasi digital, menjadi penting untuk mencapai tujuan BPKH. BPKH meyakini strategi ini dapat mengantarkan BPKH untuk selalu siap menghadapi berbagai tantangan.

STRATEGY AND STRATEGIC POLICY

The positive performance BPKH has maintained proves BPKH's successful strategy. The achievement of unqualified opinion is a testament to a professional, careful, transparent, and accountable hajj fund management. This unqualified opinion represents a considerable achievement that becomes a proof of our accountability in managing hajj fund. This also serves to maintain public trust in prudent management of hajj fund. Improvement of service quality, integrity, competence, risk management and digital transformation are keys to achieving BPKH's goals. BPKH believes this strategy can pave the way for BPKH to always be ready to overcome various challenges.

KENDALA DAN TANTANGAN

Tantangan strategis yang dihadapi BPKH mencakup biaya haji yang terus meningkat, fluktuasi nilai tukar mata uang, biaya pesawat dan avtur yang meningkat, kebijakan pemerintah Saudi, keterbatasan instrumen investasi syariah, dan imbal hasil yang rendah. Dalam menghadapi lingkungan yang dinamis, BPKH harus menerapkan strategi proaktif dan adaptif, serta membangun kapabilitas yang dinamik. Strategi tersebut antara lain meningkatkan dana kelolaan dan Nilai Manfaat, strategi transformasi organisasi dan digital dan menyusun Rencana Strategis serta RKAT.

Salah satu langkah yang dilakukan BPKH adalah dengan memperkuat *Benchmarking* dengan Lembaga Tabung Haji Malaysia dengan tujuan agar pengelolaan dana haji menjadi lebih baik, profesional, transparan dan akuntabel.

OBSTACLES AND CHALLENGES

The strategic challenges faced by BPKH include the rising cost of hajj, exchange rate fluctuations, increasing airline and fuel costs, Saudi government policies, limited sharia-compliant investment instruments, and low returns. In facing a dynamic environment, BPKH had to implement proactive and adaptive strategies as well as build dynamic capabilities. These strategies were, among others, increasing managed funds and Return, improving organizational and digital transformation strategies, and preparing a Strategic Plan and RKAT.

One of the steps taken by BPKH was to strengthen Benchmarking with Malaysia's Lembaga Tabung Haji in order to improve hajj fund management to be better, more professional, transparent and accountable.

Langkah lainnya, dengan membentuk anak usaha berupa Syarikah BPKH Limited. Upaya BPKH melakukan berbagai investasi di ekosistem perhajian di Arab Saudi. Pendirian BPKH Limited sebagai anak usaha BPKH di Arab Saudi merupakan strategi BPKH untuk mengoptimalkan potensi perolehan imbal hasil dari investasi yang dilakukan di Tanah Suci.

Adanya Syarikah BPKH Limited menjadi langkah tepat untuk mendapat manfaat sekaligus memastikan pemenuhan fasilitas haji. Pasalnya, dalam 5 tahun terakhir investasi BPKH masih konservatif dimana 70% masuk ke Sukuk Negara Surat Berharga Syariah Negara (SBSN) dan 28% Deposito perbankan syariah serta kurang dari 2% di investasi langsung.

BPKH Limited meluncurkan program *Quick Win Project* untuk meningkatkan kualitas layanan haji dan umrah. Proyek ini diharapkan dapat memberikan manfaat tak terbatas pada keuangan haji maupun penyelenggaraan ibadah haji. Selain itu, fokus kedua dari *Quick Win Project* adalah penyediaan Tingkat Komponen Dalam Negeri (TKDN) untuk konsumsi jemaah haji. Produk nusantara dan kuliner asli Indonesia ke tanah suci diharapkan dapat memberikan rasa nyaman bagi jemaah sekaligus menguntungkan pengusaha anak bangsa. Hal ini merupakan kesempatan bagi BPKH untuk mengeksplor peluang investasi pada proyek-proyek Pembangunan yang mengintegrasikan nilai-nilai ESG yang memperhatikan keberlanjutan dan dampak sosial yang baik.

PERBANDINGAN HASIL KINERJA BPKH DENGAN TARGET

Terlepas dari berbagai tantangan yang dihadapi BPKH tahun 2023, BPKH berhasil mencatat peningkatan pada jumlah aset, liabilitas, dan dana syirkah temporer masing-masing sebesar Rp7,97 triliun atau 3,75%, Rp5,8 triliun atau 3,68% dan Rp2,74 trliun atau 8,25% dibandingkan dengan posisi tanggal 31 Desember 2022.

Another step was to form a subsidiary, namely Syarikah BPKH Limited. This represents BPKH's efforts to make various investments in the hajj ecosystem in Saudi Arabia. The establishment of BPKH Limited as a subsidiary of BPKH in Saudi Arabia was BPKH's strategy to optimize yield potential from investments made in the Holy Land.

The establishment of Syarikah BPKH Limited was the right step to obtain benefit while ensuring the fulfillment of hajj facilities. As a matter of fact, in the last 5 years BPKH showed a conservative investment portfolio where 70% of the investment was in the form of Sovereign Sharia Securities (SBSN), 28% of sharia banking deposits, and less than 2% of direct investment.

BPKH Limited launched Quick Win Project to improve the quality of hajj and umrah services. This project is expected to provide enormous benefits to hajj fund and the implementation of hajj pilgrimage. In addition, the second focus of the Quick Win Project is the provision of Domestic Component Level (TKDN) for hajj pilgrims consumption. It is hoped that Indonesia's local products and authentic culinary delights in the holy land will provide a sense of comfort for the pilgrims while benefiting our local entrepreneurs. This offers opportunity for BPKH to explore investment opportunities in development projects that integrate ESG values that uphold sustainability and good social impacts.

COMPARISON BETWEEN PERFORMANCE RESULTS AND TARGETS OF BPKH

Despite various challenges faced by BPKH in 2023, BPKH managed to record an increase in total assets, liabilities and temporary syirkah funds of Rp7.97 trillion or 3.75%, Rp5.8 trillion or 3.68% and Rp2.74 trillion or 8.25% respectively compared to the position on December 31, 2022.

Selama tahun 2023, BPKH membukukan pendapatan setoran jemaah berangkat sebesar Rp10,80 triliun meningkat sebesar Rp7,02 triliun atau 185,79% dibandingkan posisi 31 Desember 2022 sebesar Rp3,78 triliun. Pendapatan setoran jemaah berangkat merupakan dana yang berasal dari jemaah haji yang berangkat pada tahun 2023/ 1444H.

Throughout 2023, BPKH recorded pilgrimage deposit income of Rp10.80 trillion, an increase of Rp7.02 trillion or 185.79% compared to the position on December 31, 2022 of Rp3.78 trillion. Pilgrimage deposit income derived from funds collected from hajj pilgrims departing in 2023/1444H.

(Hanya BPKH)
(BPKH Only)

Uraian Description	RKAT 2023	Realisasi 2023 Realization 2023	Realisasi 2022 Realization 2022	Pencapaian RKAT RKAT Achievement (%)
Total Dana Haji yang Dikelola (Rp triliun) Total Managed Hajj Fund (Rp trillion)	166,00	166,74	166,54	100,44%
Penempatan di BPS-BPIH (Rp triliun) Placement with Receiving Bank for Hajj Pilgrimage Deposit (Rp trillion)	46,75	41,63	48,95	89,05%
Investasi Surat Berharga (Rp triliun) Securities Investment (Rp trillion)	110,49	120,68	112,96	109,22%
Investasi Langsung dan Lainnya (Rp miliar) Direct and Other Investments (Rp billion)	5,26	4,26	4,45	80,99%
Investasi Luar Negeri (Rp triliun) Foreign Investment (Rp trillion)	3,50	0,17	0,18	4,86%
Nilai Manfaat (Rp triliun) Return (Rp trillion)	10,01	10,91	10,34	109,07%
Penyaluran Virtual Account (Rp miliar) Return Allocated to Virtual Account (Rp billion)	2,10	3,17	2,06	150,95%
Kemaslahatan (Rp juta) CSR Programs (Rp million)	232,00	224,34	130,32	96,70%
Beban Operasional (Rp miliar) Operating Expenses (Rp billion)	386,99	369,49	236,90	95,48%
Rasio Likuiditas (x) Liquidity Ratio (x)	2	2,09	2,22	104,50%

BPKH mencatat investasi surat berharga bersih total sebesar Rp120,68 triliun, mengalami peningkatan sebesar Rp7,72 triliun atau 6,83% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp112,96 triliun. Peningkatan nilai investasi tersebut sebagai dampak peningkatan aset dari aktivitas penerimaan dan pengeluaran haji yang dioptimalkan dalam bentuk investasi.

BPKH recorded a total net investment in securities of Rp120.68 trillion, an increase of Rp7.72 trillion or 6.83% compared to the position of December 31, 2022 at Rp112.96 trillion. The increase in investment value was attributable to asset growth resulting from hajj receipt and expenditure activities which were optimized in the form of investments.

Kegiatan investasi BPKH juga menghasilkan pencapaian membanggakan, termasuk investasi pada sukuk berbasis ESG, keberhasilan merealisasikan *double digit profit*, dan pendekatan proaktif dalam mendukung likuiditas BPIH. BPKH terus mengoptimalkan nilai manfaat bagi jemaah haji melalui penempatan dan investasi, serta mengembangkan terobosan dengan membentuk anak perusahaan di Arab Saudi (BPKH Limited) yang menjadi perpanjangan tangan BPKH dalam melakukan investasi di Arab Saudi. BPKH Limited adalah anak usaha yang 100% dimiliki sepenuhnya oleh BPKH dengan Nilai Saham sebesar SAR10.000. BPKH Limited didirikan di Jeddah pada tanggal 16 Maret 2023 berdasarkan *Commercial Registration* (CR) Nomor 7035016901 dan beralamat di Kantor Teknis Urusan Haji Daker Mekkah. Laporan keuangan BPKH Limited yang dikonsolidasikan pada laporan keuangan ini masih *unaudited*.

BPKH's investing activities also brought impressive results, including investment in ESG-based sukuk, successful attainment of double digit profits, and a proactive approach to supporting BPIH's liquidity. BPKH continued to optimize return for hajj pilgrims through placement and investment while developing breakthroughs by incorporating a subsidiary in Saudi Arabia (BPKH Limited) which becomes an extension of BPKH in making investments in Saudi Arabia. BPKH Limited is a 100% wholly owned subsidiary of BPKH with a Share Value of SAR10,000. BPKH Limited was established in Jeddah on March 16, 2023 based on Commercial Registration (CR) Number 7035016901 and is domiciled at the Hajj Affairs Office of Mecca. The consolidated financial statements of BPKH Limited in this financial statement are still unaudited.

PROSPEK BPKH

Sebagai negara dengan mayoritas pemeluk Islam terbanyak di dunia, Indonesia merupakan negara dengan kuota haji terbesar di dunia. BPKH bersinergi dengan anak usahanya yakni Bank Muamalat dan BPKH Limited melalui berbagai layanan. Sinergi ini diharapkan dapat membuka jaringan seluas-luasnya untuk berkolaborasi positif. Dengan demikian, Indonesia nantinya bisa masuk ke dalam ekosistem haji tak hanya sebagai konsumen, namun juga produsen.

Ditambah lagi Indonesia akan menghadapi bonus demografi dimana pada tahun 2045, sekitar 68 persen penduduk Indonesia adalah penduduk usia produktif. BPKH dapat memanfaatkan momentum ini untuk meningkatkan jumlah pendaftar haji terutama di usia muda produktif. Selain itu, terdapat *opportunity* untuk menyesuaikan setoran haji secara bertahap sebagai upaya untuk meningkatkan sustainibilitas dan pengelolaan keuangan haji yang lebih adil dan berkelanjutan.

BPKH PROSPECTS

As one of the world's largest Muslim population, Indonesia is the country with the largest hajj quota in the world. BPKH synergizes with its subsidiaries, namely Bank Muamalat and BPKH Limited, in various services. This synergy is expected to open up the widest possible network for positive collaboration, which ultimately later on will lead Indonesia to be able to serve not only as a consumer, but also as a producer in the hajj ecosystem.

Moreover, Indonesia will experience a demographic bonus where in 2045, around 68 percent of Indonesia's population will be people of productive age. BPKH can take advantage of this momentum to increase the number of Hajj registrants, especially at young productive ages. In addition, there is also the opportunity to adjust hajj deposits in several terms as an effort to promote sustainability and fairer and more sustainable hajj fund management.

PENERAPAN TATA KELOLA

BPKH menegaskan komitmennya untuk menjunjung tinggi integritas serta menjadikan BPKH sebagai lembaga yang transparan dan bebas korupsi. BPKH memainkan peran sentral dalam memastikan keberhasilan pelaksanaan ibadah haji bagi jutaan umat Muslim Indonesia. Karena itu, BPKH menyadari bahwa keberhasilan pengelolaan dana haji tak hanya bergantung pada kebijakan dan prosedur yang baik. Tetapi juga mengedepankan integritas dan transparansi serta tindakan pencegahan yang efektif terhadap korupsi, menjadi faktor kunci untuk mencapai tujuan-tujuan tersebut.

Komitmen itu diikat dengan pakta integritas sebagai norma yang harus dipatuhi setiap anggota Badan Pelaksana, anggota Dewan Pengawas serta pegawai BPKH. Kualitas penerapan Tata Kelola secara berkala dievaluasi dan ditingkatkan melalui penyempurnaan perangkat dan kebijakan *Good Governance* (GG) dan prosedur operasi standar (SOP) untuk memastikan bahwa penerapan GG berjalan semakin baik.

GOVERNANCE IMPLEMENTATION

BPKH affirms its commitment to upholding integrity and making BPKH a transparent and corruption-free institution. BPKH plays a pivotal role in ensuring successful implementation of hajj pilgrimage for millions of Indonesian Muslims. Therefore, BPKH realizes that successful hajj fund management does not only depend on good policies and procedures, but also on emphasizing integrity and transparency, as well as effective preventive measures against corruption, which are keys to achieving these goals.

This commitment is stipulated in an integrity pact as a norm that every member of the Executive Board, Supervisory Board, and employees of BPKH must adhere to. The quality of governance implementation is periodically evaluated and enhanced through measures of improvements to Good Governance (GG) infrastructure and policies and standard operating procedures (SOP) to ensure better GG implementation.

PROGRAM KEMASLAHATAN

BPKH memiliki komitmen untuk terus memberikan kontribusi positif kepada masyarakat dan lingkungan sekitar. BPKH terus berkomitmen menyalurkan nilai manfaat DAU melalui program kemaslahatan sesuai dengan amanat UU 34 Tahun 2014. Bagi BPKH, program Kemaslahatan merupakan salah satu bagian penting dalam pelaksanaan GG, yang cukup berperan dalam menciptakan pembangunan berkelanjutan (*Sustainable Development Goals*/SDG). Program Kemaslahatan dijalankan dengan mengacu pada prinsip *Maqashid Syariah*, yaitu sebuah prinsip yang memandang penetapan sebuah hukum adalah untuk meraih kebahagiaan hidup di dunia dan di akhirat. Berdasarkan prinsip *Maqashid Syariah*, terdapat 5 tujuan penetapan hukum yang kemudian disepakati menjadi lima pilar Program Kemaslahatan.

CSR PROGRAMS

BPKH is dedicated to providing positive contributions to the society and its surroundings. BPKH keeps its commitment to disbursing return from DAU through CSR programs in accordance with the mandate of Law 34 of 2014. BPKH believes that CSR is an important aspect in the implementation of GG, which contributes to create sustainable development (Sustainable Development Goals/SDG). CSR programs are carried out based on the *Maqashid Al-Shariah* principle, which views enforcement of a law as a way to achieve happiness in life in this world and in the afterlife. Based on *Maqashid Al-Shariah* principle, there are 5 purposes of sharia law enforcement which are then agreed upon to become the five pillars of CSR programs.

BPKH telah memiliki program kemaslahatan yang meliputi prasarana ibadah, kesehatan, pelayanan ibadah haji, ekonomi umat, pendidikan dan dakwah, sosial keagamaan, serta tanggap bencana. Semua program sudah berjalan dengan baik dan memberikan kemaslahatan bagi Masyarakat. BPKH telah menyusun rencana strategi Program Kemaslahatan untuk 5 tahun (2021-2025). Strategi ini untuk mewujudkan visi BPKH yaitu menjadi penyelenggara program Kemaslahatan bereputasi internasional.

BPKH has established CSR programs which includes praying facilities, health, hajj pilgrimage services, ummah's economy, education and da'wah, social religious activities, and disaster response. All of the programs have run effectively and provided benefits to the community. BPKH has prepared a 5-year (2021–2025) strategy plan of CSR programs. This strategy aims to realize BPKH's vision, namely to become a globally recognized organizer of CSR programs.

Dalam pelaksanaan Program Kemaslahatan Tahun 2023, BPKH telah mengalokasikan anggaran kegiatan kemaslahatan sebesar Rp232 miliar dengan realisasi sebesar Rp228,58 miliar.

In implementing CSR Programs 2023, BPKH had allocated Rp232 billion for the plan, which was realized at Rp228.58 billion.

PERUBAHAN KOMPOSISI BADAN PELAKSANA

Pada tahun 2023, tidak terdapat perubahan komposisi Badan Pelaksana. Komposisi Badan Pelaksana berdasarkan Keputusan Presiden RI Nomor 101/P Tahun 2022 adalah sebagai berikut:

CHANGES IN EXECUTIVE BOARD COMPOSITION

In 2023, there were no changes in the Executive Board composition. The Executive Board composition based on Presidential Decree Number 101/P of 2022 is as follows:

Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance	:	Fadlul Imansyah, S.E., M.M., CIFP., AAK.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Harry Alexander, S.H., M.H., LL.M.
Anggota Badan Pelaksana Executive Board Member	:	Amri Yusuf, S.E., Ak., CA., M.M., CACP.
Anggota Badan Pelaksana Executive Board Member	:	Dr.(C) Sulistyowati, M.E., WMI., CFP.
Anggota Badan Pelaksana Executive Board Member	:	Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.

APRESIASI

Pada kesempatan ini, Kami memberikan apresiasi kepada seluruh karyawan yang telah bekerja dengan penuh dedikasi tinggi, sehingga BPKH mampu melewati tantangan dengan capaian yang positif. Badan Pelaksana juga memberikan apresiasi kepada Dewan Pengawas atas kerja sama, nasihat dan rekomendasi yang diberikan, sehingga Badan Pelaksana mampu melakukan pengelolaan BPKH dengan baik. Tak lupa, atas nama BPKH, Badan Pelaksana juga memberikan apresiasi kepada calon jemaah dan mitra kerja atas kerja sama yang telah terjalin dengan baik dan kepercayaan yang telah diberikan pada BPKH. Kepada Dewan Perwakilan Rakyat Republik Indonesia, Kementerian Agama Republik Indonesia, serta Kementerian Keuangan Republik Indonesia sebagai mitra strategis dalam pengelolaan keuangan haji, Badan Pelaksana mengucapkan terima kasih atas kepercayaan yang telah diberikan. Kami optimis, BPKH dapat terus melaju menghadapi berbagai tantangan dengan meraih berbagai peluang positif untuk pertumbuhan kinerja yang optimal.

APPRECIATION

On this occasion, we would like to express our appreciation to all employees for their unwavering dedication, which has enabled BPKH to overcome challenges and achieve positive results. The Executive Board also extends its gratitude to the Supervisory Board for their cooperation, advice, and recommendations, allowing the Executive Board to manage BPKH effectively. In addition, on behalf of BPKH, the Executive Board also wishes to appreciate prospective pilgrims and work partners for good cooperation thus far and their trust in BPKH. To the House of Representatives of the Republic of Indonesia, the Ministry of Religious Affairs of the Republic of Indonesia, and the Ministry of Finance of the Republic of Indonesia, as our strategic partners in managing Hajj funds, we extend our sincere thanks for their trust. We remain optimistic that BPKH will continue to rise to future challenges and seize positive opportunities to achieve optimal performance growth..

Wassalamu'alaikum Warahmatullahi Wabarakatuh,

Jakarta, 10 Juli 2024
Atas nama Badan Pelaksana BPKH
On behalf of the Executive Board of BPKH

FADLUL IMANSYAH, S.E., M.M., CIFP., AAK.
Kepala Badan Pelaksana merangkap
sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan
Chief of Executive Board concurrently serving as a Member of
the Executive Board for Legal Affairs and Compliance

Surat Pernyataan Anggota Badan Pelaksana tentang Tanggung Jawab atas Laporan Tahunan 2023 BPKH

Statement of Members of Executive Board on Responsibility for Annual Report 2023 of BPKH

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan 2023 BPKH telah dimuat secara lengkap dan bertanggung jawab atas kebenaran isi Laporan Tahunan 2023.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, declare that all information in Annual Report of BPKH 2023 has been presented in its entirety and we are responsible for the accuracy of the contents of the Annual Report 2023.

This statement is made in all truthfulness.

Jakarta, 20 November 2024
Jakarta, November 20, 2024

Anggota Badan Pelaksana
Executive Board Members

FADLUL IMANSYAH, S.E., M.M., CIFP., AAK.
Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan
Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance

Dr. Ir. ACEP RIANA JAYAPRAWIRA, M.Si.
Anggota Badan Pelaksana
Executive Board Member

Prof. Dr. H. M. ARIEF MUFRAINI, Lc., M.Si.
Anggota Badan Pelaksana
Executive Board Member

HARRY ALEXANDER, S.H., M.H., LL.M.
Anggota Badan Pelaksana
Executive Board Member

AMRI YUSUF, S.E., Ak., CA., M.M., CACP.
Anggota Badan Pelaksana
Executive Board Member

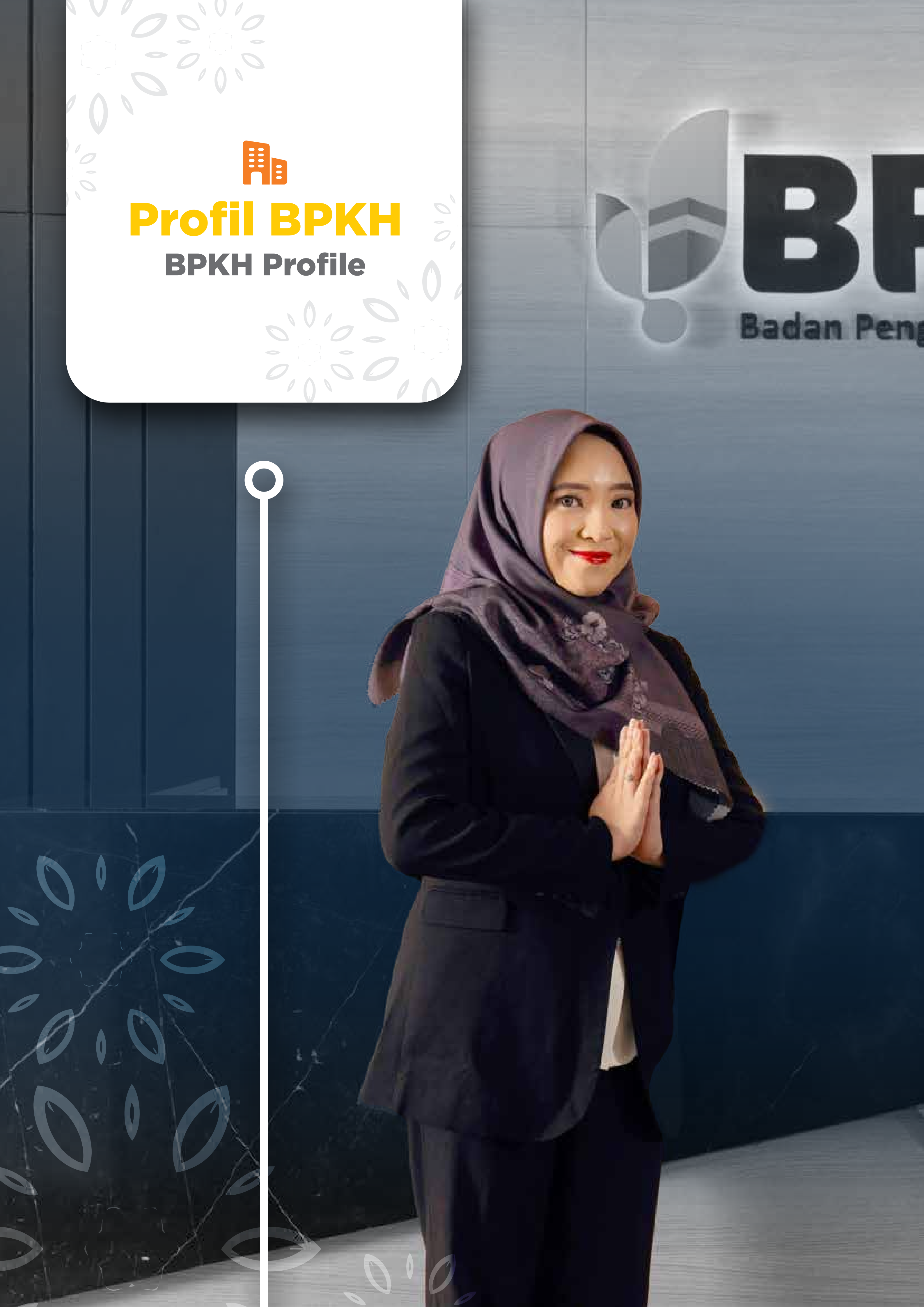
Dr.(C) SULISTYOWATI, M.E., WMI., CFP.
Anggota Badan Pelaksana
Executive Board Member

Dr. H. INDRA GUNAWAN, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.
Anggota Badan Pelaksana
Executive Board Member


Haji 2024
Nama :
No Paspor :
Embarkasi/kloter :
Rombongan :
Haji 2024

Profil BPKH

BPKH Profile




BPKH
Badan Pengelola Keuangan Haji
PKH
gelola Keuangan Haji

Identitas Lembaga
Institution Identity

Nama Lembaga
Name of Institution

BADAN PENGELOLA KEUANGAN HAJI
Hajj Fund Management Agency

Maksud dan Tujuan
Purposes and Objectives

Melakukan Pengelolaan Keuangan Haji
Performing Hajj Fund Management

Nama Singkat
Initial

BPKH

Jumlah Pegawai
Number of Employees

199 orang employees

Tanggal Pendirian
Date of Establishment

12 Desember 2017
December 12, 2017

Dasar Hukum Pembentukan Lembaga
Legal Basis of Institutional Establishment

- UU Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji.
- Perpres Republik Indonesia Nomor 110 Tahun 2017 Tentang BPKH.
- PP Nomor 5 Tahun 2018 Tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji.
- Law Number 34 of 2014 on Hajj Fund Management.
- Perpres of the Republic of Indonesia Number 110 of 2017 on BPKH.
- PP Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management.

Alamat
Address

Muamalat Tower

Jl. Prof. Dr. Satrio Kav. 18,
Jakarta 12940, Indonesia.
Telp / Phone : 021-83793001
(Hunting): +62 821 9090 6002
Fax. / Facs. : 021 83793019
E-mail : info@bpkh.go.id
Website : www.bpkh.go.id

Logo BPKH
BPKH Logo

1. Huruf

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

1. Letters

BPKH letters are designed with a thick base font that symbolizes a firm, strong and dynamic institution.

2. Warna

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

2. Colors

- The blue color represents BPKH as a professional and trustworthy institution, in line with its principles of prioritizing sharia compliance, prudence, transparency, accountability, and security.
- The gold color symbolizes high value, often associated with things of great worth, aligning with BPKH's objective to provide optimal return and contribute to the well-being of the community.

Warna Utama Primary Color	Warna Pendukung Supporting Color	Warna Pendukung Supporting Color	Warna Pendukung Supporting Color	Warna Pendukung Supporting Color
Pantone: 2965 C CMYK: 100/85/40/35 RGB: 0/48/86	Pantone: P 20-15 C CMYK: 0/0/0/82 RGB: 219/139/45	Pantone: 179-13 C CMYK: 0/0/0/82 RGB: 255/198/62	Pantone: P 179-13 C CMYK: 0/0/0/90 RGB: 67/67/69	Pantone: 179-9 C CMYK: 0/0/0/60 RGB: 128/130/133

3. Percaya

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

4. *Growth*

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

5. Ka'bah

Ikon siluet garis yang tergambarkan pada logo ka'bah merepresentasikan sebuah lembaga Keuangan Haji. Bentuk ini diambil karena mengedepankan konsep minimalis dalam logo untuk menggambarkan satu tujuan menuju tanah suci.

6. Tawaf

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

3. Trust

This logo is inspired by the shape of a handshake, symbolizing trust. It represents the trust placed in managing the funds for the hajj pilgrimage in Indonesia. The firm handshake signifies confidence and cooperation in building a reliable and trustworthy financial institution.

4. Growth

Growth element lays across the logo. This symbolizes business growth in this agency to continuously develop and become Hajj Fund agency that continues to grow in value and continuously provide welfare to increase the prosperity of ummah.

5. Ka'bah

Line shilloutte icon depicted on the Kaaba logo represents a Hajj Fund agency. This shape is used since it puts forward minimalist concept in logo to convey one purpose towards the holy land.

6. Tawaf

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

Sekilas tentang BPKH
BPKH at a Glance

Pengelolaan dana haji di Indonesia telah mengalami perkembangan hingga akhirnya dikelola oleh BPKH. Pada awalnya dana haji yang terkumpul dikelola secara langsung oleh Kementerian Agama berdasarkan UU Nomor 17 Tahun 1999 tentang Penyelenggaraan Ibadah Haji. Namun, hal tersebut menimbulkan tantangan berupa cakupan tanggung jawab yang terlalu luas dan kemampuan pengelolaan yang belum mumpuni. Dengan adanya berbagai tantangan tersebut pihak pengelola DAU diubah dari Kementerian Agama menjadi Badan Pengelola Dana Abadi Umat (BP DAU). Perkembangan terakhir, pengelolaan dana haji dikelola berdasarkan UU Nomor 34 tahun 2014 yang memberikan wewenang yang lebih luas dalam investasi oleh BPKH melalui produk perbankan, surat berharga, emas, investasi langsung, dan investasi lainnya.

Hajj fund management in Indonesia experienced some developments until it was finally managed by BPKH. Initially, the hajj fund was directly managed by the Ministry of Religious Affairs in accordance with Law Number 17 of 1999 on Hajj Administration. However, this created challenges, namely overly broad scope of responsibilities and lack of management skills. Given these obstacles, the party managing DAU was changed, from the Ministry of Religious Affairs to BP DAU (DAU Management Agency). Recently, hajj fund management is implemented in accordance with Law Number 34 of 2014, which allows BPKH to have more extensive authorities in investment through banking products, securities, gold, direct investment, and other investments.

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

Organizational structure of BPKH consists of Supervisory Board and Executive Board. Both of these organs cooperate in managing hajj fund as in Commissioners and Directors in a company. However, unlike any Commissioners in general, BPKH Supervisory Board is authorized to give approval on BPKH placement and investments. Hajj fund management is required to provide reserve funds that equal to twice the hajj administration cost, meaning that the funds invested in the current year will be covered by the reserve funds so that the operation of hajj fund can still run even if during critical situations the invested funds experience loss.

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

BPKH is an agency managing Hajj Fund. Hajj Fund shall mean all rights and obligations of the government which can be valued by money in connection with the hajj administration and all assets in the form of money and goods which can be valued by money as a result of the implementation of such rights and obligations, either from pilgrims or other legal and non-binding sources. Hajj Fund is managed based on sharia and prudence principles, benefit, non-profit, transparency, and accountability. Hajj Fund management aims at improving the quality of hajj administration, rationality and efficiency of use of BPIH as well as benefit for the welfare of Muslims.

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

1. Meningkatkan kualitas penyelenggaraan ibadah haji.
2. Meningkatkan rasionalitas dan efisiensi penggunaan BPIH.
3. Meningkatkan manfaat bagi kemaslahatan umat.

Pursuant to Law Number 34 of 2014 on Hajj Fund Management, BPKH is a public legal institution that is independent and responsible to the President through the Minister. BPKH has duties and functions in managing Hajj Fund, from the planning, implementation, control and supervision, as well as reporting and accountability of implementation of receipt, investment, and expenditure of Hajj Fund. BPKH is established with the following purposes:

1. Improving the quality of hajj administration.
2. Improving the rationality and efficiency of use of hajj administration cost (BPIH).
3. Improving benefit for the welfare of Muslims in reaching their objectives.

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

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

BPKH formulates grand strategy and strategic measures in 4 (four) stages, namely:

1. Stage of preparing institutional foundation.
2. Stage of building trust and credibility of BPKH institution.
3. Stage of developing strategic role and responsibility of BPKH for ummah's welfare.
4. Stage of developing an integrated hajj management and services.

Jejak Langkah

Milestones

Juli 2017
July 2017

Presiden Joko Widodo resmi melantik dan mengambil sumpah tujuh Anggota Dewan Pengawas dan tujuh Anggota Badan BPKH, berdasarkan Keputusan Presiden Nomor 74 P tahun 2017.
President Joko Widodo officially inaugurated and administered oath of seven Members of Supervisory Board and seven Members of BPKH Board based on Presidential Decree Number 74 P of 2017.

Desember 2017
December 2017

Penerbitan Perpres Nomor 110 Tahun 2017 tentang BPKH. Dengan demikian BPKH secara formal sudah berdiri sebagai sebuah lembaga badan hukum publik yang mengemban tugas pengelolaan keuangan haji.
Issuance of Perpres Number 110 of 2017 on BPKH. Thus, BPKH has formally been established as a public legal entity with a mandate to manage hajj fund.

Februari 2018
February 2018

Penerbitan PP No. 5 tahun 2018, BPKH diberikan kewenangan secara formalitas untuk melakukan investasi dan penempatan keuangan haji.
Issuance of PP No. 5 of 2018. BPKH is formally authorized to invest and place hajj fund.

September 2018
September 2018

Bidang Hukum dan Kepatuhan menetapkan sejumlah peraturan untuk memastikan pengelolaan keuangan haji berasaskan prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.
The Legal and Compliance unit stipulated a number of regulations to ensure hajj fund management based on sharia principles, prudence, benefit, non- profit, transparency, and accountability.

Jejak Langkah
Milestones

Oktober 2018
October 2018

BPKH meluncurkan Program Kemaslahatan untuk menyalurkan nilai manfaat DAU yang fokus pada kegiatan sesuai enam Asnaf.
BPKH launched Corporate Social Responsibility (CSR) Programs to disburse DAU return that is focused on activities according to the six Asnaf (people entitled to receive zakat).

November 2018
November 2018

Untuk menjaga mutu dalam proses penempatan dan investasi dana kelolaan haji, BPKH memperoleh Sertifikasi ISO 9001:2015.
To maintain quality in the placement and investment processes of hajj managed funds, BPKH obtained ISO 9001:2015 certification.

Desember 2018
December 2018

Launching website BPKH RI dan lomba logo baru untuk BPKH.
Launching of the BPKH RI website and a contest of making new logo for BPKH.

Maret 2019
March 2019

Penetapan BPIH oleh Kementerian Agama dan Dewan Perwakilan Rakyat (DPR).
Determination of Hajj Administration Cost (BPIH) by the Ministry of Religious Affairs and House of Representatives (DPR).

April 2019
April 2019

Penambahan Kuota 10.000 jemaah.
Additional Quota of 10,000 pilgrims.

Mei 2019
May 2019

BPKH dan Kementerian Agama membiayai penambahan kuota 10.000 jemaah tanpa menggunakan Anggaran Pendapatan dan Belanja Negara (APBN).
BPKH and the Ministry of Religious Affairs financed the additional quota of 10,000 pilgrims without using the State Budget (APBN).

Jejak Langkah
Milestones

Juli 2019 July 2019	Launching logo baru BPKH yang bermakna Lembaga yang kuat, dinamis, dan dapat dipercaya. Launching of the new BPKH logo that communicates the idea of strong, dynamic and trustworthy institution.
Agustus 2019 August 2019	BPKH meraih sertifikasi ISO 9001: 2015. BPKH achieved ISO 37001:2016 and ISO 9001:2015 certifications.
Oktober 2019 October 2019	Peluncuran SISKEHAT (Sistem Keuangan Haji Terpadu). Launch of SISKEHAT (Integrated Hajj Financial System).
2020	BPKH meraih sertifikasi ISO 37001:2016 dan ISO 9001:2015. BPKH achieved ISO 37001:2016 and ISO 9001:2015 certifications.
Juni 2020 June 2020	Investasi perdana BPKH di Luar Negeri berupa penyertaan tahap I sebesar US$4.999.968 pada Awqaf Properties Investment Fund (APIF) sebagai fund yang dikelola Islamic Development Bank IsDB yang memiliki fokus optimalisasi aset wakaf di seluruh dunia. BPKH's initial foreign investment was in the form of a phase I investment of US$4,999,968 in the Awqaf Properties Investment Fund (APIF) as a fund managed by the Islamic Development Bank IsDB which is focused on optimizing waqf assets worldwide.

2021

- Internalisasi nilai-nilai *core value* IQRA (*Integrity, Quality, Respect, Accountability*) BPKH
- BPKH mendapatkan pengecualikan pajak dengan Undang-Undang (UU) Cipta Kerja dan Peraturan Menteri Keuangan (PMK)
- BPKH menerima hibah saham PT Bank Muamalat Indonesia Tbk dari IsDB
- BPKH meraih opini "WTP" untuk ketiga kali secara berturut-turut di tahun 2021
- Peluncuran WA *contact center* BPKH
- Peluncuran *Theme Song* "Pelita Hati" BPKH
- BPKH kembali mendapatkan sertifikat ISO 37001:2016 Sistem Manajemen Anti Penyuapan dan ISO 9001:2015 Sistem Manajemen Mutu
- Investasi tahap ke II BPKH di Luar Negeri berupa penyertaan tahap kedua sebesar US$6.513.824 pada Awqaf Properties Investment Fund (APIF) sehingga total investasi menjadi US$11.513.788
- Internalization of BPKH's IQRA (Integrity, Quality, Respect, Accountability) core values
- BPKH obtained tax exemption with the Job Creation Law and Minister of Finance Regulation (PMK)
- BPKH received a grant of PT Bank Muamalat Indonesia Tbk shares from IsDB
- BPKH received Unqualified Opinion for the third time in a row since 2021
- Launching of WA contact center of BPKH
- Launching "Pelita Hati" Theme Song of BPKH
- BPKH once again received ISO 37001:2016 on Anti-Bribery Management System and ISO 9001:2015 on Quality Management System certifications
- BPKH's phase II foreign investment was in the form of a second phase investment of US$6,513,824 in Awqaf Properties Investment Fund (APIF), bringing total investment to US$11,513,788

2022

- BPKH luncurkan aplikasi Sistem Keuangan Haji Terpadu (Siskehat) GEN 2
- BPKH membangun aliansi strategis antara Internal Audit, Kepatuhan dan Manjemen Risiko dalam GRC terintegrasi di era *Volatility, Uncertainty, Complexity*, dan Ambiguity (VUCA)
- BPKH Raih Opini WTP Empat Tahun Berturut
- Pergantian Anggota Dewan Pengawas dan Anggota Badan Pelaksana BPKH pada bulan Oktober 2022.
- BPKH launched Integrated Hajj Financial System (Siskehat) GEN 2 apps
- BPKH built a strategic alliance between Internal Audit, Compliance and Risk Management in integrated GRC in the VUCA era
- BPKH Achieved Unqualified Opinion for Four Consecutive Years
- Replacement of Supervisory Board Members and Executive Board Members of BPKH in October 2022

2023

- Pembentukan anak usaha di Arab Saudi dengan nama Syarikah BPKH Limited, dan secara resmi mendapatkan *Commercial Registration* dari Kementerian perdagangan Arab Saudi
- Perpindahan kantor BPKH di Muamalat Tower
- Peluncuran Mars BPKH
- Establishment of a subsidiary in Saudi Arabia under the name Syarikah BPKH Limited, which officially has obtained Commercial Registration from the Ministry of Trade of Saudi Arabia
- Relocation of BPKH office to Muamalat Tower
- Launching of BPKH March Music

Tugas, Fungsi, Wewenang, Hak, dan Kewajiban BPKH

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

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

As regulated in Law Number 34 of 2014 on Hajj Fund Management, Duties, Functions, Authorities, Rights, and Obligations of BPKH are described below:

TUGAS BPKH

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

BPKH DUTIES

BPKH is responsible for managing Hajj Funds, which includes receipt, investment, expenditure, and accountability of Hajj Funds.

FUNGSI BPKH

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

BPKH FUNCTIONS

1. Planning of receipt, investment, and expenditure of Hajj Fund.
2. Implementation of receipt, investment, and expenditure of Hajj Fund.
3. Control and monitoring of receipt, investment, and expenditure of Hajj Fund.
4. Reporting and accountability of implementation of receipt, investment, and expenditure of Hajj Fund.

KEWENANGAN BPKH

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

BPKH AUTHORITIES

1. Conducting placement and investment of Hajj Fund according to sharia principles, prudence, security, and return.
2. Fostering cooperation with other institutions on Hajj Fund management.

HAK BPKH

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

BPKH RIGHTS

BPKH has the right to acquire operational funds to implement Hajj Fund management program originating from Hajj Fund return.

KEWAJIBAN BPKH

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

BPKH OBLIGATIONS

1. Managing Hajj Fund transparently and accountably for the largest extent of interests of pilgrims and welfare of Muslims.
2. Providing information through the media on its performance, financial condition, and assets, as well as its development results periodically every 6 (six) months.
3. Providing information to pilgrims on BPIH and/or Special BPIH return through virtual account of every pilgrim.
4. Conducting bookkeeping in accordance with applicable accounting standards.
5. Reporting the implementation of Hajj Fund management periodically every 6 (six) months to the Minister and House of Representatives.
6. Paying return of BPIH and/or Special BPIH deposit periodically to virtual account of every pilgrim.
7. Returning the difference in balance of the BPIH and/or Special Hajj Pilgrimage Deposit from the current year's BPIH and/or Special Hajj Pilgrimage Deposit determination to the pilgrims.

Visi dan Misi BPKH

BPKH Vision and Mission

Visi

Vision

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

To become the trusted financial management agency that provides optimum return for hajj pilgrims and welfare of ummah.

Misi

Mission

1. **Membangun kepercayaan melalui pengelolaan sistem keuangan yang transparan dan modern.**
   To build trust through transparent and modern financial system management.
2. **Meningkatkan efisiensi dan rasionalitas BPIH melalui kerjasama strategis.**
   To increase efficiency and rationality of BPIH through strategic cooperation.
3. **Melakukan investasi pada imbal hasil yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesionalitas.**
   To invest in optimum return of profits with sharia principles and by considering security, prudence, and professionality aspects.
4. **Menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintergritas dan profesional.**
   To create a comprehensive and accountable governance and working system by developing Human Resources that possess integrity and professionalism.
5. **Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat**
   To provide welfare to increase the prosperity of ummah.

Budaya BPKH
BPKH Culture

Sebagai lembaga yang menjunjung tinggi transparansi dan akuntabilitas BPKH melakukan internalisasi *Core Value* yakni:

As an agency that upholds transparency and accountability, BPKH conducts internalization of Core Value which is:

I - **Integrity**

Q - **Quality**

R - **Respect**

A - **Accountability**

Kegiatan BPKH
BPKH Activities

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

As regulated in PP No. 5 of 2018 on the Implementation of Law Number 34 of 2014 on Hajj Fund Management. Hajj Fund management includes planning, implementation, accountability, reporting, and supervision of Hajj Fund.

Perencanaan
1. Perumusan kebijakan.
2. Penyiapan rencana strategis.
3. Penyiapan rencana kerja dan anggaran tahunan.

Planning
1. Policy formulation.
2. Strategic plan preparation.
3. Annual work plan and budget preparation.

Pelaksanaan
1. Penerimaan.
2. Pengeluaran.
3. Kekayaan.

Implementation
1. Receipt.
2. Expenditure.
3. Asset.

Pengawasan
1. Pemantauan dan evaluasi pelaksanaan pengelolaan Keuangan Haji.

Supervision
1. Supervision and evaluation of Hajj Fund management implementation.

2. Pemberian persetujuan rumusan kebijakan, rancangan rencana strategis, rancangan rencana kerja, dan anggaran tahunan pengelolaan Keuangan Haji.
3. Pemberian penilaian dan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana.

2. Granting of approval of policy formulation, strategic plan draft, work plan draft, and annual budget of Hajj Fund management.
3. Provision of assessment and consideration of Hajj Fund Management Accountability Report and BPKH management prepared by the Executive Board.

Pertanggungjawaban dan Pelaporan

1. Menyusun laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan.
2. Menyusun laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji.

Accountability and Reporting

1. Preparing performance and financial reports on a monthly, quarterly, semester, and annual basis.
2. Preparing Hajj Fund Management Accountability Report.

Sasaran Strategis

1. Peningkatan kualitas penyelenggaraan haji.
2. Efisiensi dan rasionalisasi pelayanan haji.
3. Peningkatan hubungan dengan *stakeholders*.

Strategic Targets

1. Quality improvement of hajj operations.
2. Efficiency and rationalization of hajj services.
3. Improvement of relationship with stakeholders.

Bidang Usaha dan Layanan

Line of Business and Services

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

In accordance with PP of the Republic of Indonesia Number 5 of 2018, line of business and services provided by BPKH to achieve its strategic targets are as follows:

INVESTASI

Sesuai dengan Pasal 26 PP Republik Indonesia Nomor 5 Tahun 2018 investasi Keuangan Haji dapat dilakukan dalam bentuk:

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

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

INVESTMENT

Pursuant to Article 26 of PP of the Republic of Indonesia Number 5 of 2018, Hajj Fund Investment may be performed in the forms of the following:

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

All types of investments are performed in accordance with sharia principles by considering security, prudence, return, and liquidity aspects. Aside from complying with security, prudence, return, and liquidity aspects, Hajj Fund investment must be conducted by optimizing risk management.

Bidang Usaha dan Layanan
Line of Business and Services

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

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

Hajj Fund Investment in the form of securities as mentioned in Article 26 includes:

1. Sovereign Sharia Securities issued by Central Government.
2. Sovereign Sharia Securities issued by Bank Indonesia.
3. Sharia securities regulated and supervised by Financial Services Authority.

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

1. Saham Syariah yang dicatatkan di bursa efek.
2. Sukuk.
3. Reksa Dana Syariah.
4. Efek Beragun Aset Syariah.
5. Dana Investasi Real Estat Syariah.
6. Efek Syariah lainnya.

Sharia securities regulated and supervised by Financial Services Authority include:

1. Sharia Shares listed in stock exchange.
2. Sukuk.
3. Sharia Mutual Funds.
4. Sharia Asset-Backed Securities.
5. Sharia Real Estate Investment Fund.
6. Other Sharia Securities.

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

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

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

1. Owning a business.
2. Capital participation.
3. Investment cooperation.
4. Other direct investments.

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

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

PORTOFOLIO DANA INVESTASI

Sebelum tahun 2023 Bidang A3 ISBE secara konsisten untuk portofolio dan Nilai Manfaat selalu melampaui target yang ditentukan Renstra dan RKAT sesuai UU 34/2014 dan PP 5/2018 dimana portofolio Investasi telah menembus di atas 70%. Bidang A3 telah menambah beberapa *instrument* baru investasi termasuk Sukuk Valas Bank Indonesia (SUVBI), active managed di berbagai kanal pasar: Sukuk Negara seri *Project Based Sukuk* (PBS) maupun SBSN USD (umumnya *Green*/*Sustainable Sukuk*), Sukuk Korporasi dengan peringkat minimum investment grade, dan Reksa Dana Syariah.

INVESTMENT FUND PORTFOLIO

Prior to 2023, Division of A3 ISBE (Securities and Gold Investment) has maintained its Investment portfolio and Return to constantly exceed the target set in the Strategic Plan and RKAT according to Law No. 34/2014 and PP No. 5/2018, in which Investment portfolio has surpassed to over 70%. Division of A3 added several new investment instruments, including Bank Indonesia Foreign Currency Sukuk (SUVBI), actively managed in various market channels: Project-Based series (PBS) of Government Sukuk or USD-denominated SBSN (usually Green/Sustainable Sukuk), Corporate Sukuk with investment grade category at the least, and Sharia Mutual Funds.

PENEMPATAN

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

PLACEMENT

Disbursement for Hajj Fund placement can be made through sharia banking products.

KEMASLAHATAN

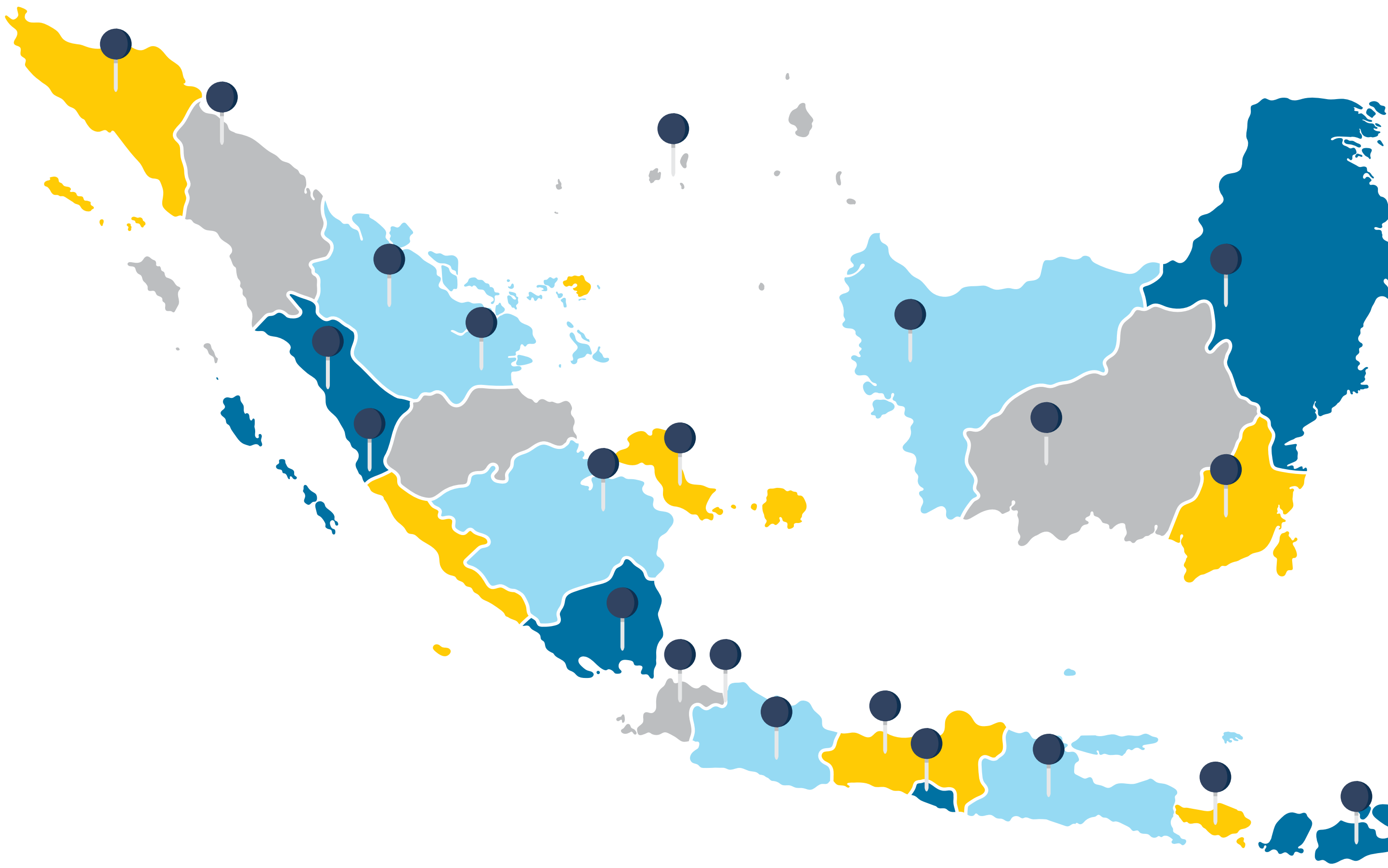
Pengeluaran kegiatan untuk kemaslahatan umat Islam pendanaannya berasal dari nilai manfaat DAU. Kegiatan Kemaslahatan BPKH dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan. Besaran nilai manfaat DAU ditetapkan berdasarkan proporsi DAU terhadap Keuangan Haji. Nilai manfaat DAU yang dapat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

CORPORATE SOCIAL RESPONSIBILITY

The fund to finance the implementation of activities dedicated to welfare of Muslims is sourced from DAU return. BPKH CSR programs are carried out according to laws and regulations. The amount of the DAU return is determined based on the proportion of DAU to Hajj Fund. The amount of DAU return that may be used for the welfare of Muslims shall at most equal to the total value of DAU return of the previous year.

Daftar Masa Tunggu Haji Reguler Indonesia 2023

Indonesian Regular Hajj Waiting Time 2023



Wilayah Region	Masa Tunggu Waiting Time	
Aceh Aceh	32	tahun years
Sumatera Utara North Sumatera	21	tahun years
Sumatera Barat West Sumatera	24	tahun years
Riau Riau	25	tahun years
Jambi Jambi	32	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

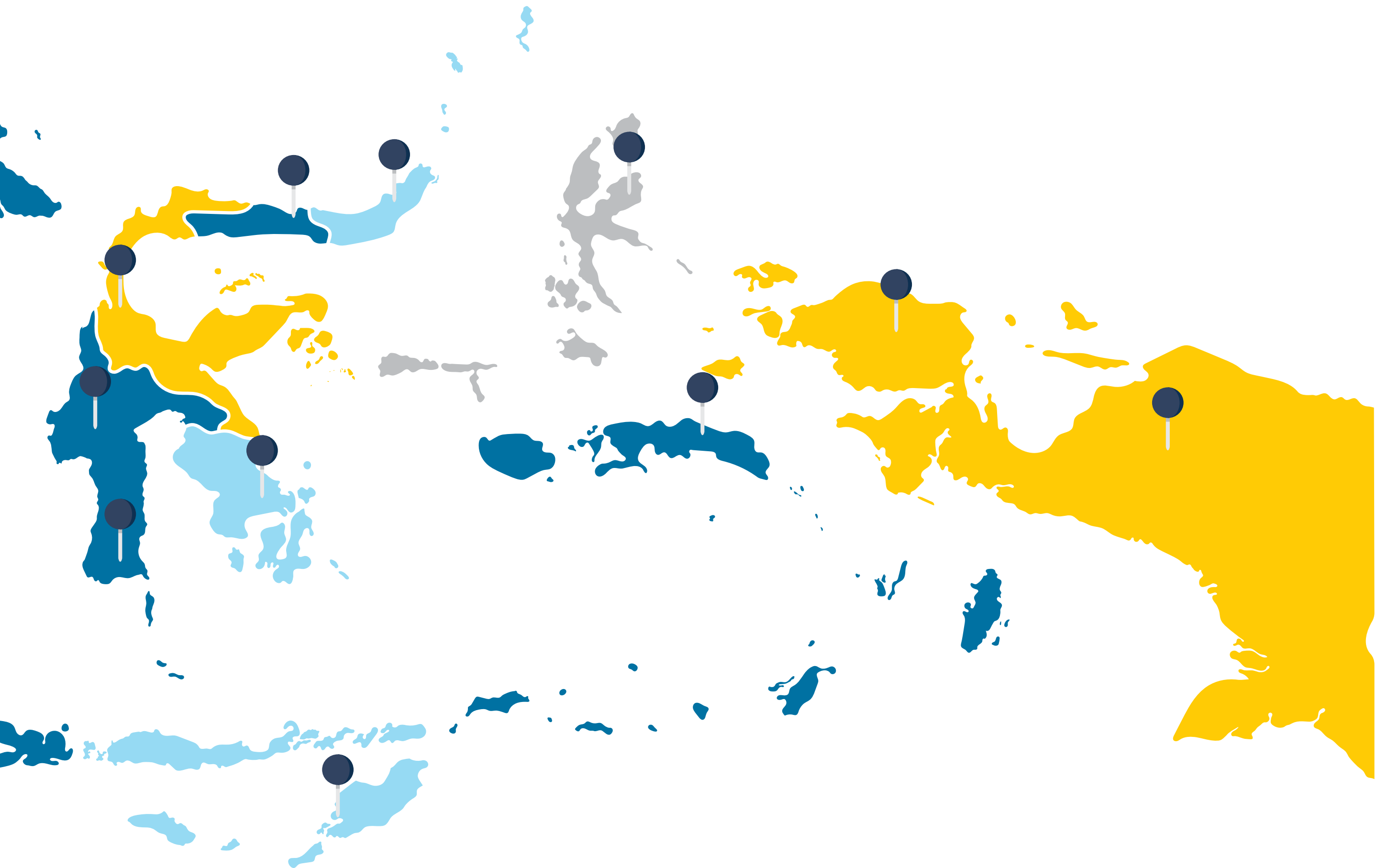
Wilayah Region	Masa Tunggu Waiting Time	
Sumatera Selatan South Sumatera	23	tahun years
Lampung Lampung	23	tahun years
DKI Jakarta DKI Jakarta	27	tahun years
Jawa Tengah Central Java	31	tahun years
D.I. Yogyakarta D.I. Yogyakarta	33	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time	
Jawa Timur East Java	34	tahun years
Bali Bali	28	tahun years
Nusa Tenggara Barat West Nusa Tenggara	36	tahun years
Nusa Tenggara Timur East Nusa Tenggara	23	tahun years
Kalimantan Tengah Central Kalimantan	27	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Daftar Masa Tunggu Haji Reguler Indonesia 2023
Indonesian Regular Hajj Waiting Time 2023



Wilayah Region	Masa Tunggu Waiting Time	
Kalimantan Selatan South Kalimantan	38	tahun years
Sulawesi Utara North Sulawesi	17	tahun years
Sulawesi Tengah Central Sulawesi	23	tahun years
Sulawesi Tenggara Southeast Sulawesi	27	tahun years
Papua Papua	24	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time	
Bangka Belitung Bangka Belitung	28	tahun years
Banten Banten	27	tahun years
Gorontalo Gorontalo	17	tahun years
Kepulauan Riau Riau Islands	22	tahun years
Kota Bengkulu Bengulu City	34	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time	
Kab. Bengkulu Utara North Bengkulu Regency	21	tahun years
Kab. Bengkulu Selatan South Bengkulu Regency	24	tahun years
Kab. Rejang Lebong Rejang Lebong Regency	23	tahun years
Kab. Mukomuko Mukomuko Regency	23	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time
Kab. Seluma Seluma Regency	18 tahun years
Kab. Kaur Kaur Regency	15 tahun years
Kab. Kepahiang Kepahiang Regency	23 tahun years
Kab. Lebong Lebong Regency	18 tahun years
Kab. Bengkulu Tengah Central Bengkulu Regency	21 tahun years
Kota Bandung Bandung City	24 tahun years
Kota Bogor Bogor City	22 tahun years
Kota Sukabumi Sukabumi City	20 tahun years
Kota Cirebon Cirebon City	24 tahun years
Kab. Bogor Bogor Regency	24 tahun years
Kab. Sukabumi Sukabumi Regency	17 tahun years
Kab. Cianjur Cianjur Regency	17 tahun years
Kab. Bekasi Bekasi Regency	29 tahun years
Kab. Karawang Karawang Regency	22 tahun years
Kab. Subang Subang Regency	18 tahun years
Kab. Purwakarta Purwakarta Regency	23 tahun years
Kab. Bandung Bandung Regency	21 tahun years
Kab. Sumedang Sumedang Regency	18 tahun years
Kab. Garut Garut Regency	19 tahun years
Kab. Tasikmalaya Tasikmalaya Regency	18 tahun years
Kab. Ciamis Ciamis Regency	20 tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time
Kab. Cirebon Cirebon Regency	24 tahun years
Kab. Kuningan Kuningan Regency	19 tahun years
Kab. Indramayu Indramayu Regency	22 tahun years
Kab. Majalengka Majalengka Regency	20 tahun years
Kota Bekasi Bekasi City	24 tahun years
Kota Depok Depok City	28 tahun years
Kota Tasikmalaya Tasikmalay City	24 tahun years
Kota Cimahi Cimahi City	25 tahun years
Kota Banjar Banjar City	18 tahun years
Kab. Bandung Barat West Bandung Regency	21 tahun years
Kab. Pangandaran Pangandaran Regency	20 tahun years
Kota Pontianak Pontianak City	23 tahun years
Kab. Sambas Sambas Regency	22 tahun years
Kab. Sanggau Sanggau Regency	21 tahun years
Kab. Sintang Sintang Regency	19 tahun years
Kab. Mempawah Mempawah Regency	18 tahun years
Kab. Kapuas Hulu Kapuas Hulu Regency	24 tahun years
Kab. Ketapang Ketapang Regency	21 tahun years
Kab. Landak Landak Regency	14 tahun years
Kab. Bengkayang Bengkayang Regency	18 tahun years
Kota Singkawang Singkawang City	26 tahun years
Kab. Melawi Melawi Regency	17 tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time
Kab. Sekadau Sekadau Regency	17 tahun years
Kab. Kayong Utara North Kayong Regency	16 tahun years
Kab. Kubu Raya Kubu Raya Regency	23 tahun years
Kota Balikpapan Balikpapan City	34 tahun years
Kota Samarinda Samarinda City	35 tahun years
Kab. Kutai Kartanegara Kutai Kartanegara Regency	31 tahun years
Kab. Tanah Pasir Tanah Pasir Regency	32 tahun years
Kab. Berau Berau Regency	34 tahun years
Kab. Kutai Barat West Kutai Regency	22 tahun years
Kab. Kutai Timur East Kutai Regency	34 tahun years
Kota Bontang Bontang City	43 tahun years
Kab. Penajam Paser Utara North Penajam Paser Regency	33 tahun years
Kab. Mahakam Ulu Mahakam Ulu Regency	16 tahun years
Kota Makassar Makassar City	40 tahun years
Kota Pare-Pare Pare-Pare City	42 tahun years
Kab. Pinrang Pinrang Regency	44 tahun years
Kab. Gowa Gowa Regency	37 tahun years
Kab. Wajo Wajo Regency	42 tahun years
Kab. Bone Bone Regency	38 tahun years
Kab. Tana Toraja Tana Toraja Regency	25 tahun years
Kab. Maros Maros Regency	38 tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time	
Kab. Luwu Luwu Regency	23	tahun years
Kab. Sinjai Sinjai Regency	26	tahun years
Kab. Bulukumba Bulukumba Regency	34	tahun years
Kab. Bantaeng Bantaeng Regency	47	tahun years
Kab. Jeneponto Jeneponto Regency	40	tahun years
Kab. Selayar Selayar Regency	26	tahun years
Kab. Takalar Takalar Regency	35	tahun years
Kab. Barru Barru Regency	28	tahun years
Kab. Sidrap Sidrap Regency	45	tahun years
Kab. Pangkep Pangkep Regency	34	tahun years
Kab. Soppeng Soppeng Regency	37	tahun years
Kab. Enrekang Enrekang Regency	24	tahun years
Kab. Luwu Utara North Luwu Regency	27	tahun years
Kab. Palopo Palopo Regency	26	tahun years
Kab. Luwu Timur East Luwu Regency	32	tahun years
Kab. Tana Toraja Utara North Tana Toraja Regency	29	tahun years
Kota Ambon Ambon City	15	tahun years
Kab. Maluku Tengah Central Maluku Regency	18	tahun years
Kab. Maluku Tenggara Southeast Maluku Regency	14	tahun years
Kab. Seram Bagian Barat West Seram Regency	14	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

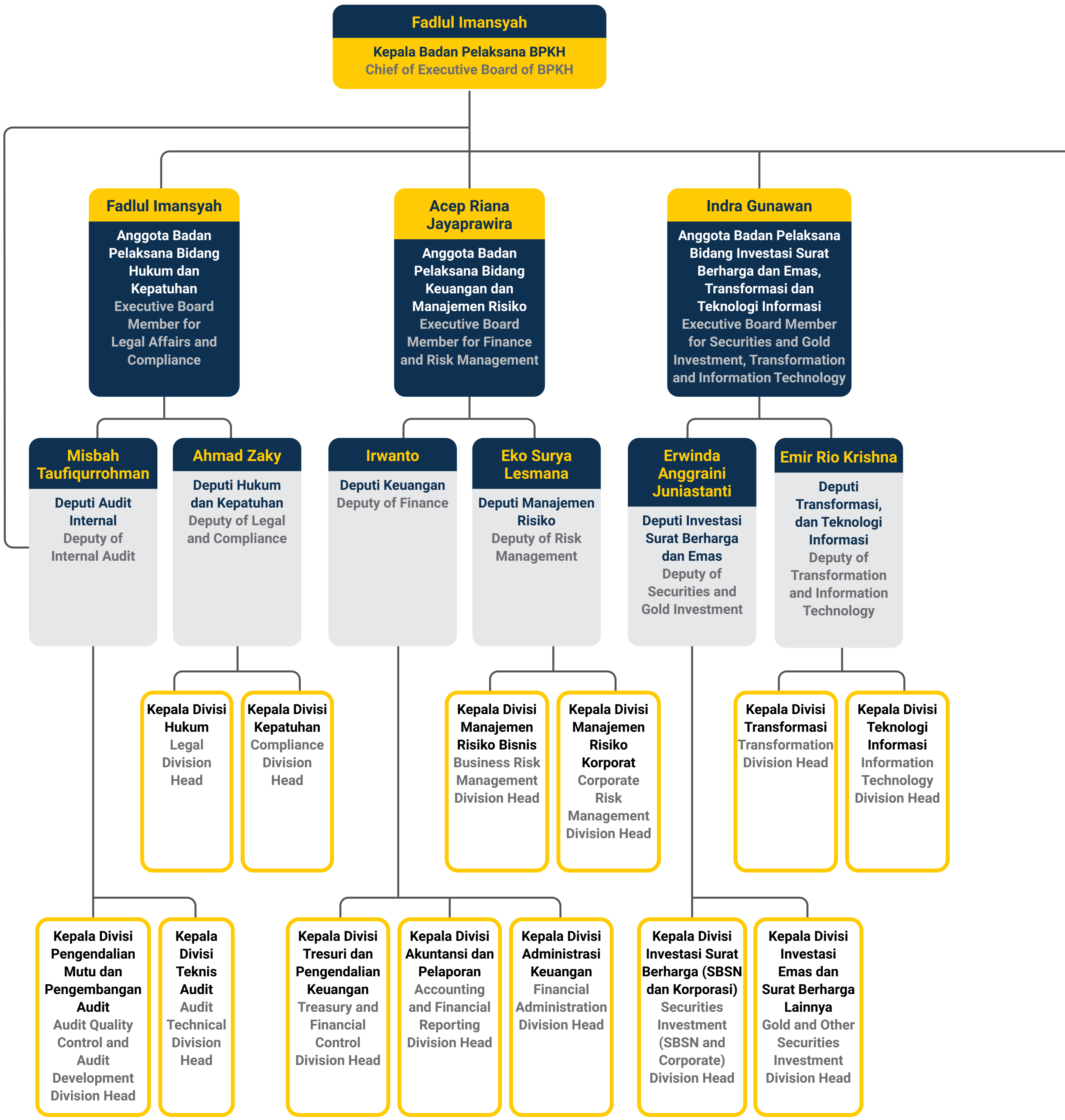
Wilayah Region	Masa Tunggu Waiting Time	
Kab. Seram Bagian Timur East Seram Regency	14	tahun years
Kab. Kepulauan Aru Aru Islands Regency	18	tahun years
Kab. Maluku Tenggara Barat West Southeast Maluku Regency	13	tahun years
Kab. Buru Buru Regency	16	tahun years
Kota Tual Tual City	16	tahun years
Kab. Buru Selatan South Buru Regency	14	tahun years
Kab. Maluku Barat Daya Southwest Maluku Regency	11	tahun years
Kab. Halmahera Barat West Halmahera Regency	21	tahun years
Kab. Halmahera Tengah Central Halmahera Regency	20	tahun years
Kota Ternate Ternate City	25	tahun years
Kab. Halmahera Utara North Halmahera Regency	21	tahun years
Kota Tidore Kepulauan Tidore Islands City	23	tahun years
Kab. Halmahera Timur East Halmahera Regency	17	tahun years
Kab. Kepulauan Sula Sula Islands Regency	14	tahun years
Kab. Mamuju Mamuju Regency	30	tahun years
Kab. Halmahera Selatan South Halmahera Regency	17	tahun years
Kab. Pulau Marotai Marotai Island Regency	24	tahun years
Kab. Pulau Taliabu Taliabu Island Regency	23	tahun years

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Wilayah Region	Masa Tunggu Waiting Time	
Kab. Pasangkayu Pasangkayu Regency	29	tahun years
Kab. Polewali Mandar Polewali Mandar Regency	26	tahun years
Kab. Majene Majene Regency	19	tahun years
Kab. Mamasa Mamasa Regency	22	tahun years
Kab. Mamuju Tengah Central Mamuju Regency	39	tahun years
Kab. Manokwari Manokwari Regency	17	tahun years
Kab. Wondama Wondama Regency	13	tahun years
Kab. Teluk Bintuni Teluk Bintuni Regency	19	tahun years
Kab. Fak-Fak Fak-Fak Regency	17	tahun years
Kab. Kaimana Kaimana Regency	19	tahun years
Kab. Sorong Sorong Regency	17	tahun years
Kab. Sorong Selatan South Serang Regency	20	tahun years
Kab. Raja Ampat Raja Ampat Regency	20	tahun years
Kota Sorong Sorong Cit	20	tahun years
Kab. Tambrauw Tambrauw Regency	16	tahun years
Kab. Maybrat Maybrat Regency	13	tahun years
Kab. Bulungan Bulungan Regency	25	tahun years
Kota Tarakan Tarakan City	35	tahun years
Kab. Nunukan Nunukan Regency	40	tahun years
Kab. Malinau Malinau Regency	17	tahun years
Tana Tidung Tana Tidung	26	tahun years

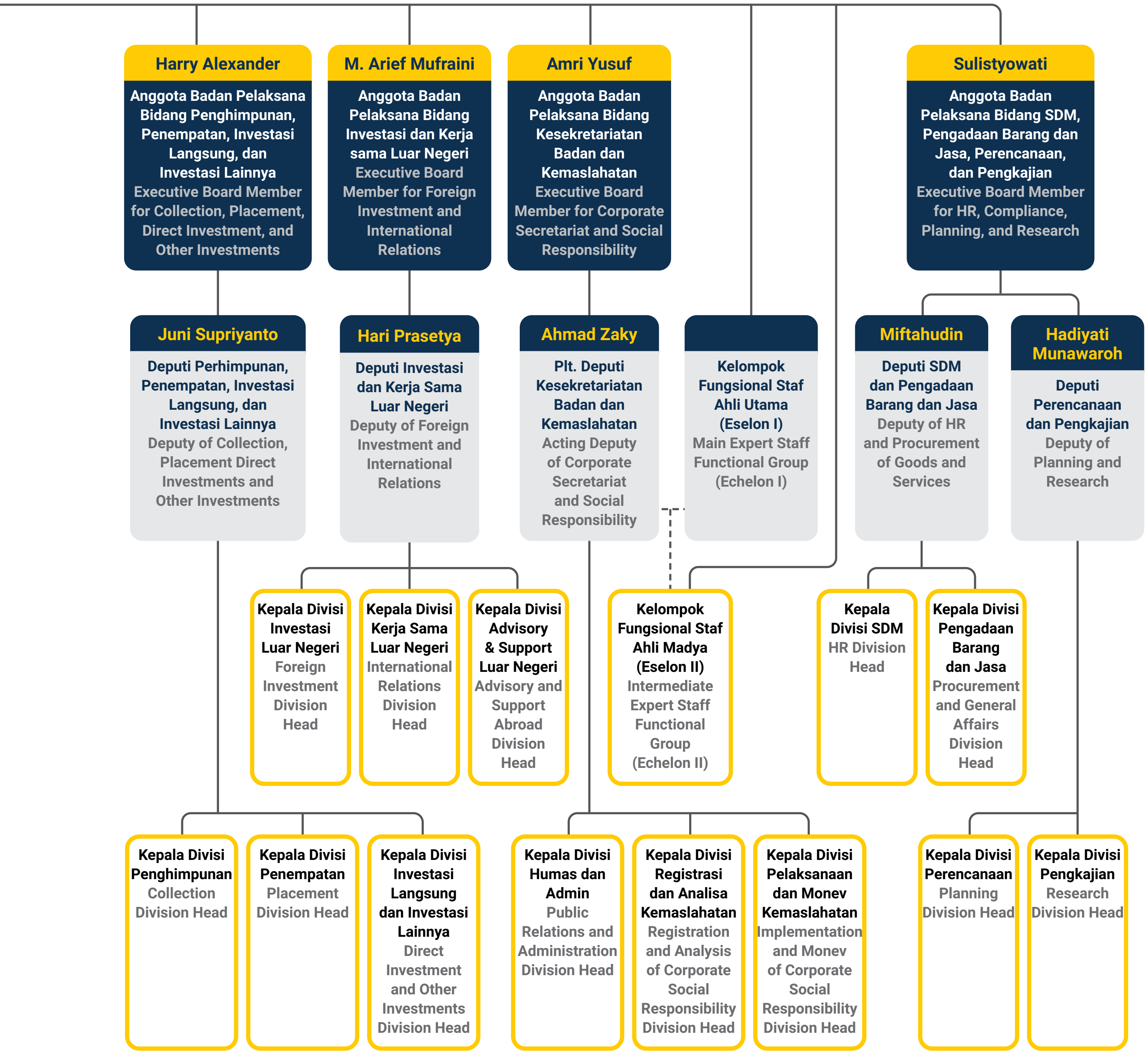
Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Struktur Organisasi
Organizational Structure



Struktur organisasi dan tata kerja BPKH berdasarkan Peraturan Kepala Badan Pelaksana (PKBP) BPKH Nomor 10 Tahun 2021 tentang Perubahan Ketiga atas Peraturan Kepala Badan Pelaksana BPKH Nomor 26 Tahun 2020, tentang Struktur Organisasi dan Tata kerja BPKH.

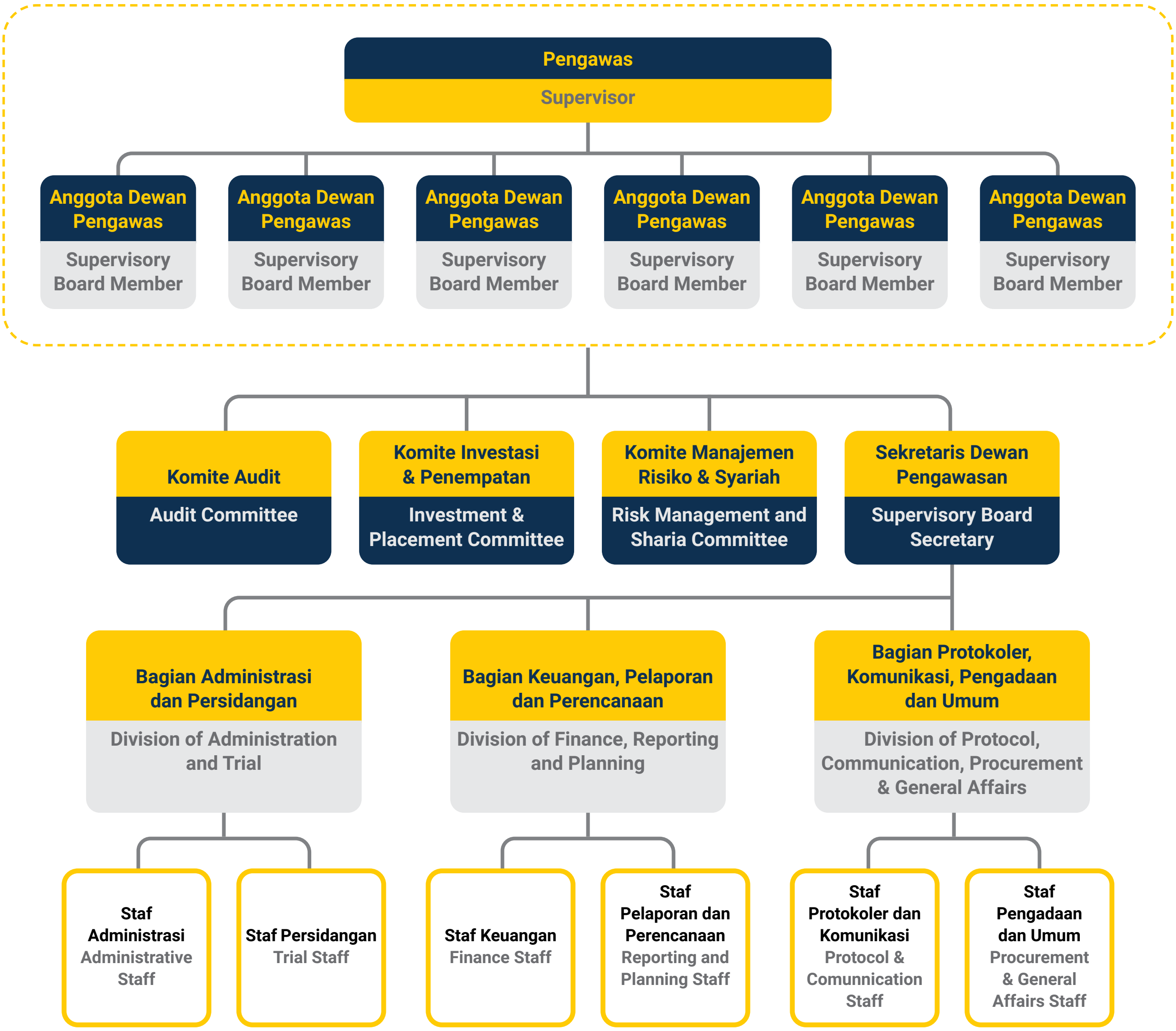
BPKH organizational structure and working procedure are based on Regulation of Head of Executive Board (PKBP) of BPKH No. 10 of 2021 on Third Amendment to Regulation of Head of Executive Board of BPKH No. 26 of 2020 on BPKH Organizational Structure and Working Procedures.



Struktur Organisasi
Organizational Structure

STRUKTUR TATA KELOLA

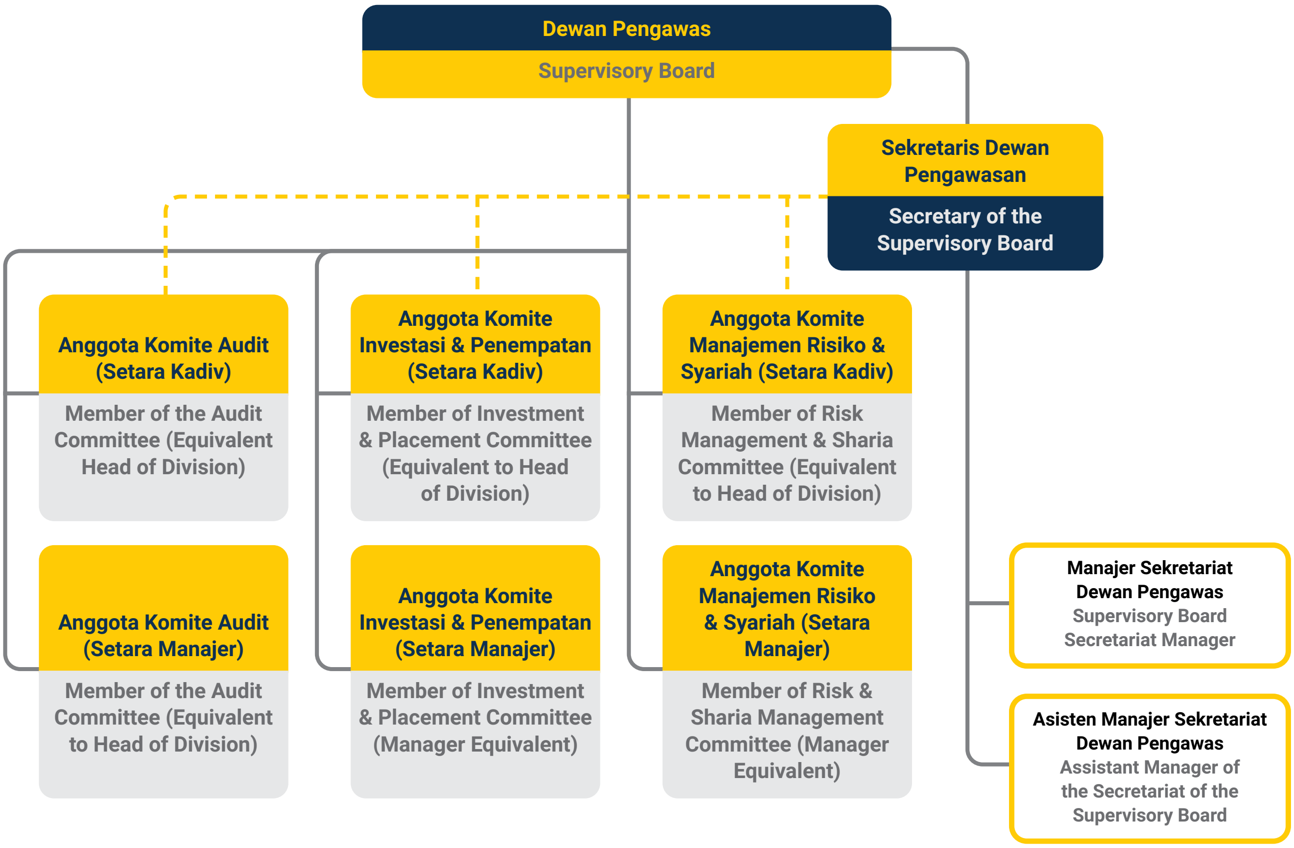
GOVERNANCE STRUCTURE



Struktur Organisasi
Organizational Structure

Bagan Organisasi Sekretariat Dewan Pengawas dan Komite Dewan Pengawas

Organizational Chart of Secretariat of Supervisory Board and Committee of Supervisory Board



Profil Badan Pelaksana

Profile of Executive Board

Fadlul Imansyah, S.E., M.M., CIFP., AAK.

Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan
Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance

Usia Age	48 Tahun 48 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan
Educational Background

- Program Doktor Ilmu Kesehatan Masyarakat Universitas Indonesia (2018–sekarang)
- Certified Islamic Finance Professional INCEIF University (2010–2016)
- Magister Manajemen Universitas Indonesia (2001–2003)
- Sarjana Ekonomi Universitas Indonesia (1995–2000)
- Doctor of Public Health Program, Universitas Indonesia (2018–present)
- Certified Islamic Finance Professional, INCEIF University (2010–2016)
- Master of Management, Universitas Indonesia (2001–2003)
- Bachelor of Economics, Universitas Indonesia (1995–2000)

Riwayat Pekerjaan
Work Experience

- *Chief Investment Officer* PT Avrist Asset Management–Member of Avrist Assurance (2022)
- Direktur Syariah dan *Head of Fixed Income* PT Principal Asset Management Indonesia–Member of Principal Financial Group US (2019–2022)
- *Head of Fixed Income* PT Principal Asset Management Indonesia–Member of Principal Financial Group US (2019)
- Deputi Direksi Wilayah VIII Badan Penyelenggara Jaminan Sosial Kesehatan (2019)
- Deputi Direksi Bidang Treasuri dan Investasi Badan Penyelenggara Jaminan Sosial Kesehatan (2017–2019)
- Kepala Group Investasi Badan Penyelenggara Jaminan Sosial Kesehatan (2014–2016)
- *Head of Investment Specialist & Portfolio Analysis* PT Eastspring Investment Indonesia–Member of Prudential plc UK (2013–2014)
- *Head of Investment* PT CIMB Principal Asset Management–member of CIMB Group Malaysia (2012–2013)
- Vice President of Investment PT CIMB Principal Asset Management–member of CIMB Group Malaysia (2010–2011)
- *Deputy Head of Investment* PT Permodalan Nasional Madani Investment Management (2008–2009)
- *Syariah Equity Portfolio Manager* PT Permodalan Nasional Madani Investment Management (2007–2008)

Profil Badan Pelaksana
Profile of Executive Board

	• Chief Investment Officer of PT Avrist Asset Management–Member of Avrist Assurance (2022) • Director of Sharia and Head of Fixed Income of PT Principal Asset Management Indonesia–Member of Principal Financial Group US (2019–2022) • Head of Fixed Income of PT Principal Asset Management Indonesia–Member of Principal Financial Group US (2019) • Deputy Director Regional VIII of Badan Penyelenggara Jaminan Sosial Kesehatan (2019) • Deputy Director of Treasury and Investment of Badan Penyelenggara Jaminan Sosial Kesehatan (2017–2019) • Investment Group Head of Badan Penyelenggara Jaminan Sosial Kesehatan (2014–2016) • Head of Investment Specialist & Portfolio Analysis of PT Eastspring Investment Indonesia–Member of Prudential plc UK (2013–2014) • Head of Investment of PT CIMB Principal Asset Management–member of CIMB Group Malaysia (2012–2013) • Vice President of Investment of PT CIMB Principal Asset Management–member of CIMB Group Malaysia (2010–2011) • Deputy Head of Investment of PT Permodalan Nasional Madani Investment Management (2008–2009) • Sharia Equity Portfolio Manager of PT Permodalan Nasional Madani Investment Management (2007–2008)
Dasar Hukum Pengangkatan Legal Basis of Appointment	• Keputusan Presiden RI Nomor 101/P Tahun 2022 • Keputusan Presiden (Keppres) Nomor 117/P Tahun 2022 • Presidential Decree of RI No. 101/P of 2022 • Presidential Decree of RI No. 117/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

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

Anggota Badan Pelaksana
Executive Board Member

Usia Age	61 Tahun / 61 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan
Educational Background

- S3 Teknologi Industri Pertanian Bogor (2010)
- S2 Administrasi Kebijakan Bisnis Universitas Indonesia (2002)
- S1 Teknik Industri Institut Teknologi Bandung (1986)
- Doctoral degree in Technology, Industri Pertanian Bogor (2010)
- Master's degree in Business Policy Administration, Universitas Indonesia (2002)
- Bachelor's degree in Industrial Engineering, Institut Teknologi Bandung (1986)

Riwayat Pekerjaan
Work Experience

- Anggota Badan Pelaksana Bidang Manajemen Resiko, Hukum dan Kepatuhan Badan Pengelola Keuangan Haji (2024–sekarang)
- Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Resiko, Badan Pengelola Keuangan Haji (2017–2022)
- Direktur Risiko dan Kepatuhan, PT Bank BNI Syariah (2012–2016)
- Komisaris Independen PT Bank BNI Syariah (2010–2012)
- Komisaris Independen PT Persada Ventura Syariah (2008–2010)
- Presiden Direktur, PT Score Consulting Indonesia (2007)
- Direktur Perencanaan dan Pengembangan, Teknologi Informasi dan Risiko, PT Jamsostek Persero (2005–2007)
- Executive Board Member for Risk Management, Legal, and Compliance of Hajj Fund Management Agency (2024–present)
- Executive Board Member for Finance and Risk Management, Hajj Fund Management Agency (2017–2022)
- Risk and Compliance Director, PT Bank BNI Syariah (2012–2016)
- Independent Commissioner of PT Bank BNI Syariah (2010–2012)
- Independent Commissioner of PT Persada Ventura Syariah (2008–2010)
- President Director, PT Score Consulting Indonesia (2007)
- Director of Planning and Development, Information Technology and Risk, PT Jamsostek Persero (2005–2007)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan
Concurrent Position

Tidak Ada
None

Hubungan Afiliasi
Affiliation

Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya
No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan
Educational Background

- S3 Doktor Manajemen Bisnis (DMB) Universitas IPB (2020)
- S2 *Law & Economics*, Utrecht University (2003)
- S1 Ekonomi Studi Pembangunan, Universitas Padjadjaran (2001)
- S1 Hubungan Internasional, Universitas Pasundan (2000)
- Doctoral Degree in Business Management (DMB), Universitas IPB (2020)
- Master's degree in Law & Economics, Utrecht University (2003)
- Bachelor's degree in Development Economics Study, Universitas Padjadjaran (2001)
- Bachelor's degree in International Relations, Universitas Pasundan (2000)

Riwayat Pekerjaan
Work Experience

- Deputi Investasi Surat Berharga dan Emas BPKH (2020–2022)
- Deputi Investasi Surat Berharga dan Emas, Plt. Deputi TDTI dan PUM BPKH (2020–2021)
- Deputi Investasi BPKH (2018-2020)
- Kepala Pengelola Investasi, Aset Manajemen di Indonesia (2014–2018)
- Kepala Group Investasi, Tenaga Ahli/Spesialis, PT CIMB Sunlife (2011–2014)
- Riwayat Penta Helix dan Tridarma Perguruan Tinggi:
  - Dosen Fakultas Ekonomi dan Bisnis, Universitas Islam Internasional Indonesia dan Universitas Padjadjaran Bandung (2022–sekarang)
  - Dosen di STM PPM Manajemen (2015–sekarang)
  - Dosen Peneliti/Pengajar/Penguji/Pembimbing di beberapa PTN/PTS di Indonesia (2003–sekarang)
  - Konsultan/Peneliti/Instruktur di berbagai instansi (2001–sekarang)
- Deputy of Securities and Gold Investment of BPKH (2020–2022)
- Deputy of Securities and Gold Investment, Acting Deputy of TDTI and PUM BPKH (2020–2021)
- Deputy of BPKH Investment (2018–2020)
- Head of Management Asset Investment in Indonesia (2014–2018)
- Head of Investment Group, Expert/Specialist, PT CIMB Sunlife (2011–2014)
- Work Experience Related to the Penta Helix and Tridarma University Concept:
  - Lecturer at the Faculty of Economics and Business, Universitas Islam Internasional Indonesia and Universitas Padjadjaran Bandung (2022-Present)
  - Lecturer at STM PPM Manajemen (2015-Present)
  - Lecturer-Researcher/Teacher/Examiner/Supervisor at several Public/Private Universities in Indonesia (2003–present)
  - Consultant/Researcher/Instructor in various institutions (2001–present)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

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

Anggota Badan Pelaksana
Executive Board Member

Usia Age	44 Tahun 44 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan
Educational Background

- LL.M. Hukum Energi, Sumberdaya Alam, Lingkungan dan Internasional Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008)
- MH. Hukum Bisnis. Fakultas Hukum Universitas Indonesia (2006)
- SH. Hukum Internasional. Fakultas Hukum Universitas Indonesia (2001)
- LL.M. in International Environmental, Natural Resources & Energy Law, Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008)
- Master's degree in Business Law, Faculty of Law, Universitas Indonesia (2006)
- Bachelor's degree in International Law, Faculty of Law, Universitas Indonesia (2011)

Riwayat Pekerjaan
Work Experience

- Badan Pengelola Keuangan Haji (BPKH).
  - Deputi Hukum dan Kepatuhan (2019–2022)
  - Deputi Hukum dan Pengembangan (2020–2021)
- Sekretariat Komite Stabilitas Sistem Keuangan (KSSK) di Kementerian Keuangan.
  - Kepala Divisi Manajemen Risiko (2019)
- Lembaga Penjamin Simpanan (LPS).
  - Kepala Divisi Peraturan (2014)
  - Kepala Divisi Pengembangan Kebijakan (2016–2018)
  - Kepala Divisi Koordinasi Stabilitas Sistem Keuangan (2018–2019)
- World Bank Group.
- Penasihat Regulasi, Grup Iklim Investasi pada International Finance Corporation (IFC) (2010–2014)
  - Penasihat Transaksi, Grup Kemitraan Publik-Swasta pada IFC (2012–2014)
  - Penasihat Hukum, Program Integrasi Konservasi dan Pembangunan (ICDP) pada International Bank for Reconstruction and Development (IBRD) (2000–2003)
- *Wildlife Conservation Society.*
  - Asisten Direktur Regulasi dan Kebijakan pada Organisasi Non Pemerintah Internasional yang Berbasis di New York (2003–2010)

	• Hajj Fund Management Agency (BPKH). - Deputy of Legal and Compliance (2019–2022) - Deputy of Legal and Development (2020–2021) • Secretariat of the Financial System Stability Committee (KSSK) at the Ministry of Finance. - Head of Risk Management Division (2019) • Indonesia Deposit Insurance Corporation (LPS). - Head of Regulation Division (2014) - Head of Policy Development Division (2016–2018) - Head of Financial System Stability Coordination Division (2018–2019) • World Bank Group. • Regulatory Advisor, Investment Climate Group at the International Finance Corporation (IFC) (2010–2014) - Transaction Advisor, PublicPrivate Partnership Group at the IFC (2012–2014) - Legal Advisor, Integration of Conservation and Development Program (ICDP) at the International Bank for Reconstruction and Development (IBRD) (2000–2003) • Wildlife Conservation Society. - Assistant Director of Regulation and Policy at the New Yorkbased International NonGovernmental Organization (2003–2010)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.

Anggota Badan Pelaksana
Executive Board Member

Usia Age		47 Tahun 47 Years Old
Kewarganegaraan Citizenship		Indonesia
Domisili Domicile		Tangerang Selatan South Tangerang

Riwayat Pendidikan Educational Background	• PhD Manajemen; Perbankan dan Keuangan di Universitas Padjadjaran dan *Kentucky University-Lexington*, Amerika Serikat (*Sandwich Program*, 2012) • Master Ekonomi dan Keuangan Islam di Universitas Indonesia (2003) • Sarjana *double degree* Syariah dan Hukum Universitas Al Azhar Kairo (2000) • PhD in Management; Banking and Finance from Universitas Padjadjaran and Kentucky University-Lexington, United States (Sandwich Program, 2012) • Master's degree in Economics and Islamic Finance from Universitas Indonesia (2003) • Bachelor's double degree in Islamic Jurisprudence and Law from Al Azhar University, Cairo (2000)
Riwayat Pekerjaan Work Experience	• Guru Besar Bidang Ilmu Ekonomi Islam, Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2022) • Direktur Keuangan dan Pengembangan Bisnis Syahida Foundation (2019–2023) • Dekan Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2015–2019) • Kepala Sub Direktorat Pengelolaan dan Pengembangan Dana Haji Kementerian Agama (2013–2015) • Kepala Program Studi ekonomi Islam, Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2012–2013) • Professor in Islamic Economics, Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta (2022) • Director of Finance and Business Development of Syahida Foundation (2019–2023) • Dean of the Faculty of Economics and Business, UIN Syarif Hidayatullah, Jakarta (2015–2019) • Head of Sub Directorate of Hajj Fund Management and Development of the Ministry of Religious Affairs (2013–2015) • Head of Islamic Economics Study Program, Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta (2012–2013)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Amri Yusuf, S.E., Ak., CA., M.M., CACP.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	57 Tahun 57 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta Selatan South Jakarta

Riwayat Pendidikan
Educational Background

- S2—Universitas Indonesia—Pendidikan Profesi Akuntansi (2007)
- S2—Sekolah Tinggi Ilmu Ekonomi di Jakarta—Manajemen Keuangan (2000)
- S1—Sekolah Tinggi Ilmu Ekonomi di Medan—Akuntansi (1992)
- D-III (Diploma Akuntansi) Fakultas Ekonomi USU (1989)
- Master's degree—Universitas Indonesia—Accounting Professional Education (2007)
- Master's degree—Sekolah Tinggi Ilmu Ekonomi in Jakarta—Financial Management (2000)
- Bachelor's degree—Sekolah Tinggi Ilmu Ekonomi in Medan—Accounting (1992)
- D-III (Diploma in Accounting) USU Faculty of Economics (1989)

Riwayat Pekerjaan
Work Experience

- Direktur Utama PT Jasa Armada Indonesia Tbk (2020–2022)
- Direktur Utama PT Pelabuhan Indonesia Investama (2019–2020)
- Direktur Utama PT Pendidikan Maritim dan Logistik Indonesia (2017–2019)
- Direktur SDM dan Umum BPJS Ketenagakerjaan (2014–2016)
- Direktur SDM dan UMUM PT Jamsostek (Persero) (2012–2014)
- President Director of PT Jasa Armada Indonesia Tbk (2020–2022)
- President Director of PT Pelabuhan Indonesia Investama (2019–2020)
- President Director of PT Pendidikan Maritim dan Logistik Indonesia (2017–2019)
- Director of HR and General Affairs of BPJS Ketenagakerjaan (2014–2016)
- Director of HR and General Affairs of PT Jamsostek (Persero) (2012–2014)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan
Concurrent Position

Tidak Ada
None

Hubungan Afiliasi
Affiliation

Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya
No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr.(C) Sulistyowati, M.E., WMI., CFP.

Anggota Badan Pelaksana
Executive Board Member

Usia Age		58 Tahun 58 Years Old
Kewarganegaraan Citizenship		Indonesia
Domisili Domicile		Jakarta Selatan South Jakarta

Riwayat Pendidikan Educational Background	• S3 Fakultas Ekonomi & Bisnis—*Islamic Economic & Finance*, Universitas Trisakti • S2 Fakultas Ekonomi & Bisnis—*Islamic Economic & Finance*, Universitas Trisakti • S1 Fakultas Ekonomi—Manajemen, Universitas Gadjah Mada • Doctoral degree from Faculty of Economics & Business—Islamic Economics & Finance, Universitas Trisakti • Master's degree from Faculty of Economics & Business—Islamic Economics & Finance, Universitas Trisakti • Bachelor's degree from Faculty of Economics—Management, Universitas Gadjah Mada
Riwayat Pekerjaan Work Experience	• Direktur Utama DPLK Syariah Muamalat (2017–2022) • *Division Head*: *Corporate Funding*; NBFI and Hajj; *Funding Policy and Service* Bank Muamalat Indonesia (2009–2017) • Pimpinan Cabang: Cipulir; Depok dan Kantor Pusat Operasional Bank Muamalat Indonesia (2004–2009) • *Account Manager*: Cabang Fatmawati; Cipulir; Kantor Pusat Bank Muamalat Indonesia (1994–2000) • *Account Manager* Bank Duta (1990–1992) • President Director of DPLK Syariah Muamalat (2017–2022) • Division Head: Corporate Funding; NBFI and Hajj; Funding Policy and Service of Bank Muamalat Indonesia (2009–2017) Branch Manager: Cipulir; Depok and Operational Head Office of Bank Muamalat Indonesia (2004–2009) • Account Manager: Fatmawati Branch; Cipulir; Head Office of Bank Muamalat Indonesia (1994–2000) • Account Manager of Bank Duta (1990–1992)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Profil Dewan Pengawas

Profile of Supervisory Board

H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.

Ketua Dewan Pengawas BPKH merangkap Anggota
Chairman of Supervisory Board of BPKH concurrently serving as a Member

Usia Age	59 Tahun 59 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• *Master of Science in Information Management, School of Engineering and Applied Science* dari The George Washington University (1994) • Akuntan, Sekolah Tinggi Akuntansi Negara (1991) • Master of Science in Information Management, School of Engineering and Applied Science from The George Washington University (1994) • Accountant, Sekolah Tinggi Akuntansi Negara (1991)
Riwayat Pekerjaan Work Experience	• Presiden *Asean Valuers Association* (AVA) (2021–2022) • Komisaris Utama PT Tuban Petrochemical industries (2021–2022) • Anggota Dewan Pengawas Perum BULOG (2016–2021) • Anggota *Consultative Advisory Board International Public Sector Accounting Standards* (2016–sekarang) • Sekretaris Komite Kerja Komite Standar Akuntansi Pemerintah (2016–sekarang) • President of Asean Valuers Association (AVA) (2021–2022) • President Commissioner of PT Tuban Petrochemical industries (2021–2022) • Member of the Supervisory Board of Perum BULOG (2016–2021) • Member of the Consultative Advisory Board of the International Public Sector Accounting Standards (2016–present) • Secretary of the Working Committee of the Government Accounting Standards Committee (2016–present)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	60 Tahun 60 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta Selatan South Jakarta

Riwayat Pendidikan Educational Background	• *Master's Degree, Financial Management*, Telkom University (2014–2016) • D4 Akuntansi, Sekolah Tinggi Akuntansi Negara (1989–1992) • D3 Akuntansi, Sekolah Tinggi Akuntansi Negara (1983–1986) • Master's Degree, Financial Management, Telkom University (2014–2016) • Bachelor's degree in Accounting, Sekolah Tinggi Akuntansi Negara (1989–1992) • Associate degree in Accounting, Sekolah Tinggi Akuntansi Negara (1983–1986)
Riwayat Pekerjaan Work Experience	• Ketua Komite Pengujian dan Kelulusan Dewan Sertifikasi QIA, Dewan Sertifikasi *Qualified Internal Audit* (November 2021–Oktober 2022) • *Executive Director*, *The Center of Internal Audit Resources* (Juni 2022–Oktober 2022; • *Advisory Board Member*, Forum Komunikasi Satuan Pengawasan Internal (Juli 2019–sekarang) • Chairman of the Testing and Passing Committee of the Certification Board of QIA, Certification Board of Qualified Internal Audit (November 2021–October 2022) • Executive Director, The Center of Internal Audit Resources (June 2022–October 2022); • Advisory Board Member, Internal Audit Communication Forum (July 2019–present)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr. H Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	58 Tahun 58 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Bandung

Riwayat Pendidikan
Educational Background

- S3 Ilmu Pemerintahan, Universitas Padjadjaran Bandung (2019)
- S2 Manajemen, Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta (1999)
- S1 Akuntansi, Sekolah Tinggi Ilmu Ekonomi YAI Jakarta (1994)
- D3 Akuntansi, Sekolah Tinggi Akuntansi Negara Jakarta (1988)
- Doctoral degree in Government Studies, Universitas Padjadjaran, Bandung (2019)
- Master's degree in Management, Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta (1999)
- Bachelor's Degree in Accounting, Sekolah Tinggi Ilmu Ekonomi YAI Jakarta (1994)
- Associate Degree in Accounting, Sekolah Tinggi Akuntansi Negara Jakarta (1988)

Riwayat Pekerjaan
Work Experience

- Tenaga Ahli Menteri Agama Republik Indonesia Bidang Pengawasan dan Pengendalian Aparatur Sipil Negara (2021–2022)
- Inspektur Jenderal Kementerian Agama Republik Indonesia (2020–2021)
- Direktur Pengawasan Badan Usaha Konektivitas, Parawisata, Kawasan Industri dan Perumahan, Deputi Bidang Akuntan Negara BPKP (2019–2020)
- Direktur Pengawasan Badan Usaha Jasa Perhubungan, Parawisata, Kawasan Industri dan Jasa Lainnya, Deputi Bidang Akuntan Negara BPKP (2017–2019)
- Kepala Perwakilan BPKP Provinsi Jawa Barat (2016–2017)
- Expert Staff to the Minister of Religious Affairs of the Republic of Indonesia for Supervision and Control of Civil Servants (2021–2022)
- Inspector General of the Ministry of Religious Affairs of the Republic of Indonesia (2020–2021)
- Director of Supervision of Companies engaged in Connectivity, Tourism, Industrial Estates and Housing, Deputy of BPKP State Accountants (2019–2020)
- Director of Supervision of Companies engaged in Transportation, Tourism, Industrial Estates and Other Services, Deputy of BPKP State Accountants (2017–2019)
- Head of BPKP West Java Province Representative (2016–2017)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan
Concurrent Position

Tidak Ada
None

Unsur Keanggotaan
Element of Membership

Masyarakat
Public

Hubungan Afiliasi
Affiliation

Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya
No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr. H. Rojikin, S.H., M.Si., QIA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	59 Tahun 59 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Ciputat Timur East Ciputat

Riwayat Pendidikan Educational Background	• S3, Pengkajian Islam, UIN Syarif Hidayatullah (2015) • S2, Pengkajian Ketahanan Nasional (PKN), UI (1999) • S1, Hukum Perdata, UGM Yogyakarta (1992) • Doctoral Degree, Islamic Studies, UIN Syarif Hidayatullah (2015) • Master's Degree, National Resilience Assessment (PKN), UI (1999) • Bachelor's Degree, Civil Law, UGM Yogyakarta (1992)
Riwayat Pekerjaan Work Experience	• Kepala Biro Perencanaan dan Keuangan, UIN Syahid Jakarta (2020–2022) • Inspektur Investigasi, Inspektorat Jendral Kementrian Agama (2016–2020) • Inspektur Wilayah IV, Inspektorat Jendral Kementrian Agama (2015–2016) • Auditor Madya, Inspektorat Jendral Kementrian Agama (2008–2015) • Auditor Muda, Inspektorat Jendral Kementrian Agama (2001–2008) • Head of Planning and Finance Bureau, UIN Syahid Jakarta (2020–2022) • Investigation Inspector, Inspectorate General of the Ministry of Religious Affairs (2016–2020) • Region IV Inspector, Inspectorate General of the Ministry of Religious Affairs (2015–2016) • Mid-Level Auditor, Inspectorate General of the Ministry of Religious Affairs (2008–2015) • Junior Auditor, Inspectorate General of the Ministry of Religious Affairs (2001–2008)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

H. Ishfah Abidal Aziz, SHI., M.H.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	47 Tahun 47 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Depok

Riwayat Pendidikan Educational Background	Jurusan Jinayah Siyasah (JS), Fakultas Syari'ah, IAIN Sunan Kalijaga Yogyakarta (1996) Jinayah Siyasah (JS) Studies, Faculty of Sharia, IAIN Sunan Kalijaga Yogyakarta (1996)
Riwayat Pekerjaan Work Experience	• Anggota Dewan Pengawas BPKH (2022–sekarang) • Staf Khusus Menteri Agama Republik Indonesia (2020–sekarang) • Komisaris PT Krakatau Daya Listrik (2019–2021) • Supervisory Board Member of BPKH (2022–present) • Special Staff of the Minister of Religious Affairs of the Republic of Indonesia (2020–present) • Commissioner of PT Krakatau Daya Listrik (2019–2021)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	51 Tahun 51 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Cilegon

Riwayat Pendidikan
Educational Background

- Doktor Ilmu Ekonomi (Dr), Universitas Trisakti Jakarta (2017)
- Magister Sain (MSi), Universitas Trisakti Jakarta (2007)
- Magister Manajemen (MM), Universitas Trisakti Jakarta (2005)
- Sarjana Ekonomi (SE), Universitas Sebelas Maret (UNS) Surakarta (1996)
- Doctoral degree in Economics (Dr), Universitas Trisakti, Jakarta (2017)
- Master's degree in Science (MSi), Universitas Trisakti, Jakarta (2007)
- Master's degree in Management (MM), Universitas Trisakti Jakarta (2005)
- Bachelor's degree in Economics (SE), Universitas Sebelas Maret (UNS) Surakarta (1996)

Riwayat Pekerjaan
Work Experience

- Dosen Fakultas Ekonomi dan Bisnis—Universitas Bhayangkara Jakarta Raya (2019–sekarang)
- Kadiv PT HK Realtindo (PT Hutama Karya (Persero))—BUMN (2021–2022)
- Direktur Utama PT Jasa Sarana—*Holding Company* BUMD Provinsi (2016–2018)
- Komisaris PT Marga Sarana Jabar (PT Jasa Marga, (Persero) Tbk)–BUMN (2016–2018)
- *General Manager* PT Krakatau Bandar Samudera (PT Krakatau Steel, (Persero) Tbk)—BUMN (2010–2016)
- Lecturer at the Faculty of Economics and Business—Universitas Bhayangkara Jakarta Raya (2019–present)
- Division Head of PT HK Realtindo (PT Hutama Karya (Persero))—SOE (2021–2022)
- President Director of PT Jasa Sarana–Holding Company of Provincial Regional-Owned Enterprise (2016-2018)
- Commissioner of PT Marga Sarana Jabar (PT Jasa Marga, (Persero) Tbk)—SOE (2016–2018)
- General Manager of PT Krakatau Bandar Samudera (PT Krakatau Steel, (Persero) Tbk)—SOE (2010–2016)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan
Concurrent Position

Tidak Ada
None

Unsur Keanggotaan
Element of Membership

Masyarakat
Public

Hubungan Afiliasi
Affiliation

Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya
No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	53 Tahun 53 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan
Educational Background

- Program *Doctor* Bidang Ekonomi Islam, Sekolah Pascasarjana UIN Syarif Hidayatullah Jakarta (2011–2016)
- Magister Akuntansi Universitas Muhammadiyah Jakarta (2002–2005)
- *Certified Public Accountant* dari IAPI (2000)
- Diploma IV Akuntansi Sekolah Tinggi Akuntansi Negara (STAN) (1995–1998)
- S1 Manajemen Fakultas Ekonomi UT (1992–1996)
- Diploma III Akuntansi Sekolah Tinggi Akuntansi Negara (STAN) (1989–1992)
- Doctoral Program in Islamic Economics, Postgraduate Study in UIN Syarif Hidayatullah Jakarta (2011–2016)
- Master's Degree in Accounting, Universitas Muhammadiyah Jakarta (2002–2005)
- Certified Public Accountant from IAPI (2000)
- Bachelor's Degree in Accounting from Sekolah Tinggi Akuntansi Negara (STAN) (1995–1998)
- Bachelor's Degree in Management from Faculty of Economics of UT (1992–1996)
- Associate Degree in Accounting from Sekolah Tinggi Akuntansi Negara (STAN) (1989–1992)

Riwayat Pekerjaan
Work Experience

- Dewan Pengawas Badan Pengelola Keuangan Haji (BPKH) (2022–sekarang)
- Wakil Bendahara Dewan Syariah Nasional (DSN)—MUI (2020–sekarang)
- Anggota Dewan Standar Akuntansi Syariah (DSAS) (2020–sekarang)
- Komite Kebijakan Akuntansi Keuangan Bank Indonesia (2018–sekarang)
- Asesor Lembaga Sertifikasi Profesi (LSP) MUI (2017–sekarang)
- Supervisory Board of the Hajj Fund Management Agency (BPKH) (2022-present)
- Deputy Treasurer of the National Sharia Board (DSN)—MUI (2020-present)
- Member of the Sharia Accounting Standards Board (DSAS) (2020-present)
- Financial Accounting Policy Committee of Bank Indonesia (2018-present)
- Assessor of Professional Certification Institute (LSP) of MUI (2017-present)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Presiden RI Nomor 101/P Tahun 2022
Presidential Decree of RI No. 101/P of 2022

Rangkap Jabatan
Concurrent Position

Tidak Ada
None

Unsur Keanggotaan
Element of Membership

Masyarakat
Public

Hubungan Afiliasi
Affiliation

Tidak memiliki hubungan afiliasi dengan Anggota Badan Pelaksana dan Anggota Dewan Pengawas lainnya
No affiliation with any Member of the Executive Board and Other Members of the Supervisory Board

Pejabat Senior
Senior Officers

Juni Supriyanto, S.Kom, M.Si, Ak, M.Ak, CMA, SAS, CSRS, CertDA, CIBA, GRCP, CERM, CRGP, CBRS

Deputi Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya
Deputy of Collection, Placement, Direct Investment and Other Investments

Usia Age	45 Tahun 45 Years Old
Domisili Domicile	Jakarta Selatan South Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 382/ BPKH.00/10/2023 Tentang Mutasi Pegawai dan Penetapan Pejabat Pelaksana Tugas (PLT) di Lingkungan Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 382/BPKH.00/10/2023 on Employee Job Transfer and Appointment of Acting Officers (PLT) in the Hajj Fund Management Agency.
Riwayat Pendidikan **Educational Background**	• Magister Akuntansi, Fakultas Ekonomi & Bisnis Universitas Trisakti (2021) • Magister *Science*, Kajian Ketahanan Nasional, Program Pasca Sarjana Universitas Indonesia (2009) • Sarjana Teknik Informatika, STMIK PERBANAS (2004) • Master's degree in Accounting, Faculty of Economics & Business, Trisakti University (2021) • Master's degree in Science, National Resilience Studies, Postgraduate Program, University of Indonesia (2009) • Bachelor's degree in Informatics Engineering, STMIK PERBANAS (2004)
Riwayat Pekerjaan **Work Experience**	• Deputi Keuangan, BPKH (2019-2023) • Kepala Grup Keuangan & Pelaporan, PT Bank Panin Syariah (2013–2017) • Anggota Dewan Standar Akuntansi Syariah, Ikatan Akuntan Indonesia (2015–2021) • Deputy of Finance, BPKH (2019-2023) • Head of Finance & Reporting Group, PT Bank Panin Syariah (2013–2017) • Member of Sharia Accounting Standard Board, Institute of Indonesia Chartered Accountants (2015–2021)

Pejabat Senior
Senior Officers

Irwanto, SE, MA

Deputi Keuangan
Deputy of Finance

Usia Age	49 Tahun 49 Years Old
Domisili Domicile	Jakarta Selatan South Jakarta

Dasar Penunjukan
Basis of Appointment

Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 296/ BPKH.00/06/2023 Tentang Penempatan Pejabat Deputi dan Perpanjangan Pejabat Sementara (PJS) Deputi Badan Pengelola Keuangan Haji.

Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 296/BPKH.00/06/2023 on Job Placement of Deputy Officers and Tenure Extension of Temporary Officer of Deputy (PLS) of Hajj Fund Management Agency.

Riwayat Pendidikan
Educational Background

- *Master Degree—International Business*, University of Wolverhampton Business School, UK (Beasiswa BNI) (2005–2006)
- *Bachelor Degree—Banking and Finance Management*, STIE Perbanas, Jakarta (1993–1998)
- Master Degree—International Business, University of Wolverhampton Business School, UK (Beasiswa BNI) (2005–2006)
- Bachelor Degree—Banking and Finance Management, STIE Perbanas, Jakarta (1993–1998)

Riwayat Pekerjaan
Work Experience

- Kepala Divisi *Treasury* dan Pengendalian Keuangan, BPKH (November 2018–Maret 2023)
- *Senior Manager* Bisnis Internasional, PT Bank BNI Syariah (April 2018–November 2018)
- *Treasury Manager*, PT Bank BNI Syariah (Maret 2015–April 2018)
- Head of Treasury dan Financial Control Division, BPKH (November 2018–March 2023)
- Senior Manager of International Business, PT Bank BNI Syariah (April 2018–November 2018)
- Treasury Manager, PT Bank BNI Syariah (March 2015–April 2018)

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

Deputi Investasi dan Kerja Sama Luar Negeri
Deputy of Foreign Investment and International Relations

Usia Age	52 Tahun 52 Years Old
Domisili Domicile	Jakarta Timur East Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 154/BPKH.00/04/2023 tentang Mutasi Pegawai Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 154/BPKH.00/04/2023 on Employee Job Transfer of Hajj Fund Management Agency.
Riwayat Pendidikan **Educational Background**	• S2 *Business Administration*, University of Hartford, CT-USA (2002) • S1 Akuntansi, Universitas Brawijaya (1994) • Master's degree in Business Administration, University of Hartford, CT-USA (2002) • Bachelor's degree in Accounting, Universitas Brawijaya (1994)
Riwayat Pekerjaan **Work Experience**	• Deputi Perencanaan dan Pengkajian, BPKH (2020–2023) • Direktur Group Pengendalian Operasional, Lembaga Penjamin Simpanan (2015–2018) • Direktur Group Manajemen Risiko, Lembaga Penjamin Simpanan (2013–2015) • Deputy of Planning and Research, BPKH (2020–2023) • Director of Operational Control Group, Indonesia Deposit Insurance Corporation (2015–2018) • Director of Risk Management Group, Indonesia Deposit Insurance Corporation (2013–2015)

Erwinda Anggraini Juniastanti, S.Sos., M.E., CIB, CSA

Deputi Investasi Surat Berharga dan Emas
Deputy of Securities and Gold Investment

Usia Age	48 Tahun 48 Years Old
Domisili Domicile	Jakarta Timur East Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 296/BPKH.00/06/2023 Tentang Penempatan Pejabat Deputi dan Perpanjangan Pejabat Sementara (PJS) Deputi Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 296/BPKH.00/06/2023 on Job Placement of Deputy Officers and Tenure Extension of Temporary Officer of Deputy (PLS) of Hajj Fund Management Agency.

Riwayat Pendidikan **Educational Background**	• Magister Ekonomi, Program Magister Ekonomi dan Keuangan Islam, Universitas Trisakti (2021–2023) • Sarjana Ilmu Sosial, jurusan Administrasi Bisnis, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Indonesia (1992–1996) • Master's degree in Economics, Master's degree Program in Islamic Economy and Finance, Universitas Trisakti (2021–2023) • Bachelor of Social Science, majoring in Business Administration, Faculty of Social and Political Science, Universitas Indonesia (1992–1996)
Riwayat Pekerjaan **Work Experience**	• *Division Head of Marketable Securities Investment*, BPKH (November 2018–2023) • *Senior Manager, Debt Capital Market Sales and Trading Division*, PT Bahana Sekuritas (September 2017–November 2018) • *Vice President, Fixed Income Investment Manager*, PT Net Assets Management (September 2008–September 2017) • Division Head of Marketable Securities Investment, BPKH (November 2018–2023) • Senior Manager, Debt Capital Market Sales and Trading Division, PT Bahana Sekuritas (September 2017–November 2018) • Vice President, Fixed Income Investment Manager, PT Net Assets Management (September 2008–September 2017)

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

Deputi Transformasi, dan Teknologi Informasi
Deputy of Transformation and Information Technology

Usia Age	48 Tahun 48 Years Old
Domisili Domicile	Jakarta Selatan South Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 154/BPKH.00/04/2023 tentang Mutasi Pegawai Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 154/BPKH.00/04/2023 on Employee Job Transfer of Hajj Fund Management Agency.
Riwayat Pendidikan **Educational Background**	• S2 *Information Systems*, University of Leeds (2001) • S2 *Business Administration*, University of Hertfordshire (2000) • S1 Teknik Elektro, Universitas Trisakti (1999) • Master's degree in Information Systems, University of Leeds (2001) • Master's degree in Business Administration, University of Hertfordshire (2000) • Bachelor's degree in Electrical Engineering, Universitas Trisakti (1999)
Riwayat Pekerjaan **Work Experience**	• Deputi Kesekretariatan Badan dan Kemaslahatan, BPKH (2018–2023) • Direktur Operasional Kemitraan (2017–2018) • Manajer Program, Delegasi Uni Eropa untuk Indonesia dan Brunei Darussalam, ASEAN (2017) • *Senior Program Officer*, Japan ASEAN Integration Fund Management Team, ASEAN (2013–2017) • Deputy of Corporate Secretariat and Social Responsibility, BPKH (2018–2023) • Director of Partnership Operations (2017–2018) • Program Manager, European Union delegation to Indonesia and Brunei Darussalam, ASEAN (2017) • Senior Program Officer, Japan ASEAN Integration Fund Management Team, ASEAN (2013–2017)

Ahmad Zaky, M.B.A.

Deputi Hukum & Kepatuhan & Plt. Deputi Kesekretariatan Badan dan Kemaslahatan
Deputy of Legal & Compliance & Acting Deputy of Corporate Secretariat and Social Responsibility

Usia Age	47 Tahun 47 Years Old
Domisili Domicile	Tangerang Selatan South Tangerang

Dasar Penunjukan
Basis of Appointment

Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 382/ BPKH.00/10/2023 Tentang Mutasi Pegawai dan Penetapan Pejabat Pelaksana Tugas (PLT) di Lingkungan Badan Pengelola Keuangan Haji.
Decree of Head of Executive Board of Hajj Fund Management Agency Number 382/ BPKH.00/10/2023 on Employee Reassignment and Appointment of Acting Officers (PLT) in the Hajj Fund Management Agency.

Riwayat Pendidikan
Educational Background

- S2 *Business Administration in Human Resources Management and International Business, Rochester Institute of Technology* (2007)
- S1 Syariah, UIN Sunan Kalijaga (2001)
- Master of Business Administration majoring in Human Resources and Management and International Business, Rochester Institute of Technology (2007)
- Bachelor of Islamic Law, UIN Sunan Kalijaga (2001)

Riwayat Pekerjaan
Work Experiences

- Direktur, PT Tosora Konsultindo (2012–2018)
- Direktur Pustaka Alvabet (2008–2012)
- Director, PT Tosora Konsultindo (2012–2018)
- Director, Alvabet Publishing House (2008–2012)

Misbah Taufiqurrohman, Ak., M.Acc., CFE, CIA

Deputi Audit Internal
Deputy of Internal Audit

Usia Age	48 Tahun 48 Years Old
Domisili Domicile	Bekasi Timur East Bekasi

Dasar Penunjukan
Basis of Appointment

Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 296/ BPKH.00/06/2023 Tentang Penempatan Pejabat Deputi dan Perpanjangan Pejabat Sementara (PJS) Deputi Badan Pengelola Keuangan Haji.
Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 296/BPKH.00/06/2023 on Job Placement of Deputy Officers and Tenure Extension of Temporary Officer of Deputy (PLS) of Hajj Fund Management Agency.

Riwayat Pendidikan Educational Background	• S2 Master of Accounting, The University of Melbourne Australia (2014) • Diploma 4 Akuntansi, STAN Jakarta (2021) • Diploma 3 Akuntansi, STAN Jakarta (1996) • Master's Degree in Accounting, The University of Melbourne Australia (2014) • Bachelor's Degree (D IV), STAN Jakarta (2021) • Associate Degree (D III), STAN Jakarta (1996)
Riwayat Pekerjaan Work Experience	• Kepala Divisi Akuntansi dan Pelaporan, BPKH (2018–2023) • Kasatgas Koordinasi dan Supervisi, KPK (2017–2018) • Kasatgas Audit, KPK (2009–2017) • Head of Accounting and Reporting, BPKH (2018–2023) • Group Head of Coordination and Supervision, KPK (2017–2018) • Group Head of Audit, KPK (2009–2017)

Miftahudin

Deputi SDM dan Pengadaan Barang dan Jasa
Deputy of HR and Procurement of Goods and Services

Usia Age	49 Tahun 49 Years Old
Domisili Domicile	Bogor

Dasar Penunjukan Basis of Appointment	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 154/BPKH.00/04/2023 tentang Mutasi Pegawai Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 154/BPKH.00/04/2023 on Employee Job Transfer of Hajj Fund Management Agency.
Riwayat Pendidikan Educational Background	S1 Institut Pertanian Bogor (1997) Bachelor's degree from Bogor Agricultural University (1997)
Riwayat Pekerjaan Work Experience	• Deputi Transformasi dan Teknologi Informasi, BPKH (2021–2023) • *HR Division/HR Plant Operation Department Head*, Toyota, (2018–2019) • *HR Division/Government Relations & Suppliers Support* (2014–2017) • Deputy of Transformation and Information Technology, BPKH (2021–2023) • HR Division/HR Plant Operation Department Head, Toyota, (2018–2019) • HR Division/Government Relations & Suppliers Support (2014–2017)

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

Deputi Perencanaan dan Pengkajian
Deputy of Planning and Research

Usia Age	48 Tahun 48 Years Old
Domisili Domicile	Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 194/ BPKH.00/04/2023 Tentang Mutasi Pegawai Badan Pengelola Keuangan Haji. Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 194/BPKH.00/04/2023 on Employee Job Transfer of Hajj Fund Management Agency.
Riwayat Pendidikan **Educational Background**	• S3 Administrasi Publik, Universitas Diponegoro (2014) • S2 Akuntansi, Universitas Indonesia (2004) • S1 Akuntansi, Universitas Padjadjaran (1999) • D3 Akuntansi, STAN (1996) • Doctoral degree in Public Administration, Universitas Diponegoro (2014) • Master's degree in Accounting, Universitas Indonesia (2004) • Bachelor's degree in Accounting, Universitas Padjadjaran (1999) • Associate Degree in Accounting, STAN (1996)
Riwayat Pekerjaan **Work Experience**	• Deputi Audit Internal, Badan Pengelola Keuangan Haji (2019–2023) • Auditor, Badan Pemeriksa Keuangan (1996–2018) • Internal Audit Deputy, Hajj Fund Management Agency (2019–2023) • Auditor, The Audit Board of the Republic of Indonesia (1996–2018)

Eko Surya Lesmana

Deputi Manajemen Risiko
Deputy of Risk Management

Usia Age	42 Tahun 42 Years Old
Domisili Domicile	Jakarta Selatan South Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 366/ BPKH.00/10/2023 Tentang Penetapan Pejabat Deputi Badan Pengelola Keuangan Haji Decision Letter of Head of Executive Board of Hajj Fund Management Agency No.366/ BPKH.00/10/2023, on Determination of Deputy Officers of Hajj Fund Management Agency.
Riwayat Pendidikan **Educational Background**	• Magister Sains Manajemen, Program Studi Ilmu Manajemen Universitas Indonesia (2005–2006) • Sarjana Ekonomi, Program Studi Manajemen Universitas Indonesia (2000–2005) • Master of Science in Management, Major in Finance, Universitas Indonesia (2005–2006) • Bachelor of Economics, Major in Marketing, Universitas Indonesia (2000–2005)

Riwayat Pekerjaan
Work Experience

- Badan Pengelola Keuangan Haji (Oktober 2018–sekarang)
- Bank Bukopin (4 Juni 2007–27 Juni 2018)
- Hajj Fund Management Agency (October 2018–present)
- Bank Bukopin (June 4, 2007–June 27, 2018)

Sertifikasi
Certification

- *Risk Management Level 7*: Indonesian Risk Professional Association (IRPA)—Global Association of Risk Professionals (GARP) (2024)
- *Certified Risk Professional*—LSPMM (2020)
- *Investment Manager Representative: Indonesian Capital Market Authority* (2019)
- *Certified Treasury Professional: Banker's Association of Philippines* (BAP) ACI FMA (2016)

Zulhendra.,SE.,MM.

Deputi/Sekretaris Dewan Pengawas
Deputy/Secretary of the Supervisory Board

Usia Age	50 Tahun 50 Years Old
Domisili Domicile	Tangerang Selatan South Tangerang

Dasar Penunjukan
Basis of Appointment

Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji No. 641/ BPKH.00/12/2021, tentang Penetapan Hasil Lelang Jabatan dan Mutasi Pegawai
Decision Letter of Head of Executive Board of Hajj Fund Management Agency No.641/ BPKH.00/12/2021, on Determination of Job Bidding Results and Employee Job Transfer.

Riwayat Pendidikan
Educational Background

- S2 Marketing Manajemen Universitas Mercubuana-Jakarta (2017)
- S1 Akuntansi Universitas Bung Hatta-Padang (1997)
- Master's degree in Marketing Management from Universitas Mercubuana–Jakarta (2017)
- Bachelor's degree in Accounting from Universitas Bung Hatta–Padang (1999)

Riwayat Pekerjaan
Work Experience

- Sekretaris Dewan Pengawas BPKH (Januari 2022–Januari 2024)
- Anggota Komite Audit BPKH (Oktober 2018–Desember 2021)
- Kepala Cabang Medan PT. Panin Dubai Syariah Bank Tbk (September 2012–Juli 2017)
- Senior Auditor PT. Bank Bukopin Tbk (April 2004–Agustus 2012)
- Kasie Internal Audit PT. Patal Putera Sejati Spinning Mills (Juni 2002–Desember 2003)
- Secretary of Supervisory Board of BPKH (January 2022–January 2024)
- Audit Committee Member of BPKH (October 2018–December 2021)
- Medan Branch Manager of PT. Panin Dubai Syariah Bank Tbk (September 2012–July 2017)
- Senior Auditor of PT. Bank Bukopin Tbk (April 2004–August 2012)
- Head of Internal Audit Section of PT. Patal Putera Sejati Spinning Mills (June 2002–December 2003)

Sumber Daya Manusia
Human Resources

Bidang Sumber Daya Manusia (SDM) merupakan pelaksana utama dalam pengelolaan sumber daya manusia di BPKH. Bidang SDM berperan penting dalam melakukan penyusunan rencana kebutuhan SDM, penyusunan formasi, melakukan rekrutmen SDM sesuai kebutuhan BPKH, mendesain dan melaksanakan sistem pengelolaan SDM secara efektif untuk mencapai tujuan BPKH yaitu menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintegritas dan profesional.

Dengan pengelolaan SDM yang unggul, maka diharapkan dapat meningkatkan kontribusi produktif dan kualitas SDM BPKH untuk mendukung pencapaian visi dan misi organisasi. Perencanaan, pengelolaan, dan pengembangan SDM yang dilakukan BPKH selalu selaras dengan strategi dan tujuan organisasi, baik yang bersifat jangka pendek maupun jangka panjang. Untuk itu, BPKH menggunakan pendekatan yang terintegrasi untuk proses seleksi, rekrutmen, pelatihan dan pengembangan, pengelolaan kinerja, pemberian *compensation* dan *benefit*, administrasi pengelolaan kepegawaian, serta sistem informasi kepegawaian yang memadai.

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

Human Resources (HR) Division is the main actor in human resources management at the BPKH. The HR Division plays an important role in preparing HR needs plans, preparing formations, recruiting HR according to BPKH's needs, designing and implementing an effective HR management system to achieve BPKH's objectives, namely creating comprehensive and accountable governance and work systems by developing professional HR with integrity.

Excellent HR management is expected to improve productive contribution and quality of BPKH HR in order to support the achievement of the organization's vision and mission. The planning, management and development of human resources carried out by BPKH is always in line with the organization's strategy and goals, both short and long term. Therefore, BPKH adopts an integrated approach to the processes of selection, recruitment, training and development, performance management, provision of compensation and benefits, employment management administration, as well as an adequate employment information system.

BPKH fully understands that winning the competition by improving productivity requires the right human resources in terms of both quantity and quality of competence. Therefore, human resource planning and development must be aligned with the organization's needs, the goals to be achieved, and the strategies employed. To accomplish this, BPKH focuses on developing emotional skill competencies (soft skills), technical competencies (hard skills), internalization of shared organizational values (IQRA), and leadership.

ROADMAP SDM

Inisiatif spesifik yang menjadi fokus pengembangan SDM sesuai dengan kesenjangan *Full-Time Equivalent* (FTE) yang ada. *Roadmap* meliputi program terkait penambahan maupun pengurangan FTEs.

HR ROADMAP

Specific initiatives that become the focus of HR development are in accordance with existing Full-Time Equivalent (FTE) gaps. The roadmap includes programs related to addition and reduction of FTEs.

DEMOGRAFI PEGAWAI BPKH

BPKH EMPLOYEE DEMOGRAPHY

Jumlah Pegawai Berdasarkan Jenis Kelamin
Number of Employees by Gender

Jenis Kelamin Gender	2023		2022	
	Jumlah Total	%	Jumlah Total	%
Laki-Laki Male	142	71,36%	140	71,43%
Perempuan Female	57	28,64%	56	28,57%
Total	**199**	**100,00%**	**196**	**100,00%**

Jumlah pegawai tahun 2023 adalah sebanyak 199 orang atau sama dengan tahun 2022. Persentase berdasarkan komposisi jenis kelamin, untuk laki-laki sebesar 71,36% dan persentase paling rendah yaitu perempuan sebesar 28,64%.

The number of employees in 2023 was 199, the same as in 2022. In terms of gender composition, males accounted for 71.36%, while females made up the remaining 28.64%.

Jumlah Pegawai Berdasarkan Level Jabatan
Number of Employees by Position Level

Level Jabatan Position Level	2023		2022	
	Jumlah Total	%	Jumlah Total	%
Deputi dan Sekretaris Dewan Pengawas Deputy and Secretary of the Supervisory Board	11	5,53%	8	4,08%
Kepala Divisi/Komite Dewan Pengawas Division Head/Supervisory Board Committee	41	20,60%	40	20,41%
Manajer Manager	64	32,16%	53	27,04%
Asisten Manajer Assistant Manager	35	17,59%	52	26,53%
Personal Assistant Staff	24	12,06%	18	9,18%
Driver Driver	24	12,06%	25	12,76%
Total	**199**	**100,00%**	**196**	**100,00%**

Jenjang jabatan di BPKH relatif pendek yang terdiri dari jabatan manajerial dan fungsional (di luar pegawai dengan perjanjian kerja). Jabatan manajerial BPKH dibedakan atas dasar kewenangan memimpin pada satuan unit organisasi di BPKH yang terdiri atas Deputi/Setara Deputi sebanyak 11 orang dan Kepala Divisi/Pejabat Setara sebanyak 41 orang. Selain itu jabatan manajerial juga dibedakan atas dasar kepangkatan di dalam unit terkecil yang posisinya di bawah Kepala Divisi, tidak menyelia jabatan lain dan bertanggung jawab atas tugas dan tanggung jawab jabatannya sendiri yaitu terdiri atas Manajer sebanyak 64 orang dan Asisten Manajer sebanyak 35 orang.

The position hierarchy at BPKH is relatively short, consisting of managerial and functional roles (excluding contract employees). Managerial roles at BPKH are distinguished by their authority to lead organizational units, comprising 11 Deputy/Equivalent Officers and 41 Division Heads/Equivalent Officers. Additionally, managerial positions are further classified based on rank within smaller units below the Division Head level, which do not supervise other roles but are responsible for their own tasks and duties. This category includes 64 Managers and 35 Assistant Managers.

Jumlah Pegawai Berdasarkan Usia
Number of Employees by Age

Usia Age	2023		2022	
	Jumlah Total	%	Jumlah Total	%
<21 tahun / years old	0	0,00%	0	0,00%
21–30 tahun / years old	44	22,11%	53	27,04%
31–40 tahun / years old	83	41,71%	79	40,31%
41–50 tahun / years old	62	31,16%	57	29,08%
51–55 tahun / years old	10	5,03%	7	3,57%
Total	**199**	**100,00%**	**196**	**100,00%**

Persentase berdasarkan komposisi usia yaitu usia 21–30 tahun sebesar 22,11%, usia 31–40 tahun sebesar 41,71%, usia 41–50 tahun sebesar 31,16% dan persentase paling rendah yaitu usia > 51 tahun sebesar 5,03%.

The percentage distribution based on age composition is as follows: 22.11% for those aged 21–30 years, 41.71% for those aged 31–40 years, 31.16% for those aged 41–50 years, and the lowest percentage, 5.03%, for those aged over 51 years.

Jumlah Pegawai Berdasarkan Status Ketenagakerjaan
Number of Employees by Employment Status

Status Ketenagakerjaan Employment Status	2023		2022	
	Jumlah Total	%	Jumlah Total	%
Pegawai Tetap Permanent Employees	151	75,88%	153	78,06%
Pegawai Dengan Perjanjian Kerja Contract Employees	48	24,12%	43	21,94%
Total	**199**	**100,00%**	**196**	**100,00%**

Jumlah Pegawai Berdasarkan Tingkat Pendidikan
Number of Employees by Education Level

Tingkat Pendidikan Education Level	2023		2022	
	Jumlah Total	%	Jumlah Total	%
Doktor Doctoral degree	3	1,51%	2	1,02%
Pasca Sarjana Master's degree	65	32,66%	48	24,49%

Jumlah Pegawai Berdasarkan Tingkat Pendidikan
Number of Employees by Education Level

Tingkat Pendidikan Education Level	2023		2022	
	Jumlah Total	%	Jumlah Total	%
Sarjana Bachelor's degree	105	52,76%	120	61,22%
Diploma Associate Degree	4	2,01%	1	0,51%
SMU atau sederajat High School Diploma or equivalent	22	11,06%	25	12,76%
Total	**199**	**100,00%**	**196**	**100,00%**

Persentase paling tinggi berdasarkan komposisi tingkat pendidikan adalah Sarjana sebesar 52,76%, Pasca Sarjana 32,66%, SMU atau sederajat 11,06%, Diploma 2,01%, serta persentase paling rendah yaitu Doktor sebanyak 1,57%.

Data *turn over* pegawai BPKH per Triwulan IV tahun 2023 dengan formula perhitungan jumlah pegawai tetap yang tidak berlanjut bekerja (*voluntary resignation*) dibagi dengan jumlah pegawai tetap awal tahun 2023 ditambah jumlah pegawai tetap pada periode akhir Desember 2023 dibagi 2 (dua), sehingga diperoleh hasil perhitungan sebagai berikut:

The highest percentage by educational level was Bachelor's degree at 52.76%, followed by Postgraduate at 32.66%, High School or equivalent at 11.06%, Associate degree at 2.01%, and the lowest percentage was Doctorate at 1.57%.

BPKH employee turnover data as of Quarter IV of 2023 is calculated with the following formula: the number of permanent employees who do not continue working (voluntary resignation) is divided by the number of permanent employees at the beginning of 2023 plus the number of permanent employees at the end of December 2023 divided by 2 (two). The result of the calculation is as follows:

***Turn Over* Pegawai BPKH Per Triwulan IV 2023 BPKH Employee Turnover per Quarter IV of 2023**		
Jumlah pegawai tetap per Awal Januari 2023 Number of permanent employees per Beginning of January 2023	:	153
Jumlah pegawai tetap per Akhir Desember 2023 Number of permanent employees per End of December 2023	:	151
Pegawai *Resign Voluntary* Employee Filing Voluntary Resignation	:	0
Pegawai Tugas Belajar 1 Learning Task Employee 1	:	1
Pegawai Pensiun Retired Employees	:	1
***Turn Over* Pegawai BPKH BPKH Employee Turnover**	**:**	**0,65%**

Berdasarkan perhitungan tersebut, persentase *Turn Over* Pegawai BPKH per Triwulan IV tahun 2023 masih memenuhi Rencana Strategis BPKH tahun 2023 yaitu sebesar < 8%.

Based on these calculations, the percentage of BPKH Employee Turn Over per Quarter IV of 2023 was still within the range in the BPKH Strategic Plan for 2023, namely <8%.

Proses rekrutmen terbuka calon pegawai tetap BPKH pada tahun 2023 dilaksanakan pada Triwulan IV tahun 2023 dengan target 20 orang peserta ODP. Hingga akhir tahun 2023 telah terpilih sebanyak 38 orang calon peserta program yang akan mengikuti wawancara Panitia Seleksi BPKH.

The open recruitment process for BPKH permanent employee candidates in 2023 was carried out in the fourth quarter of 2023 with a target of 20 ODP participants. Until the end of 2023, 38 prospective program participants had been selected in order to proceed with interviews with the BPKH Selection Committee.

Pada periode triwulan II 2023, proses pemenuhan sebagian pegawai tetap sudah dipenuhi melalui skema lelang jabatan di kalangan internal insan BPKH. Lelang jabatan ini bertujuan untuk memfasilitasi pengembangan karir insan BPKH. Proses lelang jabatan diawali dengan tahapan perencanaan kebutuhan pegawai (posisi *vacant*), pengumuman pendaftaran (terbuka untuk pegawai tetap), seleksi administrasi, seleksi wawancara, pengumuman hasil seleksi, dan penerbitkan SK pendukung. Pada proses lelang jabatan ini telah didapatkan 6 posisi yang terisi dari internal BPKH, yaitu :

1. Deputi Audit Internal,
2. Deputi Investasi Surat Berharga dan Emas,
3. Deputi Keuangan,
4. PJS. Deputi Manajemen Risiko,
5. Kepala Divisi Tresuri dan Pengendalian Keuangan,
6. Kepala Divisi Akuntansi dan Pelaporan.

In the second quarter of 2023, the process of fulfilling the positions of some permanent employees were completed through a job auction scheme among internal BPKH employees. This job auction aims to facilitate career development of BPKH employees. The job auction process begins with the stages of employee needs mapping (vacant positions), registration announcements (open to permanent employees), administrative selection, interview selection, announcement of selection results, and issuance of supporting decision letters. In the job auction process, 6 positions were filled internally from BPKH employees, namely:

1. Deputy for Internal Audit,
2. Deputy for Investment in Securities and Gold,
3. Deputy for Finance,
4. Acting Officer for Deputy of Risk Management,
5. Division Head of Treasury and Financial Control,
6. Division Head of Accounting and Reporting.

Dalam proses pengisian posisi manajer yang kosong, baik karena ditinggalkan oleh pegawai yang lolos lelang jabatan ataupun oleh pegawai yang *resign* pada tahun 2022. Pada Triwulan III – 2023 Badan Pelaksana melalui Rapat Badan Pelaksana telah memutuskan untuk mengisi posisi tersebut dengan skema *talent pool* yang telah disiapkan dari hasil penilaian kinerja pegawai dua tahun terakhir. Pada periode ini posisi Manajer yang sudah terisi melalui skema *talent pool* sebagai berikut:

1. Manajer Perencanaan
2. Manajer Pengembalian BPIH dan Admin Pembiayaan
3. Manajer Pengendalian Mutu dan Pengembangan Audit

In the process of filling vacant manager positions, either because they were left by employees who passed the job auction or by employees who resigned in 2022. In Quarter III–2023, the Executive Board through the Executive Board Meeting decided to fill these positions using talent pool scheme that had been prepared from employee performance assessment results for the last two years. In this period, the Manager positions that were filled through talent pool scheme are as follows:

1. Planning Manager
2. BPIH Refund and Financing Admin Manager
3. Quality Control and Audit Development Manager

4. Manajer Administrasi Keuangan
5. Manajer Pelaporan
6. Manajer Pengendalian Keuangan

Dalam rangka penyegaran dan pemberian penghargaan kepada pegawai, BPKH melakukan proses mutasi dan promosi pegawai. Proses ini dilakukan melalui pengajuan dari masing-masing bidang, reviu bidang SDM, dan penetapan melalui keputusan rapat badan pelaksana. Proses rotasi dan promosi dilakukan di semua level, dari level Deputi sampai dengan asisten manajer. Pada periode Januari – Desember 2023, telah dilaksanakan mutasi pegawai sebanyak 23 orang dan promosi pegawai sebanyak 25 orang.

Kebutuhan tenaga kerja administrasi untuk saat ini telah dipenuhi melalui skema tenaga administrasi melalui pihak ketiga *(outsourcing)* yang dipenuhi bekerjasama dengan Divisi Pengadaan dan Umum selaku pemilik anggaran pengelolaan pihak ketiga.

PENGEMBANGAN KOMPETENSI PEGAWAI

Kebijakan

BPKH telah memiliki kebijakan terkait pelaksanaan pengembangan kompetensi karyawan. Kebijakan tersebut diatur dalam Pedoman Pelatihan 2023.

Pelatihan dan Pengembangan Kemampuan Pegawai

BPKH memberikan kesempatan yang setara pada setiap pegawai untuk mengikuti program pelatihan dan pengembangan SDM, tanpa memperhatikan *gender* dan ras.

Dalam rangka meningkatkan kapabilitas pegawai, BPKH senantiasa memberikan pelatihan dan pengembangan untuk setiap pegawai. Hal tersebut agar proses pengelolaan Keuangan Haji diampu oleh pegawai yang profesional dan juga berkualitas. Berikut topik pelatihan yang telah dilaksanakan sampai dengan periode Triwulan IV tahun 2023:

4. Financial Administration Manager
5. Reporting Manager
6. Financial Control Manager

In order to refresh and appreciate employees, BPKH carries out employee transfer and promotion processes. This process is carried out through application process from each field, review from the HR division, and appointment through executive board meeting decision. Job rotation and promotion process is carried out at all levels, from Deputy level to assistant manager. In the period January – December 2023, 23 employees had been transferred and 25 employees were promoted.

The needs for administrative workers had been recently met through an administrative staff scheme via appointment of third party (outsourcing) which was fulfilled in cooperation with the Procurement and General Affairs Division as the owner of the third party management budget.

EMPLOYEE COMPETENCY DEVELOPMENT

Policy

BPKH has a policy related to the implementation of employee competency development. This policy is regulated in Training Guidelines 2023.

Employee Capability Training and Development

BPKH provides equal opportunities for every employee to take part in HR training and development programs without prejudice to gender and race.

In order to improve employee capabilities, BPKH continues to provide training and development for each employee. This aims to ensure that the Hajj Fund management process is handled by professional and qualified employees. The following are topics of training up to the fourth quarter of 2023:

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
1	Pelatihan Sertifikasi BNSP Pengelola Budaya Kerja BNSP Certification Training on Work Culture Manager	Teknis Fungsional Functional Technical	2	Januari January
2	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	Teknis Fungsional Functional Technical	5	
3	Pelatihan *Certified Investment Banking* (CIB) Certified Investment Banking (CIB) Training	Teknis Fungsional Functional Technical	7	Februari February
4	Pelatihan Manajemen Investasi dan Mitigasi Risiko Investment Management and Risk Mitigation Training	Teknis Fungsional Functional Technical	1	
5	Pelatihan Analisis Data dengan Power BI Data Analysis with Power BI Training	Teknis Fungsional Functional Technical	8	
6	Pelatihan dan Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification and Training	Teknis Umum General Technical	2	
7	Pelatihan dan Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification and Training	Teknis Umum General Technical	6	
8	Pelatihan & Sertifikasi BPMP (*Business Process Management Professional*) Business Process Management Professional Certification and Training	Teknis Fungsional Functional Technical	2	Maret March
9	*Human Capital Masterclass: Rewards Series*	Teknis Fungsional Functional Technical	2	
10	Pelatihan dan Sertifikasi Risiko Bisnis Spesialis (CBRS) Certified Business Risk Specialist (CBRS) Training	Teknis Fungsional Functional Technical	2	
11	*Certified Information Systems Auditor* (CISA)	Teknis Fungsional Functional Technical	3	
12	*Sustainable Investing*	Teknis Fungsional Functional Technical	1	
13	*Chartered Financial Analyst* (CFA) *Program exam Level* 1	Teknis Fungsional Functional Technical	1	
14	Sertifikasi CFA Level II Agustus 2023 CFA Level II Certification August 2023	Teknis Fungsional Functional Technical	1	
15	Pelatihan ICA *Certificate in KYC and CDD* ICA Certificate in KYC and CDD Training	Teknis Fungsional Functional Technical	3	
16	Pelatihan dan Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification and Training	Teknis Umum General Technical	8	
17	Sertifikasi *Governance Risk and Compliance Profesional* (GRCP) dan *Governance Risk and Compliance Auditor* (GRCA) Governance Risk and Compliance Profesional (GRCP) and Governance Risk and Compliance Auditor (GRCA) Certification	Teknis Fungsional Functional Technical	2	
18	Sertifikasi *Certified Risk Management Professional* (CRMP) Certified Risk Management Professional (CRMP) Training	Teknis Fungsional Functional Technical	1	April April
19	Pelatihan dan Sertifikasi Manajemen Risiko Level 2 Risk Management Level 2 Certification and Training	Teknis Umum General Technical	3	

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
20	Sertifikasi BNSP–*Certified Industrial Relation Manager* BNSP Certification–Certified Industrial Relation Manager	Teknis Fungsional Functional Technical	1	
21	Persiapan Ujian Sertifikasi CFE 2023 Preparation for CFE Certification Test 2023	Teknis Fungsional Functional Technical	2	Mei May
22	Pelatihan GRI *Certified Training Course–Certified Sustainability Reporting Specialist* GRI Certified Training Course – Certified Sustainability Reporting Specialist Training	Teknis Fungsional Functional Technical	4	
23	Konsultan Hukum Pasar Modal Dasar 2 Legal Consultant of Basic Capital Market 2	Teknis Fungsional Functional Technical	1	
24	*Certified Network Defender* (CND)	Teknis Fungsional Functional Technical	1	
25	Pelatihan Pengelolaan *Whistleblowing System* Pengaduan Korupsi Batch 2 Whistleblowing System Management Training on Corruption Complaint Batch 2	Teknis Fungsional Functional Technical	1	
26	*Assessment Center Assessor Certification* (ACAC)	Teknis Fungsional Functional Technical	1	
27	Pelatihan Sertifikasi *Public Relations Coordinator Batch* 1 Public Relations Coordinator Certification Training Batch 1	Teknis Fungsional Functional Technical	3	
28	Pelatihan Sertifikasi *Public Relations Coordinator Batch* 2 Public Relations Coordinator Certification Training Batch 2	Teknis Fungsional Functional Technical	2	
29	Pelatihan Manajemen Risiko Perbankan Syariah Level 1 Sharia Banking Risk Management Level 1 Training	Teknis Umum General Technical	1	
30	*Certified General Affairs Management Professional*	Teknis Fungsional Functional Technical	3	
31	Brevet C	Teknis Fungsional Functional Technical	1	
32	*Data Modeling and Visualization with Microsoft Excel (Building Dynamic Reports and Dashboards using Power Query)*	Teknis Fungsional Functional Technical	11	
33	Pelatihan Manajemen Risiko Perbankan Syariah Level 2 Sharia Banking Risk Management Level 2 Training	Teknis Umum General Technical	17	
34	Pelatihan Manajemen Risiko Perbankan Syariah Level 2 Sharia Banking Risk Management Level 2 Training	Teknis Umum General Technical	2	
35	Pelatihan Manajemen Risiko Perbankan Syariah Level 3 Sharia Banking Risk Management Level 3 Training	Teknis Umum General Technical	3	
36	Pelatihan ESG *Investing* ESG Investing Training	Teknis Fungsional Functional Technical	3	
37	CND	Teknis Fungsional Functional Technical	1	Juni June
38	*Information Security Management System (ISMS) Lead To Implement ISO* 27001 dan Sertifikasi (Pengelolaan Keamanan Informasi & *Network Security Auditor*) Information Security Management System (ISMS) Lead To Implement ISO 27001 and Certification (Information Security Management & Network Security Auditor)	Teknis Fungsional Functional Technical	1	

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
39	*Python Programming for Data Science, Data Analytic with Machine Learning & Big Data Administration with Hadoop*	Teknis Fungsional Functional Technical	1	
40	Pelatihan *Knowledge On Enterprise IT Architecture* (TOGAF) dan *Exam TOGAF* 9 Training of Knowledge on Enterprise IT Architecture (TOGAF) and Exam TOGAF 9	Teknis Fungsional Functional Technical	1	
41	*Certification Information System Auditor*	Teknis Fungsional Functional Technical	2	
42	Pelatihan CND CND Training	Teknis Fungsional Functional Technical	1	
43	*Refreshment* Sertifikasi Manajemen Risiko Tingkat 5 Risk Management Level 5 Certification Refreshment	Teknis Umum General Technical	1	Juli July
44	*Executive Development Program*	Brevet	5	
45	Konferensi Auditor Internal 2023 Internal Auditor Conference 2023	Teknis Fungsional Functional Technical	4	
46	Pelatihan dan CISA Training and CISA	Teknis Fungsional Functional Technical	1	
47	*Social Value & SROI Practitioner Training*	Teknis Fungsional Functional Technical	1	
48	Pelatihan Manajemen Risiko Perbankan Syariah Level 2 Sharia Banking Risk Management Level 2 Training	Teknis Umum General Technical	3	
49	Kegiatan CSR *Outlook* 2023–CSRS *Leadership Forum* CSR Outlook 2023–CSRS Leadership Forum Activities	Teknis Fungsional Functional Technical	2	
50	Pelatihan Profesional *Secretary Skills* Professional Secretary Skills Training	Teknis Fungsional Functional Technical	2	
51	*Workshop* Analisis Biaya di Bidang Kesehatan Cost Analysis in Healthcare Field Workshop	Teknis Fungsional Functional Technical	1	
52	Pelatihan *Financial Risk Manager* (FRM) Financial Risk Manager (FRM) Training	Teknis Fungsional Functional Technical	3	Agustus August
53	Program Sertifikasi Kompetensi PR Perhumas Perhumas PR Competency Certification Program	Teknis Fungsional Functional Technical	1	
54	Pelatihan CFA Level 1 CFA Level 1 Training	Teknis Fungsional Functional Technical	2	
55	*Training* dan *awareness* ISO 27001:2022 (*Information Security Management System*) Training and awareness of ISO 27001:2022 (*Information Security Management System*)	Teknis Umum General Technical	27	
56	Pelatihan *Data Science Academy* Data Science Academy Training	Teknis Fungsional Functional Technical	1	
57	Pelatihan Manajemen Risiko Perbankan Syariah Level 3 Sharia Banking Risk Management Level 3 Training	Teknis Umum General Technical	1	
58	Sertifikasi Manajemen Risiko Level 2 sd. 4 Risk Management Level 2-4 Certification	Teknis Umum General Technical	3	
59	*Certified Risk Professional* (CRP)	Teknis Fungsional Functional Technical	3	

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
60	Pelatihan dan Sertifikasi *Office Manager* (BNSP) *Office Manager* (BNSP) Certification and Training	Teknis Fungsional Functional Technical	3	September September
61	*GRC Summits* 2023	Teknis Fungsional Functional Technical	1	
62	Pelatihan dan Ujian Sertifikasi *Certified Chief Compliance Officer* (CCCO) Certified Chief Compliance Officer (CCCO) Certification Test and Training	Teknis Fungsional Functional Technical	1	
63	Program Pendidikan dan Sertifikasi Ahli Muda Manajemen Proyek (AMP) IAMPI Junior Expert of Project Management Certification and Education Program of IAMPI	Teknis Fungsional Functional Technical	2	
64	*Certification in Risk Management Assurance* (CRMA)	Teknis Fungsional Functional Technical	1	
65	Pelatihan *The 7 Habits of Highly Effective People Batch 3* The 7 Habits of Highly Effective People Training Batch 3	Brevet	15	
66	Pendidikan dan *Certified Financial Planner* (CFP) Education and *Certified Financial Planner* (CFP)	Teknis Fungsional Functional Technical	3	
67	*Islamic Economics Summer School* 2023	Teknis Umum General Technical	11	
68	Pelatihan dan Sertifikasi *Lead Implementer* ISO 9001:2015 *Lead Implementer* of ISO 9001:2015 Certification and Training	Teknis Fungsional Functional Technical	14	
69	*National Anti Fraud Conference 2023*	Teknis Fungsional Functional Technical	3	
70	PSAK *Bootcamp* 2023 "PSAK Terkini Sesuai Konvergensi IFRS" PSAK *Bootcamp* 2023 on "Latest PSAK According to IFRS Convergence"	Teknis Fungsional Functional Technical	1	
71	Pelatihan Sukuk: *Product, Market*, Dan *Investment Strategy* Sukuk Training: Product, Market, and Investment Strategy	Teknis Fungsional Functional Technical	22	
72	Bimtek Penyusunan Notula Rapat Secara Efektif Batch IV – JKT Technical Guidance on Preparing Effective Minutes of Meeting Batch IV – JKT	Teknis Fungsional Functional Technical	5	
73	Bimtek Penyusunan Notula Rapat Secara Efektif Batch IV – BDG Technical Guidance on Preparing Effective Minutes of Meeting Batch IV – BDG	Teknis Fungsional Functional Technical	5	
74	Sertifikasi Auditor Hukum Indonesia *Batch* 120 Indonesia Legal Auditor Certification Batch 120	Teknis Fungsional Functional Technical	1	
75	Bimtek Penyusunan Notula Rapat Secara Efektif *Batch* V – BDG Technical Guidance on Preparing Effective Minutes of Meeting Batch V – BDG	Teknis Fungsional Functional Technical	6	
76	*Enterprise Risk Management Certified Professional* (ERMCP)	Teknis Fungsional Functional Technical	1	
77	Pelatihan *Cash Flow Management* Cash Flow Management Training	Teknis Fungsional Functional Technical	6	
78	Sertifikasi GRCP dan GRCA GRCP and GRCA Certification	Teknis Fungsional Functional Technical	2	

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
79	*Safety Driving Training*	Teknis Fungsional Functional Technical	17	
80	Pelatihan ICA *Certificate in KYC and CDD* ICA Certificate in KYC and CDD Training	Teknis Fungsional Functional Technical	1	Oktober October
81	*Measuring Social Return on Your CSR Investment* (SROI)	Teknis Fungsional Functional Technical	2	
82	*Islamic Sustainable Finance & Investment Forum* 2023	Teknis Fungsional Functional Technical	1	
83	Pendidikan Profesi Lanjutan Wakil Manajer Investasi Advanced Professional Education of Deputy Investment Manager	Teknis Fungsional Functional Technical	1	
84	*Learning and Development Certificate Program*	Teknis Fungsional Functional Technical	1	
85	*Executive Development Program*	Brevet	9	
86	Pelatihan dan Sertifikasi Kompetensi Analis Teknikal Utama (CTA) Certified Technical Analyst Competency Certification and Training	Teknis Fungsional Functional Technical	2	
87	Pelatihan dan *Certified Procurement Officer* (CPOF) Training and Certified Procurement Officer (CPOF)	Teknis Fungsional Functional Technical	8	
88	Pelatihan dan Sertifikasi *Qualified Internal Auditor* (QIA) Lanjutan I Advanced Training and Certification Qualified Internal Auditor (QIA) I	Teknis Fungsional Functional Technical	3	
89	Pelatihan *Halal Economy Strategy* di Jepang Halal Economy Strategy in Japan Training	Teknis Fungsional Functional Technical	2	
90	*Outlook & Workshop* Anugerah Humas Indonesia *Outlook & Workshop* of Anugerah Humas Indonesia	Teknis Fungsional Functional Technical	3	November November
91	Pelatihan PSAK *For Executive* PSAK For Executive Training	Teknis Fungsional Functional Technical	2	
92	*Certified Securities Analyst* (CSA)	Teknis Fungsional Functional Technical	2	
93	*Financial Modeling and Valuation*	Teknis Fungsional Functional Technical	4	
94	*Accounting For Consolidation Reporting*	Teknis Fungsional Functional Technical	2	
95	*Training* CIB	Teknis Fungsional Functional Technical	2	
96	Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification	Teknis Umum General Technical	1	
97	*Exam part* 1–FRM	Teknis Fungsional Functional Technical	2	
98	*Project Management Professional* (PMP) *Examination Training* 2023	Teknis Fungsional Functional Technical	1	
99	Pelatihan dan Sertifikasi QIA Lanjutan II Advanced QIA Training and Certification II	Teknis Fungsional Functional Technical	3	
100	Eksekutif *Digital Disruption: Digital Transformation Strategies* Executive Digital Disruption: Digital Transformation Strategies	Teknis Umum General Technical	8	

Daftar Pelatihan yang Sudah dilaksanakan per Triwulan Keempat tahun 2023
Training Implemented Per Q4 of 2023

No	Pelaksanaan Pelatihan dan Pengembangan Training and Development	Kategori Category	Peserta Participants	Waktu Time
101	Pelatihan *Bond Market Analysis* (BMA) Bond Market Analysis (BMA) Training	Teknis Fungsional Functional Technical	5	Desember December
102	*Training* dan Sertifikasi Kompetensi Nazhir Wakaf Nazhir Wakaf Competency Certification and Training	Teknis Fungsional Functional Technical	5	
103	*Executive Development Program*	Brevet	12	
104	*Workshop COSO-Based Internal Auditing* COSO-Based Internal Auditing Workshop	Teknis Fungsional Functional Technical	3	
105	Pelatihan dan Ujian CISA CISA Testing and Training	Teknis Fungsional Functional Technical	1	
106	*Workshop Audit Report Writing Effectively*	Teknis Fungsional Functional Technical	2	
107	Pelatihan *Marketing Communication Specialist* Marketing Communication Specialist Training	Teknis Fungsional Functional Technical	6	
108	Pelatihan dan Sertifikasi *Public Speaking Profesional* (CPSP) dan Uji Sertifikasi Kompetensi BNSP Certified Public Speaking Professional (CPSP) Traijning and BNSP Competency Certification testing	Teknis Fungsional Functional Technical	4	
109	Perpanjangan sertifikasi CSA Renewal of CSA Certification	Teknis Fungsional Functional Technical	1	
110	*Financial Economic Training* di Malaysia Financial Economic Training in Malaysia	Teknis Fungsional Functional Technical	3	
111	Seminar "*Navigating The Value-adds of Carbon Emission Management*" Seminar on "*Navigating The Value-adds of Carbon Emission Management*"	Teknis Fungsional Functional Technical	1	
112	Konferensi Nasional Professional Manajemen Risiko IX Risk Management Professional National Conference IX	Teknis Fungsional Functional Technical	1	
113	Bimtek 2 Hari–Audit Berbasis Risiko 2 Day-Technical Guidance – Risk-Based Audit	Teknis Fungsional Functional Technical	3	
	Jumlah total peserta pelatihan s.d. Triwulan (TW) IV – 2023 **Total number of training participants in Q-4 – 2023**		**412**	

Adapun detail capaian jam pelatihan per kategori pelatihan untuk kategori Teknis Umum sebesar 16,40 jam (68,34%); Kategori Teknis Fungsional sebesar 33,75 jam (140,62%); dan Kategori Brevet (Pelatihan Kepemimpinan Berjenjang) sebesar 9,74 jam (40,59%). Perhitungan capaian ini bisa dilihat lebih detail pada tabel di bawah ini:

The details of the training hours achieved per training category are as follows: General Technical category is 16.40 hours (68.34%); Functional Technical category is 33.75 hours (140.62%); and Brevet Category (Tiered Leadership Training) is 9.74 hours (40.59%). The detailed calculation of these achievements can be found in the table below:

Keterangan Description	Semua Pelatihan All Trainings	Teknis Umum General Technical	Teknis Fungsional Functional Technical	Brevet	Satuan Unit
Total Hari Pelatihan Total Days of Training	1.371	408,00	839,50	123,00	hari day
Jumlah Pegawai Tetap dan Tidak Tetap Number of Permanent and Contract Employees	199	199	199	101	orang person
Rerata per Pegawai Average per Employee	6,89	2,05	4,22	1,22	hari day
eq. to	55,10	16,40	33,75	9,74	jam (@60 menit) hour (@60 minutes)
Target	24,00	24,00	24,00	24,00	jam (@60 menit) hour (@60 minutes)
Pencapaian Achievement	229,56%	68,34%	140,62%	40,59%	persen percent

Pelatihan yang akan dilakukan

1. **Penempatan dan Investasi**

   Unit-unit terkait:

   Investasi Surat Berharga, Investasi Emas, Investasi Langsung dan Investasi lainnya, Investasi dan Kerjasama Luar Negeri, serta Komite Investasi dan Penempatan.

Upcoming Trainings

1. **Placement and Investment**

   Related units:

   Securities Investment, Gold Investment, Direct Investment and Other Investments, Foreign Investment and International Relations, and Investment and Placement Committee.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Analisis Investasi Investment Analysis	TW I Q I
Manajemen Investasi dan Penempatan Investment and Placement Management	TW I Q I
Analisis Kasus Bisnis dan Investasi Investment and Business Case Analysis	TW II Q II
Pasar Modal dan Regulasi Capital Market and Regulation	TW II Q II
Manajemen Portofolio Investasi Investment Portfolio Management	TW III Q III
Manajemen Biaya dan Anggaran Cost and Budget Management	TW IV Q IV
Kontrak Bisnis Business Contract	TW IV Q IV

2. Perencanaan dan Pengembangan

Unit-unit terkait: Pengembangan, Perencanaan, dan Pengkajian.

2. Planning and Development

Related units: Development, Planning, and Assessment.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Perencanaan Strategis Strategic Planning	TW I, TW II Q I, Q II
Pengembangan Bisnis Business Development	TW I, TW II, TW III Q I, Q II, Q III
Pengembangan Kebijakan dan Prosedur Policy and Procedure Development	TW II Q II
Desain Organisasi Organizational Design	TW III Q III
Pengukuran Kinerja Bisnis Business Performance Measurement	TW I Q I
Riset Research	TW I Q I

3. Pengendalian Internal

Unit-unit terkait: Manajemen Risiko, Audit Internal, Kepatuhan, Komite Audit, Komite Manajemen Risiko & Syariah.

3. Internal Control

Related units: Risk Management, Internal Audit, Compliance, Audit Committee, Risk Management & Sharia Committee.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Audit	TW I, TW II Q I, Q II
Investigasi Investigation	TW I, TW II Q I, Q II
Manajemen Kepatuhan Compliance Management	TW I, TW II Q I, Q II
Manajemen Risiko Risk Management	TW I, TW II, TW III Q I, Q II, Q III
Kebijakan dan Proses Bisnis Policy and Business Process	TW II, TW III Q II, Q III

4. Hukum

Unit-unit terkait: Hukum.

4. Legal

Related units: Legal.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Hukum Bisnis Business Law	TW I, TW III Q I, Q III
Administrasi Dokumen Hukum Legal Document Administration	TW II Q II
Dukungan Teknis Hukum Legal Technical Support	TW I Q I

5. SDM

Unit-unit terkait: SDM.

5. HR

Related units: HR.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Manajemen SDM HR Management	TW II Q II
Manajemen Pelatihan Training Management	TW I, TW II Q I, Q II
Manajemen Kinerja Performance Management	TW I Q I
Hubungan Industrial Industrial Relations	TW IV Q IV
Manajemen Remunerasi Remuneration Management	TW II Q II

6. Pengadaan Barang dan Jasa

Unit-unit terkait: Pengadaan dan Umum.

6. Procurement of Goods and Services

Related units: Procurement and General Affairs.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Kontrak Bisnis Business Contract	TW I, TW II Q I, Q II
Manajemen Pengadaan Procurement Management	TW II, TW III Q II, Q III
Manajemen Inventori Inventory Management	TW IV Q IV

7. Kemaslahatan

Unit-unit terkait: Kemaslahatan.

7. Corporate Social Responsibility

Related units: Corporate Social Responsibility.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Perencanaan Bisnis Business Planning	TW I, TW II Q I, Q II
Analisis Kasus Bisnis dan Investasi Investment and Business Case Analysis	TW II, TW III Q II, Q III
Manajemen Proyek Project Management	TW I, TW II Q I, Q II
Pelaporan Proyek Project Reporting	TW III Q III
Valuasi Korporat Corporate Valuation	TW III Q III

8. Keuangan

Unit-unit terkait: Keuangan.

8. Finance

Related units: Finance.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Manajemen Tresuri Treasury Management	TW I, TW II Q I, Q II
Analisis Efektivitas dan Efisiensi Biaya Cost Effectiveness and Efficiency Analysis	TW II, TW III Q II, Q III
Manajemen Biaya dan Anggaran Cost and Budget Management	TW I Q I
Regulasi Pajak Tax Regulation	TW II, TW III Q II, Q III
Manajemen Akuntansi Accounting Management	TW II, TW III Q II, Q III
Manajeman Aset Asset Management	TW I Q I
Administrasi Arus Kas Cash Flows Administration	TW I, TW III Q I, Q III
Analisis Biaya dan Anggaran Cost and Budget Analysis	TW III Q III

9. Teknologi Informasi

Bidang: Transformasi Digital, dan Teknologi Informasi.

9. Information Technology

Field: Digital Transformation, and Information Technology.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Kompetensi Teknis *IT Architecture & Strategy Management* IT Architecture & Strategy Management Technical Competence	TW II, TW III Q II, Q III
IT Security Management	TW I, TW II / Q I, Q II
IT Database Management	TW II, TW III / Q II, Q III
IT System Operation Management	TW II, TW III, TW IV / Q II, Q III, Q IV
Network Policy & Implementation	TW II / Q II

10. Komunikasi dan Kehumasan

Unit-unit terkait: Humas dan Admin, Penghimpunan

10. Communication and Public Relations

Related units: Public Relations and Administration,, Collection

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Hubungan Publik Public Relations	TW I, TW II Q I, Q II
Hubungan Media Media Relations	TW II, TW III Q II, Q III
Formulasi Strategi Pemasaran Marketing Strategy Formulation	TW I, TW II, TW III Q I, Q II, Q III

11. Kesekretariatan

Unit-unit terkait: Sekretariat Kepala Badan Pelaksana, Sekretariat Badan, Sekretariat Dewan Pengawas.

11. Secretariat

Related units: Secretariat of Chief of Executive Board, Corporate Secretariat, Secretariat of the Supervisory Board.

Kompetensi Teknis Technical Competency	Rencana Kegiatan Activity Plan
Manajemen Dokumen Document Management	TW II, TW III Q II, Q III
Manajemen Arsip Archives Management	TW II, TW III Q II, Q III
Manajemen Mutu Quality Management	TW I, TW II, TW III Q I, Q II, Q III

Biaya Pelatihan

Pada tahun 2023, biaya pelatihan yang telah dikeluarkan BPKH sebesar Rp5,65 miliar meningkat sebesar 35,17% dibandingkan tahun 2022 sebesar Rp4,18 miliar.

Training Costs

In 2023, BPKH incurred Rp5.65 billion for training costs, which increased by 35.17% compared to Rp4.18 billion in 2022.

Persamaan Kesempatan Kepada Seluruh Karyawan

Setiap pegawai dapat mengikuti sebanyak 2 (dua) kali pelatihan per tahun, yaitu 1 (satu) kali pelatihan yang dikelola SDM dan 1 (satu) kali pelatihan teknis fungsional yang diusulkan oleh masing-masing bidang, tidak termasuk refreshment sertifikasi/lisensi/keaggotaan profesi yang sifatnya wajib untuk mempertahankan sertifikasi yang dimilikinya.

Equal Opportunities for All Employees

Each employee is allowed to attend training twice a year, consisting of one training organized by HR and one functional technical training proposed by each unit. This does not include certification/license/professional membership refreshment, which is mandatory for maintaining their certifications.

PENGELOLAAN KINERJA

Dalam rangka mewujudkan visi dan misi, BPKH menyusun kebijakan penilaian kinerja karyawan yang bertujuan memastikan tercapainya target kinerja sesuai *Key Performance Indicator* (KPI) yang tertuang dalam PKBP No. 15 tahun 2023 tentang Peraturan Kepegawaian tahun 2023.

PERFORMANCE MANAGEMENT

In order to achieve its vision and mission, BPKH has established an employee performance assessment policy aimed at ensuring the achievement of performance targets in accordance with the Key Performance Indicators (KPI) outlined in PKBP No. 15 of 2023 on Employment Regulations.

PROGRAM MAGANG BPKH

Untuk mendukung program magang pemerintah dan juga Peta Jalan Pengembangan SDM Unggul dan Manajemen Talenta di Sektor Ekonomi dan Keuangan Syariah, BPKH ikut serta dalam melaksanakan Program Magang. Program magang yang dilakukan di BPKH bertujuan memberikan kesempatan bagi mahasiswa tingkat akhir dan *fresh graduate* untuk mendapatkan pengalaman mengenai dunia

BPKH INTERNSHIP PROGRAM

To support the government internship program as well as the Roadmap for the Development of Excellent Human Resources and Talent Management in the Sharia Economic and Financial Sector, BPKH participates in conducting the Internship Program. The internship program at BPKH aims to provide final-year students and fresh graduates with the opportunity to gain real work experience, including kerja yang sesungguhnya, mulai dari mempelajari budaya organisasi, mempelajari standar kerja dan profesionalisme dunia kerja, serta mampu menerapkan ilmu yang sudah dipelajari di perkuliahan. Program magang adalah jembatan antara perguruan tinggi dengan BPKH untuk mempersiapkan kader-kader di sektor keuangan syariah.

learning about organizational culture, understanding work standards and professionalism, and applying the knowledge they have gained in their studies. The internship program serves as a bridge between universities and BPKH in preparing future leaders in the Sharia financial sector.

Jumlah Peserta Magang BPKH

Pada tahun 2023, peserta magang yang telah ikut berpartisipasi di program pemagangan BPKH berjumlah 58 peserta yang terdiri dari 18 orang laki-laki dan 40 orang perempuan. Dimana secara latar belakang Pendidikan, peserta magang di BPKH terdiri dari 17 peserta mahasiswa S1, 38 peserta *fresh graduate* S1, dan 3 peserta mahasiswa S2. Peserta magang pada tahun ini sebagian besar berasal dari UIN Syarif Hidayatullah Jakarta, Universitas Indonesia, dan UIN Sunan Gunung Djati Bandung. Informasi lengkap sebaran kampus peserta magang bisa dilihat pada tabel di bawah ini.

Number of BPKH Internship Participants

In 2023, there were 58 interns participating in the BPKH internship program, consisting of 18 male and 40 female. In terms of educational background, BPKH interns consisted of 17 undergraduate student participants, 38 fresh graduate participants, and 3 post-graduate student participants. This year's interns mostly came from UIN Syarif Hidayatullah Jakarta, Universitas Indonesia, and UIN Sunan Gunung Djati Bandung. Complete information on campus distribution of interns can be seen in the table below.

Asal Universitas Peserta Magang BPKH

Peserta magang BPKH terdiri dari berbagai macam latar belakang pendidikan dan jenjang Pendidikan.

Universities of BPKH Internship Participants

BPKH interns came from varied educational background and level of education.

No	Asal Kampus Peserta Magang Universities of Interns	Jumlah Total
1	UIN Syarif Hidayatullah Jakarta	15
2	Universitas Indonesia	11
3	UIN Sunan Gunung Djati Bandung	9
4	Institut Pertanian Bogor	3
5	UPN Veteran Jakarta	3
6	Universitas Diponegoro	2
7	Universitas Padjadjaran	2
8	Universitas Syiah Kuala	2
9	International Islamic University Malaysia	1
10	Politeknik Negeri Jakarta	1
11	Politeknik Negeri Malang	1
12	Universitas Brawijaya	1
13	Universitas Islam 45	1
14	Universitas Islam Syekh Yusuf	1
15	Universitas Muhammadiyah Makassar	1
16	Universitas Pendidikan Indonesia	1
17	Universitas Sebelas Maret	1

No	Asal Kampus Peserta Magang Universities of Interns	Jumlah Total
18	Universitas Terbuka	1
19	Universiti Malaya	1
	Jumlah	**58**

Program pemagangan BPKH tahun ini berakhir pada periode akhir Desember 2023. Sebagian besar tenaga magang telah mengikuti program pemagangan selama satu tahun. Sesuai dengan ketentuan perundangan yang ada saat ini, dimana durasi pemagangan maksimal yang diperbolehkan hanya 1 tahun. BPKH akan kembali mengadakan proses rekrutmen tenaga magang pada tahun 2024 untuk kembali memberikan kesempatan kepada mahasiswa atau *fresh graduate* untuk melakukan pemagangan di BPKH. Pemagangan BPKH pada tahun 2024 akan dilaksanakan melalui program Merdeka Belajar Kampus Merdeka (MBKM) bekerjasama dengan Kementerian Pendidikan dan Kebudayaan RI. Selama pelaksanaan program magang di BPKH, peserta akan memperoleh uang saku, kepesertaan BPJS Ketenagakerjaan, bimbingan dari supervisor sesuai penempatan, dan mendapatkan sertifikat atau surat keterangan bagi peserta yang telah menyelesaikan kegiatan pemagangan.

The BPKH internship program for 2023 concluded at the end of December 2023. Most of the interns participated in the internship program for one year. In accordance with current regulations, the maximum allowed duration for internships is only one year. BPKH will conduct another recruitment process for interns in 2024 to provide opportunities for students and recent graduates to intern at BPKH. The BPKH internship in 2024 will be implemented through the Freedom to Learn - Independent Campus (MBKM) program in collaboration with the Indonesian Ministry of Education and Culture. During the internship program at BPKH, participants will receive a stipend, BPJS Ketenagakerjaan membership, guidance from supervisors based on their placements, and a certificate or letter of acknowledgment for those who complete the internship activities.

Nilai-nilai Bersama BPKH beserta perilaku intinya sebagaimana telah diidentifikasi pada tahun 2020, memiliki peran penting dalam membangun budaya organisasi, menyusun strategi perubahan, dan pengembangan organisasi. IQRA sebagai nilai-nilai BPKH diharapkan dapat mencerminkan ke dalam perilaku seluruh insan BPKH, baik praktik sehari-hari di tempat kerja, maupun di lingkungan sosial. Nilai-nilai Bersama BPKH akan memberikan suasana psikologis bagi seluruh insan BPKH, bagaimana mereka bekerja, bagaimana berhubungan dengan atasan atau rekan kerja, bagaimana menyelesaikan masalah, dan hal lain yang merupakan wujud budaya yang khas bagi setiap organisasi. Selama periode Januari sd. Desember 2023, telah dilaksanakan serangkaian kegiatan internalisasi nilai-nilai BPKH yang bertujuan untuk memperdalam pemahaman pegawai dalam implementasi nilai-nilai Bersama BPKH. Berdasarkan pengukuran, internalisasi IQRA sebagai nilai-nilai Bersama BPKH pada tahun 2023 sudah mencapai 86%.

Shared Values of BPKH along with its core behaviors as identified in 2020 have an important role in building organizational culture, developing change strategies, and organizational development. IQRA as BPKH values is expected to be reflected on the behavior of all BPKH personnel, both in daily practice at work and in the social environment. Shared Values of BPKH will create a psychological atmosphere for all BPKH personnel on how they work, how to get in touch with superiors or co-workers, how to solve problems, and other things that becomes a unique culture in each organization. From January to December 2023, a series of IQRA Talks activities were held which aimed to deepen employees' understanding in implementing Shared values of BPKH. Based on measurements, the internalization of IQRA as BPKH Shared values in 2023 reached 86%.

EMPLOYEE ENGAGEMENT SURVEY 2023

Pada tahun 2023, BPKH medapatkan 2 (dua) hasil survei *employee engagement*, yang pertama adalah data dari *Stellar Award* yang diadakan oleh GML dan QuBisa, dan yang kedua dari *Gallup*, konsultan internasional berbasis di Singapura. Rencana kerja SDM sebelumnya adalah migrasi metode pengukuran *employee engagement*, yang sebelumnya telah 3 kali bersama dengan GML sejak tahun 2020, berpindah ke *Gallup* yang dikenal sebagai konsultan bertaraf internasional untuk pengukuran *engagement*.

Perbedaan dari kedua survei tersebut, secara umum adalah sebagai berikut:

EMPLOYEE ENGAGEMENT SURVEY 2023

In 2023, BPKH received 2 (two) employee engagement survey results, the first was data from the Stellar Award held by GML and QuBisa, and the second was from Gallup, an international consultant based in Singapore. The prior HR work plan was the migration of employee engagement measurement methods, in which previously BPKH used the service of GML for 3 times since 2020, and currently switched to Gallup which is known as an international consultant for engagement measurement.

Overall, the differences between the two surveys are as follows:

GML	Gallup
Pendekatan *engagement* sebagai paduan dari respon atas pertanyaan-pertanyaan terkait aspek komitmen dan aspek kepuasan The engagement approach is a combination of responses to questions related to both commitment and satisfaction aspects	Pendekatan *engagement* atas respon dari Q12, yang terdiri dari 12 pertanyaan standar Gallup di seluruh dunia The engagement approach is responses from Q12, which consists of 12 standard Gallup questions used worldwide
Data *benchmark* Indonesia Indonesia benchmark data	Data *benchmark* Indonesia dan seluruh dunia Indonesia and worldwide benchmark data
• Indeks *engagement* dihitung dari persentase *favorable response*, yaitu Sangat Setuju dan Setuju atau rating 3 dan 4 dari skala 4. Indek kepuasan dan indek komitmen dihitung dengan pendekatan yang sama seperti indek *engagement*. • The engagement index was calculated from the percentage of favorable responses, namely Strongly Agree and Agree or ratings 3 and 4 on a scale of 4. • The satisfaction index and commitment index were calculated using the same approach as the engagement index	• Indek *engagement* dihitung dari persentase *favorable response*, yaitu *rating* Sangat Setuju atau *rating* 5 dari skala 5. • Perbandingan persentase kategori *engaged* (*rating* 5) dibandingkan dengan kategori *not engaged* (*rating* 1–3) dinamakan sebagai *Engagement Ratio*. • Rerata Q12 dinamakan sebagai *Engagement Mean*, yang dapat juga dikonversi sebagai indek • The engagement index was calculated from the percentage of favorable responses, namely Strongly Agree rating or a rating of 5 on a scale of 5. • The ratio of engaged category (rating 5) to the not engaged category (rating 1–3) was called the Engagement Ratio. • The average of Q12 was called Engagement Mean, which could also be converted as an index

Hasil *Engagement Survey* dari *Stellar Award*

Indeks *Engagement* menunjukkan peningkatan dibandingkan tahun 2022, dengan rangkaian data sejak 2020 sebagai berikut:

Engagement Survey Results from the Stellar Award

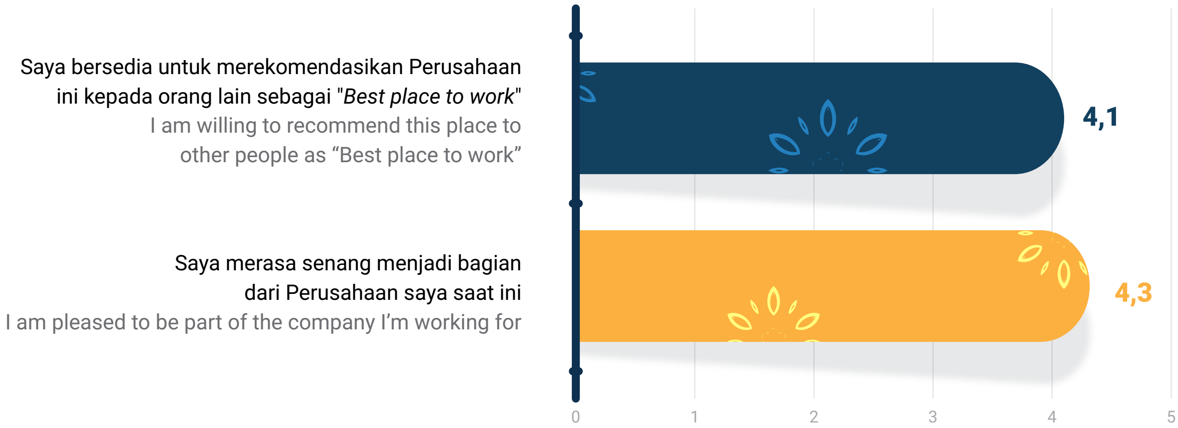
The Engagement Index showed an increase compared to 2022. The following is data obtained since 2020:

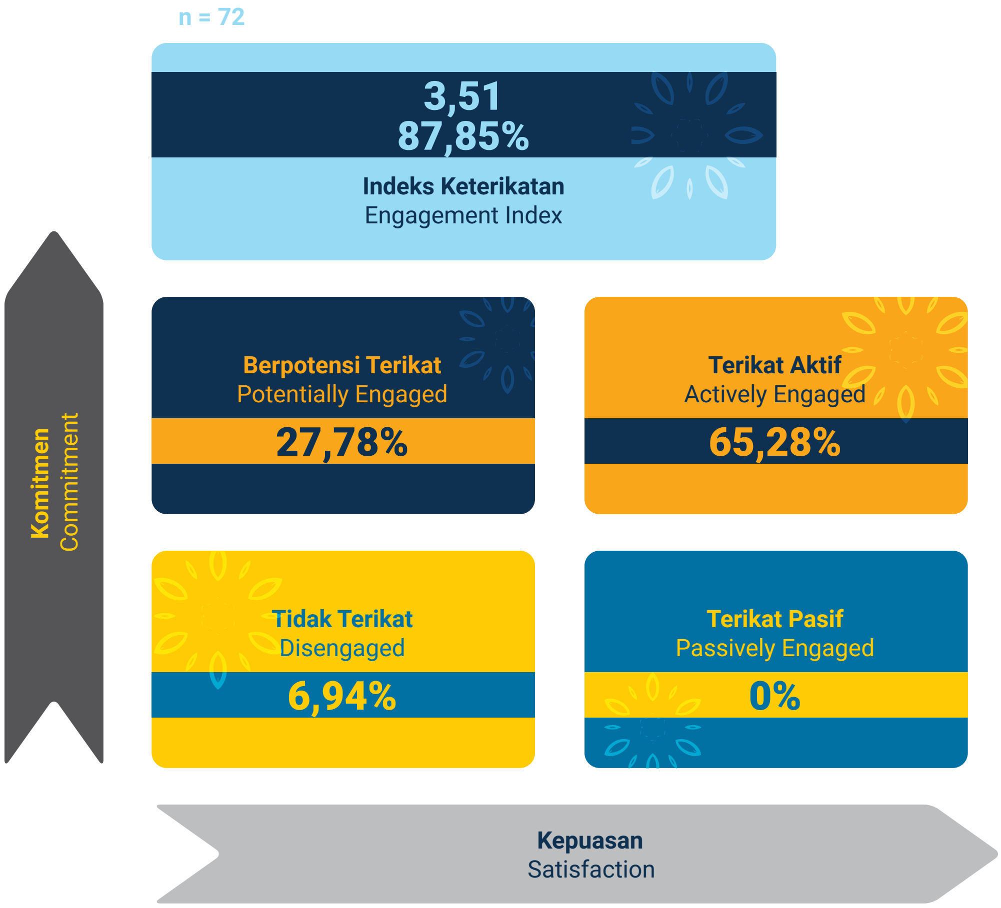
	2023	2022	2021	2020
Indeks survei Survey Index	87,85%	80,42%	82,66%	76,7%
Target Rencana Strategis Strategic Plan Target	n.a*	86%	84%	82%

* di dalam Rencana Strategis terkini (2022-2027) yang disetujui DPR pada awal Desember 2023, indeks *engagement* tidak lagi menjadi target BPKH.
* In the latest Strategic Plan (2022-2027) approved by the DPR in early December 2023, the engagement index is no longer a target for BPKH.

Hasil lain yang didapatkan BPKH adalah indeks *employer branding*

Another result obtained by BPKH was the employer branding index





Hasil *Engagement Survey* dari Gallup

Indek *Engagement* menunjukkan penurunan dibandingkan tahun 2022, dengan rangkaian data sejak 2020 sebagai berikut:

Engagement Survey Results from Gallup

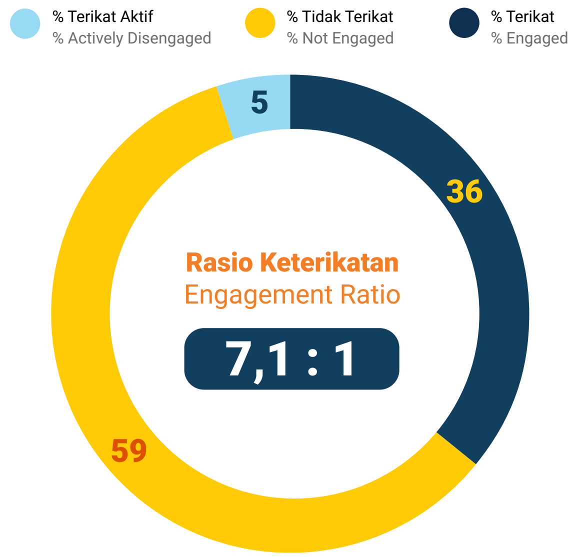
The Engagement Index showed a decline compared to 2022. The following is data obtained since 2020:

	2023	2022	2021	2020
Indeks survei Survey Indexs	79,8%*	80,42%	82,66%	76,7%
Target Rencana Strategis Strategic Plan Target	n.a**	86%	84%	82%

* Indeks *engagement* dari Gallup (79,8%) merupakan konversi dari *engagement mean* (3,99 dari skala 5). Sebagai catatan, indek engagement Gallup sesungguhnya adalah 36%.
* Gallup's engagement index (79.8%) derived from a conversion of mean engagement (3.99 on a scale of 5). For the record, Gallup's actual engagement index was 36%.
** di dalam Rencana Strategis terkini (2022-2027) yang disetujui DPR pada awal Desember 2023, indek *engagement* tidak lagi menjadi target BPKH.
** In the latest Strategic Plan (2022-2027) approved by the DPR in early December 2023, the engagement index is no longer a target for BPKH

Engagement ratio BPKH lebih rendah dibandingkan pembanding data Indonesia (7,2 : 11,6) dan lebih tinggi dibandingkan pembanding *overall Q12 worldwide database* (7,2 : 5).

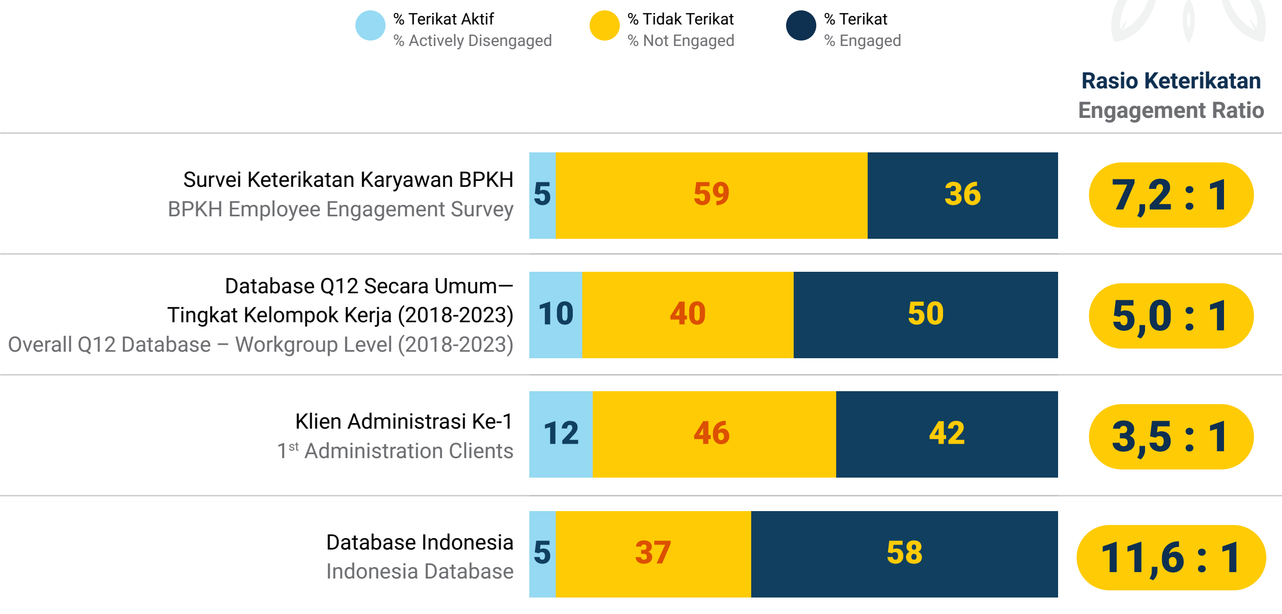
BPKH's engagement ratio was lower than the Indonesia comparative data (7.2 : 11.6) and higher than the overall Q12 worldwide comparative database (7.2 : 5).



Perbandingan Nilai Rata-Rata Keterikatan
Engagement Mean Comparison

Nilai Perusahaan Saat Ini Company Current	3,99

Perbandingan Penting
Meaningful Comparisons



Engagement Ratio 7,2: 1 artinya dari seluruh peserta survei, terdapat 7,2 orang (36%) yang *engaged* (respon *rating* 5) atas 1 orang (5%) yang tidak *engaged* (respon rating 1, 2, dan 3).

BPKH memiliki kekuatan dan area pengembangan yang perlu diperhatikan sebagai upaya untuk meningkatkan *employee engagement* dan mengurangi *attrition risk*, yang dapat bedampak pada *turnover rate* sebagai target Rencana Strategis.

Engagement Ratio 7.2: 1 means that of all survey participants, there were 7.2 people (36%) who were engaged (response rating 5) compared to 1 person (5%) who was not engaged (response ratings 1, 2 and 3).

BPKH needs to pay attention to its strengths and areas of improvement in order to increase employee engagement and reduce attrition risk, which might have an impact on turnover rate which is included in a Strategic Plan target.

Kekuatan dan Peluang
Strengths and Opportunities

(+) Kekuatan (+) Strength	**(-) Peluang** (-) Opportunity
1. Sebagai sebuah organisasi, BPKH menyediakan materi dan peralatan yang tepat Q02 untuk membantu karyawan melakukan pekerjaannya dengan benar. 2. Hubungan interpersonal yang erat terjalin antar karyawan di BPKH Q10 1. As an organization, BPKH provides the right materials and equipment Q02 to help employees do their work right. 2. Close interpersonal relationships can be found amongst employees at BPKH Q10	1. Fokus pada penyelesaian masalah mendasar seperti ekspektasi di tempat kerja. Q01 2. Karyawan kesulitan melihat bahwa seseorang di organisasinya tampak peduli terhadap mereka dan keberadaaan mereka di sini hanya untuk menyelesaikan pekerjaannya. Q05 1. Focus on resolving basic issues such as expectations at work. Q01 2. Employees struggle to see that someone at their organization seems to care for them and they are here just to fulfill their work. Q05

Teknologi Informasi
Information Technology

Pengembangan dan pengelolaan sistem Teknologi Informasi (TI) merupakan prioritas bagi BPKH agar terus dapat meningkatkan kinerjanya dalam menyediakan layanan yang prima. Hal ini diperkuat dengan tren peningkatan penggunaan layanan digital oleh calon jemaah, yang perlu didukung oleh layanan digital untuk mendukung efisiensi operasional BPKH serta kepuasan calon jemaah.

The development and management of Information Technology (IT) systems are a priority for BPKH in order to be able to continuously improve its performance in providing service excellence. This is strengthened by the growing trend of use of digital services by prospective pilgrims, which needs to be supported by digital services to support BPKH's operational efficiency and satisfaction of prospective pilgrims.

PENGELOLAAN TEKNOLOGI INFORMASI

Mengingat pentingnya arti TI dalam operasional, BPKH telah membentuk unit kerja khusus yang bertanggung jawab terhadap pengelolaan dan pengembangan TI di lingkungan BPKH, yaitu Bidang Transformasi dan Teknologi Informasi (TDTI) yang berada di bawah pengawasan anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, dan Teknologi Informasi.

INFORMATION TECHNOLOGY MANAGEMENT

Given the importance of IT in operations, BPKH has established a special work unit responsible for the management and development of IT within BPKH, namely Transformation and Information Technology Division which is under the supervision of member of the Executive Board overseeing Securities Investment, Gold Investment, Transformation, and Technology and Information.

ARSITEKTUR TEKNOLOGI INFORMASI BPKH

BPKH memiliki Arsitektur Teknologi Informasi sebagai berikut:

a. Arsitektur Bisnis
   Berdasarkan Rencana Strategis BPKH 2022-2027, ke depan BPKH memiliki rencana untuk memiliki anak usaha di bidang *Real Estate Foreign, Transport Foreign, Multifinance*, Kemaslahatan, F&B/*Catering Foreign, Travel* Haji & Umrah.

b. Arsitektur Data
   Dalam Arsitektur Data, BPKH memiliki rencana untuk melakukan implementasi terhadap *tools*:
   - *Reporting Analytics* yang terdiri dari *Data Discovery, Data Analysis,* Visualisasi dan *Reporting.*
   - *Data Warehouse,* sistem ini akan menjadi pusat pengumpulan dan penyediaan akses data berkualitas, meliputi *Data Mart* dan *Data Store.*

ARCHITECTURE OF BPKH INFORMATION TECHNOLOGY

BPKH has the following Information Technology Architecture:

a. Business Architecture
   Based on BPKH Strategic Plan 2022-2027, in the future, BPKH plans to establish subsidiaries in the fields of Foreign Real Estate, Foreign Transport, Multifinance, Corporate Social Responsibility, Foreign F&B/Catering, Hajj & Umrah Travel.

b. Data Architecture
   In Data Architecture, BPKH plans to implement the following tools:
   - Reporting Analytics which consists of Data Discovery, Data Analysis, Visualization and Reporting.
   - Data Warehouse, this system will be the center for collecting and providing access to quality data, including Data Mart and Data Store.

Teknologi Informasi
Information Technology

c. Arsitektur Aplikasi
Pada Arsitektur Aplikasi terbagi menjadi beberapa kategori yaitu *Core System*, *Corporate System* yang mengolah data yang di atur oleh *Data Management* (Data Hub dan Data *Warehouse*). Untuk menghubungkan dengan sistem eksternal (Sistem Informasi dan Komputerisasi Haji Terpadu (Siskohat) dan Sistem BPS/BPIH), digunakan *Middleware* (Siskehat dan API *Management*). Untuk menyediakan informasi kepada *public*, digunakan *public channel* seperti *Website* BPKH, Pejabat Pengelola Informasi dan Dokumentasi (PPID), *Contact center*, dan *Whistleblowing System* (WBS).

d. Arsitektur Teknologi
Dalam Arsitektur Teknologi, ke depannya BPKH akan melakukan implementasi IT *Service Management* yaitu strategi yang digunakan oleh perusahaan untuk meningkatkan kualitas layanan teknologi informasi kepada klien, dan *Zero Trust Network Access* (Autentikasi dan Autorisasi berkelanjutan, pemisahan segmen jaringan, pemberian hak akses sesuai dengan hak aksesnya dan kebutuhannya, pemantauan dan analisis jaringan dan data, keamanan berbasis identitas, enkripsi penyimpanan dan aliran data, penerapan kebijakan keamanan sesuai konteks dan situasi, visibilitas dan kontrol keamanan yang mendalam).

e. Arsitektur Keamanan
BPKH akan meningkatkan berbagai alat keamanan mereka:
- *Security Management*: Termasuk pembentukan *Incident Responses Team*.
- *Access Security:* Dengan penerapan *Privileged Access Management*.
- *Data Security:* Melalui sistem *Data Loss Prevention.*
- *Application Security*: Dengan penggunaan *Web Application Firewall*.

c. Application Architecture
Application Architecture is divided into several categories, namely Core System, Corporate System which processes data managed by Data Management (Data Hub and Data Warehouse). Middleware (Siskehat and API Management) is used to connect external systems Integrated Hajj Information and Computerization System (Siskohat) and BPS/BPIH Systems). While public channels such as BPKH Website, Information and Documentation Management Officers (PPID), Contact Center and Whistleblowing System (WBS) are used to provide information to the public.

d. Technology Architecture
In Technology Architecture, going forward, BPKH will implement IT Service Management, which is a strategy used by companies to improve the quality of information technology services to clients, and Zero Trust Network Access (continuous Authentication and Authorization, separation of network segments, granting access rights according to access rights and its needs, network and data monitoring and analysis, identity-based security, encryption of storage and data flows, application of security policies according to context and situation, deep security visibility and control).

e. Security Architecture
BPKH will enhance their various security tools:
- Security Management: Including formation of an Incident Responses Team.
- Access Security: With the implementation of Privileged Access Management.
- Data Security: Through Data Loss Prevention system.
- Application Security: With the use of Web Application Firewall.

- *Network Security:* Melalui implementasi *Zero Trust Network Access.*
- *Security Operation:* Dengan penerapan *Security Information & Event Management, Patch Management, Application Performance Monitoring,* dan pembentukan *Security Operations Center.*

- Network Security: Through the implementation of Zero Trust Network Access.
- Security Operations: By implementing Security Information & Event Management, Patch Management, Application Performance Monitoring, and establishment of a Security Operations Center.

TRANSFORMASI DIGITAL TI

Dalam Rencana Strategis 2022-2027, BPKH telah menetapkan target pengelolaan dana keuangan haji, yakni dana kelolaan dan nilai manfaat yang optimal serta alokasi nilai manfaat yang efisien. Pengelolaan dana keuangan haji yang optimal dan efisien diperlukan untuk dapat dialokasikan untuk dukungan bagi penyelenggaraan ibadah haji, alokasi jemaah tunggu, kegiatan kemaslahatan dan operasional BPKH.

Target keuangan tersebut dapat dicapai apabila BPKH mulai melaksanakan digitalisasi proses bisnis di semua lini secara terencana. Dampak COVID-19 pada keuangan haji dan BPKH telah mengakselerasi proses transformasi tersebut. Proses transformasi digital di BPKH dilakukan di tiga bidang utama, yaitu:

a. Transformasi digital pada proses bisnis BPKH;
b. Penyediaan sarana teknologi informasi yang memadai; dan
c. Peningkatan kualitas SDM dalam melakukan adaptasi pada budaya transformasi.

Transformasi digital akan mengkonsolidasikan cetak biru transformasi TI sesuai dengan proses bisnis di BPKH.

IT DIGITAL TRANSFORMATION

In the Strategic Plan 2022-2027, BPKH has set targets for managing Hajj funds, specifically optimal managed funds as well as highest investment return and its efficient allocation. Optimal and efficient hajj fund management is necessary to support the implementation of hajj pilgrimage, allocation of the waiting pilgrims, CSR activities, and BPKH operations.

This financial target can be achieved if BPKH starts implementing digitization of business processes on all business lines in a planned manner. The impact of COVID-19 on hajj fund and BPKH has accelerated this transformation process. The digital transformation process at BPKH is performed in three main areas, namely:

a. Digital transformation of BPKH business processes;
b. Provision of adequate information technology facilities; and
c. Improvement of the quality of human resources in adapting to the culture of transformation.

The digital transformation will consolidate the IT transformation blueprint according to business process of BPKH.

TATA KELOLA TI

Tata Kelola Teknologi Informasi dan Komunikasi (TIK) di BPKH adalah kerangka kerja yang memastikan terlaksananya pengaturan, pengarahan, dan pengendalian dalam penerapan TIK secara terintegrasi di lingkungan BPKH. Tata Kelola TIK ini digunakan untuk menyediakan pedoman untuk mewujudkan standarisasi dalam

IT GOVERNANCE

Information and Communication Technology (ICT) Governance at BPKH is a framework that ensures the implementation of regulation, direction and control in the implementation of ICT in an integrated manner within the BPKH environment. This ICT Governance is used to provide guidelines for realizing standardization in the pelaksanaan proses tata kelola TIK yang selaras dengan kaidah-kaidah pengelolaan TIK yang baik dan benar. Prinsip-prinsip dalam Tata Kelola TIK terdiri dari Prinsip Manajemen, Prinsip Organisasi, Prinsip Data dan Informasi, Prinsip Aplikasi, Prinsip Teknologi, dan Prinsip Keamanan TIK. Lingkup Tata Kelola TIK terdiri dari Organisasi, tanggung jawab, kewenangan, Pengelolaan rencana TIK, Pengelolaan Pengembangan TIK, Pengelolaan Operasional TIK, Pengelolaan Layanan TIK, Pengelolaan Keamanan TIK, Pengelolaan Data, Pengelolaan TIK, Pengelolaan hubungan dengan Anak Usaha.

implementation of the ICT governance process which is in line with the principles of good and correct ICT management. The principles in ICT Governance consist of Management Principles, Organizational Principles, Data and Information Principles, Application Principles, Technology Principles, and ICT Security Principles. The scope of ICT Governance consists of Organization, responsibility, authority, Management of ICT plans, Management of ICT Development, Management of ICT Operations, Management of ICT Services, Management of ICT Security, Management of Data, Management of ICT, Management of relationships with Subsidiaries.

KEAMANAN TI

Di dalam pengelolaan Keamanan TIK BPKH, memiliki tujuan untuk memastikan kerahasiaan, integritas, dan ketersediaan informasi serta kehandalan layanan TIK secara umum dalam menghadapi berbagai potensi risiko keamanan TIK atau Siber. Pengelolaan Keamanan TIK di BPKH mencakup implementasi sistem Keamanan informasi, klasifikasi Tingkat Keamanan Data, Pengelolaan *Security Awareness*, Pengelolaan Hak Akses, Pengelolaan *Security Vulnerability & Threat Management*, Pengelolaan *Security Operation*, dan Pengelolaan *Emergency Security Incident Management*.

IT SECURITY

BPKH's ICT Security management aims to ensure the confidentiality, integrity and availability of information as well as the reliability of ICT services in general in dealing with various potential ICT or Cyber security risks. ICT Security Management at BPKH includes implementation of information security systems, classification of Data Security Levels, Management of Security Awareness, Management of Access Rights, Management of Security Vulnerability & Threat Management, Management of Security Operations, and Management of Emergency Security Incident Management.

RENCANA PENGEMBANGAN TI

Rencana pengembangan ke depan untuk BPKH mencakup berbagai inisiatif yang bertujuan untuk meningkatkan kapabilitas TI, mengembangkan struktur organisasi, meningkatkan kompetensi SDM, melakukan implementasi Sistem Manajemen Keamanan Informasi (SMKI), Tata Kelola Data, Integrasi *Core System* dengan sistem-sistem relevan. Dengan anggaran yang telah ditetapkan, diharapkan BPKH dapat menjalankan transformasi digital yang efektif dan efisien guna mendukung tujuan strateginya.

IT DEVELOPMENT PLANS

Future development plans for BPKH include various initiatives aimed at improving IT capabilities, developing organizational structure, increasing HR competency, implementing an Information Security Management System (SMKI), Data Governance, Core System Integration with relevant systems, corporate system integration with relevant systems. With the predetermined budget, BPKH is expected to be able to carry out effective and efficient digital transformation to support its strategic goals.

Daftar Entitas Anak, Entitas Asosiasi, dan Ventura Bersama

List of Subsidiaries, Associated Entities, and Joint Ventures

Nama Perusahaan Company Name	Kepemilikan Saham Shareholding	Alamat Address	Bidang Usaha Core Business	Total Aset Total Assets (dalam ribuan Rupiah / in thousand Rupiah)	Status Operasi Operating Status
ENTITAS ANAK / SUBSIDIARIES					
BPKH memiliki entitas anak yang dikendalikan secara langsung dengan The following details are BPKH subsidiaries under its direct control					
PT Bank Muamalat Indonesia Tbk	82,69%	**Muamalat Tower** Jl. Raya Prof Dr Satrio, Kav. 18 Kelurahan Karet Kuningan, Kecamatan Setiabudi Kota Administrasi Jakarta Selatan, Provinsi DKI Jakarta, Kode Pos 12940	Perbankan Syariah Sharia Banking	67.001.578.783	Beroperasi Operating
BPKH Limited	100,00%	Kantor Teknis Urusan Haji Daker Mekkah Hajj Affairs Office in Mecca	Penyediaan layanan haji dan umroh Provision of Hajj and Umrah services	1.186.953	Beroperasi Operating
ENTITAS ASOSIASI / ASSOCIATED ENTITIES					
Kepemilikan tidak langsung oleh BPKH yang dimiliki PT Bank Muamalat Indonesia Tbk Indirect Ownership by BPKH owned by PT Bank Muamalat Indonesia Tbk					
PT Al Ijarah Indonesia Finance	47,86%	Menara Palma Lt. 25, Jl. HR. Rasuna Said Blok X2 Kav. 6, Kuningan, Jakarta 12950	Multifinance	18.591.033	Beroperasi Operating
PT Syarikat Takaful Indonesia	5,91%	Graha Takaful Indonesia Jl. Mampang Prapatan Raya No. 100 Jakarta 12790	Asuransi Insurance	1.815.714.000	Beroperasi Operating

Lembaga/Profesi Penunjang
Supporting Institution/Profession

Lembaga/Profesi Penunjang Supporting Institution/ Profession	Alamat Address	Periode Penugasan Period of Services	Jenis Penugasan Type of Assignment	Biaya Fee
Badan Pemeriksa Keuangan RI The Audit Board of RI	Jl. Jenderal Gatot Subroto Kav. 31 Jakarta Pusat 10210 Indonesia	2023	Audit atas Laporan Keuangan BPKH Tahun 2023. Audit of BPKH Financial Statements 2023	Tidak Ada Biaya No Charge

Mitra Manajer Investasi BPKH
BPKH Investment Manager Partner

Pada tahun 2023, BPKH menetapkan PT PNM Investment Management sebagai mitra Manajer Investasi BPKH, sesuai dengan Keputusan Kepala Badan Pelaksana BPKH Nomor 097/BPKH.00/03/2022 tentang perpanjangan PT PNM Investment Management sebagai mitra Manajer Investasi BPKH.

In 2023, BPKH appointed PT PNM Investment Management as an investment manager partner of BPKH, in accordance with the Decision Letter of Head of Executive Board of Hajj Fund Management Agency Number 097/BPKH.00/03/2022 on the extension of PT PNM Investment Management as BPKH's investment manager partner.

PNM
Investment Management

PT PNM INVESTMENT MANAGEMENT
Menara TASPEN Lantai 8 / 8th Floor
Jl. Jendral Sudirman Kav. 2 Jakarta 10220 - Indonesia
Telp. / Phone. (+62 21) 2511395
Fax. / Facs. (+62 21) 2511385, (+62 21) 2511382
E-mail. **reksadana@pnmim.com**

Website BPKH
BPKH Website

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

As part of the implementation of transparency principles which also serves as a means of education to the public, BPKH provides an official website that can be accessed easily by the wider community at: **https://www.bpkh.go.id**. The website provides various information related to BPKH presented in Indonesian and English, among others:

Beranda
Home

Tentang Kami
About Us

- Siapa Kami
  Who Are We
- Visi Misi
  Vision and Mission
- Tugas dan Fungsi
  Duties and Functions

Website BPKH
BPKH Website

Dewan Pengawas & Badan Pelaksana
Supervisory Board & Executive Board

Publikasi
Publication

- Kabar Haji
  Hajj News
- Siaran Pers
  Press Release
- Laporan Tahunan
  Annual Report
- Tinjauan Ekonomi Makro
  Macro Economic Review
- *Weekly Market Update*
- Artikel dan Riset
  Articles and Research
- Laporan Keuangan
  Financial Statements
- Sustainabilitas Keuangan Haji
  Hajj Financial Sustainability
- Regulasi
  Regulation
- Galeri
  Gallery
- E-book
- E-Magazine
- FAQs

Layanan
Services

- Pengaduan
  Complaint

Kemaslahatan
Corporate Social Responsibility

- Berita Kemaslahatan
  CSR News
- Program Kemaslahatan
  CSR Programs
- Laporan Kemaslahatan
  CSR Program Report

Karir
Career

- Rekrutmen Program ODP
  ODP Recruitment Program
- Hasil Seleksi Virtual Assesment Center
  Virtual Assesment Center Selection Results

Investasi
Investment

- Investasi Surat Berharga (SURGA) dan Emas
  Gold and Securities Investment
- Investasi Luar Negeri
  Foreign Investment

Info Pengadaan
Procurement Info

PPID

Hubungi Kami
Contact Us

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

All information provided is regularly updated by the Agency in order to provide the most up-to-date Information to the public.

Penghargaan dan Sertifikasi
Awards and Certifications

PENGHARGAAN

AWARDS

Public Relation award

Tanggal Perolehan Date of Achievement	:	17 Maret 2023 March 17, 2023
Bidang Penghargaan Field of Award	:	1. *Silver Winner Annual Report* 2. *Bronze Winner Video Profile* 1. Silver Winner for Annual Report 2. Bronze Winner for Video Profile
Lembaga (yang memberikan) Institution (giving the award)	:	PR Indonesia
Skala Scale	:	Nasional National

BAZNAS Award 2023

Tanggal Perolehan Date of Achievement	:	21 Maret 2023 March 21, 2023
Bidang Penghargaan Field of Award	:	Sebagai Lembaga pendukung ekosistem zakat As an institution promoting zakat ecosystem
Lembaga (yang memberikan) Institution (giving the award)	:	BAZNAS
Skala Scale	:	Nasional National

Penghargaan dan Sertifikasi
Awards and Certifications

Tokoh Pemberdayaan
Empowerment Figure

Tanggal Perolehan Date of Achievement	:	24 Maret 2023 March 24, 2023
Bidang Penghargaan Field of Award	:	Kategori pemberdayaan masyarakat tokoh pemberdayaan Category of empowerment figure in community empowerment
Lembaga (yang memberikan) Institution (giving the award)	:	Rumah Zakat
Skala Scale	:	Nasional National

Silver Play Button Youtube

Tanggal Perolehan Date of Achievement	:	25 April 2023 April 25, 2023
Bidang Penghargaan Field of Award	:	Perolehan 100 ribu *Subscriber* akun Youtube BPKH RI Achievement of 100 thousand subscribers of BPKH RI Youtube account
Lembaga (yang memberikan) Institution (giving the award)	:	Youtube
Skala Scale	:	Internasional International

Penghargaan dan Sertifikasi
Awards and Certifications

Top 50 Kartini Humas Indonesia

Tanggal Perolehan Date of Achievement	:	25 September 2023 September 25, 2023
Bidang Penghargaan Field of Award	:	Kartini Humas Indonesia
Lembaga (yang memberikan) Institution (giving the award)	:	PR Indonesia
Skala Scale	:	Nasional National

Anugerah Humas Indonesia

Tanggal Perolehan Date of Achievement	:	3 November 2023 November 3, 2023
Bidang Penghargaan Field of Award	:	1. *Gold Winner* kanal digital Youtube 2. *Bronze Winner* kategori Tik Tok 1. Gold Winner for Youtube digital channel 2. Bronze Winner in Tik Tok category
Lembaga (yang memberikan) Institution (giving the award)	:	Humas Indonesia
Skala Scale	:	Nasional National

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan Asian *Sustainability Reporting Rating* 2023
Asian Sustainability Reporting Rating 2023 Award

Tanggal Perolehan Date of Achievement	:	7 November 2023 November 7, 2023
Bidang Penghargaan Field of Award	:	1. *Commendation 1st year*, untuk keikutsertaan pertama kali 2. *Silver rank* pada kriteria "*in Accordance*" untuk *public sector* 1. Commendation 1st year, for first-time participation 2. Silver rank in the "in Accordance" criteria for public sector
Lembaga (yang memberikan) Institution (giving the award)	:	*Asian Sustainabillity Reporting*
Skala Scale	:	Internasional International

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Stellar Workplace Award di bidang pengelolaan pegawai
Stellar Workplace Award at employee management field

Tanggal Perolehan Date of Achievement	:	9 November 2023 November 9, 2023
Bidang Penghargaan Field of Award	:	1. *The Best Workplace Award for Small Employer* 2. *Stellar Workplace Recognition in Employee Commitment* 3. *Stellar Workplace Recognition in Employee Satisfaction*
Lembaga (yang memberikan) Institution (giving the award)	:	*Stellar Workplace Award*
Skala Scale	:	Nasional National

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan Anugerah Syariah Republika
Anugerah Syariah Republika award

Tanggal Perolehan Date of Achievement	:	1 Desember 2023 December 1, 2023
Bidang Penghargaan Field of Award	:	Lembaga Penggerak Ekonomi Syariah Best Sharia Economy Enabler Institution
Lembaga (yang memberikan) Institution (giving the award)	:	Republika
Skala Scale	:	Nasional National

Top Digital Awards 2023

Tanggal Perolehan Date of Achievement	:	4 Desember 2023 December 4, 2023
Bidang Penghargaan Field of Award	:	1. *4-Star Top Digital Implementation* 2. *Top Leader on Digital Implementation* (Fadlul Imansyah) 3. *Top CIO on Digital Implementation 2023* (Indra Gunawan)
Lembaga (yang memberikan) Institution (giving the award)	:	IT Works
Skala Scale	:	Nasional National


Investor and Client Appreciation

Tanggal Perolehan Date of Achievement	:	13 Desember 2023 December 13, 2023
Bidang Penghargaan Field of Award	:	1. *The Most Digitalized Partner in Capital Market* 2. *The Most Innovative Investor in Sharia Financial Market*
Lembaga (yang memberikan) Institution (giving the award)	:	Bank Syariah Indonesia
Skala Scale	:	Nasional National

Penghargaan dan Sertifikasi
Awards and Certifications

***Annual Report Competition League of American Communications Professionals* LLC (LACP) *Vision Awards* 2022/2023 atau LACP Award.**

Annual Report Competition by League of American Communications Professionals LLC (LACP) with the name of Vision Awards 2022/2023 or LACP Award.

Deskripsi Description	:	Menduduki peringkat ke 28 dari Top 100 untuk kategori *Government* dan peringkat ke 57 dari Top 100 untuk kategori Investasi di tingkat dunia dengan penghargaan Platinum dan Gold. Ranked 28th out of the Top 100 for the Government category and 57th out of the Top 100 for the investment category at an international level with Platinum and Gold awards. 1. ***Government Category*** **(GOLD) : http://www.lacp.com/202223vision/1187a.htm** 8 indikator kriteria yang menjadi penilaian meliputi: *First Impression* (30 dari 30); *Report Cover* (10 dari 10); *Letter to Shareholders* (10 dari 10); *Report Narrative* (10 dari 10); *Report Financials* (10 dari 10); *Creativity* (9 dari 10); *Message Clarity* (10 dari 10); *Information Accessibility* (9 dari 10). 98 *in* total. The 8 criteria indicators used for assessment include: First Impression (30 out of 30); Report Cover (10 out of 10); Letter to Shareholders (10 out of 10); Report Narrative (10 out of 10); Report Financials (10 out of 10); Creativity (9 out of 10); Message Clarity (10 out of 10); Information Accessibility (9 out of 10). 98 in total. 2. ***Investment Category*** **(PLATINUM) : http://www.lacp.com/202223vision/1187b.htm** Indikator : *First Impression* (30 dari 30); *Report Cover* (10 dari 10); *Letter to Shareholders* (10 dari 10); *Report Narrative* (10 dari 10); *Report Financials* (10 dari 10); *Creativity* (10 dari 10); *Message Clarity* (10 dari 10); *Information Accessibility* (9 dari 10). 99 *in* total. Indicators: First Impression (30 out of 30); Report Cover (10 out of 10); Letter to Shareholders (10 out of 10); Report Narrative (10 out of 10); Report Financials (10 out of 10); Creativity (10 out of 10); Message Clarity (10 out of 10); Information Accessibility (9 out of 10). 99 in total.
Tanggal Perolehan Date of Achievement	:	Januari 2024 January 2024
Bidang Penghargaan Field of Award	:	LACP *Integrated Report Competition Annual Report*
Lembaga (yang memberikan) Institution (giving the certification)	:	LACP
Skala Scale	:	Internasional International

SERTIFIKASI

CERTIFICATIONS

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

Masa Berlaku Validity Period	:	05 November 2023–04 November 2026 November 05, 2023–November 04, 2026
Lingkup Sertifikasi Scope of Certification	:	Pengelolaan Anti Penyuapan Pada Aktivitas Penempatan Dana, Investasi Surat Berharga Syariah Negara Rupiah, Program Kemaslahatan dan Pengembalian Setoran Biaya Penyelenggaraan Ibadah Haji Anti-Bribery Management in Fund Placement Activities, Investment in Rupiah Sovereign Sharia Securities, Corporate Social Responsiblity Programs and Return of Hajj Administration Cost Deposit
Lembaga (yang memberikan) Certification Issuer	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017278

SNI ISO 9001:2015: *Quality Management System*

Masa Berlaku Validity Period	:	19 Oktober 2023–15 November 2024 October 19, 2023 - November 15, 2024
Lingkup Sertifikasi Scope of Certification	:	*Auction for Deposit Placement, Investment in IDR Goverment Sukuk, Corporate Social Responsibility Management* (Kemaslahatan)*, Regular Deposit Refund, Internal Audit Process, Investment in IDR Corporate Sukuk, Procurement by Tender Method and Virtual Account Profit Sharing Distribution*
Lembaga (yang memberikan) Certification Issuer	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017278

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis


BPKH
Badan Pengelola Keuangan Haji

Tinjauan Perekonomian
Economic Review

Pada tahun 2023, BPKH membukukan pendapatan setoran jemaah berangkat sebesar Rp10,80 triliun meningkat sebesar Rp7,02 triliun atau 185,79% dibandingkan posisi 31 Desember 2022 sebesar Rp3,78 triliun.

In 2023, the BPKH recorded pilgrimage deposit income of Rp10.80 trillion, an increase of Rp7.02 trillion or 185.79% compared to the position on December 31, 2022, which was Rp3.78 trillion.

PEREKONOMIAN GLOBAL

Seiring berakhirnya status COVID-19 sebagai *global health emergency* pada Mei 2023, ekonomi dunia menghadapi tantangan yang tercermin melalui estimasi pertumbuhan yang cenderung stagnan. Mengacu pada Laporan Tahunan Bank Indonesia Pertumbuhan ekonomi global diprakirakan melemah dan disertai divergensi pertumbuhan antarnegara yang makin melebar. Setelah mencatat tinggi sebesar 3,5% pada 2022, pertumbuhan ekonomi pada 2023 diprakirakan turun ke 3,0%, dan terus melambat menjadi 2,8% pada 2024 dengan kecenderungan risiko yang lebih rendah. Dengan harapan meredanya ketegangan geopolitik, ekonomi dunia diprakirakan akan kembali membaik dengan pertumbuhan sebesar 3,0% pada 2025. Divergensi pertumbuhan terjadi antarnegara maju, khususnya AS, yang *relative* tinggi dengan negara *Emerging Market and Developing Economies* (EMDEs) yang tumbuh menurun dan stagnan.

Pertumbuhan ekonomi negara maju diprakirakan akan turun dari 1,6% pada 2023 menjadi 1,4% pada 2024 sebelum meningkat menjadi 1,7% pada 2025. Sementara pertumbuhan negara EMDEs akan turun dari 4,0% pada 2023 menjadi 3,8% pada 2024 dan stagnan 3,8% pada 2025. Di negara maju, pertumbuhan ekonomi didorong oleh AS yang tumbuh *relative* tinggi yaitu 2,3% pada 2023,

GLOBAL ECONOMY

While the status of COVID-19 as a global health emergency ended in May 2023, the world's economy faced a number of challenges as reflected on estimates indicating stagnant growth trend. In reference to the Bank Indonesia Annual Report, global economic growth is predicted to weaken and be accompanied by increasingly widening growth divergences between countries. After recording growth as high as 3.5% in 2022, economic growth in 2023 is predicted to decline to 3.0%, and continue to slow to 2.8% in 2024 with a lower risk trend. With the hope of easing geopolitical tensions, global economy is predicted to recover with growth rate of 3.0% in 2025. Growth divergence occurs between advanced economies, especially the US, which is relatively high, while Emerging Market and Developing Economies (EMDEs) showed a declining and stagnant growth.

Economic growth in advanced economies is predicted to decrease from 1.6% in 2023 to 1.4% in 2024 before increasing to 1.7% in 2025. Meanwhile, growth in EMDEs is expected to drop from 4.0% in 2023 to 3.8% in 2024 and stagnate at 3.8% in 2025. In developed nations, economic growth is driven by the US which grew relatively high, namely 2.3% in 2023, supported by household ditopang oleh konsumsi rumah tangga dan sektor jasa yang berorientasi domestik, kemudian menurun menjadi 1,3% pada 2024 sebelum meningkat kembali menjadi 1,8% pada 2025.

consumption and the domestic-oriented service sector, then decreased to 1.3% in 2024 before rising again to 1.8% in 2025.

Kinerja dan Prospek Ekonomi Global (%)
Global Economic Prospects and Performance (%)

Negara Countries	2021	2022	2023*	2024*	2025*
Dunia Global	**6,3**	**3,5**	**3,0**	**2,8**	**3,0**
Negara Maju **Developed Countries**	**5,6**	**2,6**	**1,6**	**1,4**	**1,7**
Amerika Serikat United States	5,9	2,1	2,3	1,3	1,8
Kawasan Eropa European Regions	5,6	3,3	0,6	0,8	1,3
Jepang Japan	2,2	1,0	1,5	1,3	1,1
Negara Berkembang **Developing Countries**	**6,9**	**4,1**	**4,0**	**3,8**	**3,8**
Tiongkok China	8,4	3,0	5,2	4,3	4,1
India[1] India[1]	8,3	6,8	6,7	5,8	6,0
ASEAN-5 ASEAN-5	4,0	5,5	4,4	4,4	4,6
Amerika Latin Latin America	7,4	4,1	2,0	2,0	2,1

Keterangan: *Proyeksi Bank Indonesia, angka 2021-2022 berdasarkan realisasi terkini
Note: *Bank Indonesia projections, 2021-2022 figures based on the latest realization

Sumber: IMF World Economic Outlook (WEO) Oktober 2023, Bank Indonesia
Source: IMF World Economic Outlook (WEO) October 2023, Bank Indonesia

Sementara di negara EMDEs, pertumbuhan Tiongkok melambat, yaitu dari 5,2% pada 2023 menjadi 4,3% di 2024 dan 4,1% pada 2025, dipengaruhi oleh pelemahan konsumsi dan penurunan kinerja sektor properti. India menjadi salah satu pusat ekonomi dunia, dengan pertumbuhan 6,7% pada 2023 menjadi 5,8% pada 2024 dan kembali meningkat

Meanwhile in EMDEs, China's growth slackened, namely from 5.2% in 2023 to 4.3% in 2024 and forecasted at 4.1% in 2025, contributed by weakening consumption and declining performance in the property sector. India became one of the world's economic centers, with growth reaching 6.7% in 2023 but declining to 5.8% in 2024 and

1 Asumsi PDB India BI disesuaikan menjadi Tahun Kalender (estimasi)

1 BI's India GDP Assumptions were adjusted to Calendar Year (estimated)

ke 6,0% pada 2025. Negara ASEAN-5 juga menunjukkan kinerja yang cukup baik, dengan prakiraan pertumbuhan 4,4% pada 2023 dan 2024, serta meningkat menjadi 4,6% pada 2025. Di samping tetap kuatnya permintaan domestik, pertumbuhan India dan ASEAN-5 juga didukung oleh kebijakan perdagangan dan investasi yang tetap terbuka di tengah fragmentasi geopolitik yang berlanjut. Risiko koreksi pertumbuhan ekonomi dunia dapat terjadi apabila tingginya fragmentasi geopolitik dan geoekonomi terus berlanjut, termasuk dampaknya terhadap kembali naiknya harga energi dan pangan, serta lebih lamanya pengetatan kebijakan moneter khususnya di negara maju untuk mampu menurunkan inflasi kembali ke sasarannya di masing-masing negara.

Pemulihan ekonomi Indonesia terus berlanjut pada 2023, di Tengah pertumbuhan ekonomi dunia yang menurun dan ketidakpastian pasar keuangan yang tinggi. Bank Indonesia terus memperkuat sinergi untuk mendorong akselerasi pengembangan ekonomi-keuangan inklusif dan hijau melalui pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM) untuk memperkuat ketahanan dan kebangkitan ekonomi nasional. Pengembangan tersebut ditempuh melalui 3 (tiga) pilar strategi, yaitu: (i) penguatan ekosistem produk halal (halal *value chain*); (ii) penguatan keuangan syariah; dan (iii) penguatan penerapan halal lifestyle.

PEREKONOMIAN NASIONAL

Sebagaimana yang dilaporkan oleh BPS, Perekonomian Indonesia 2023 yang diukur berdasarkan Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp20.892,4 triliun dan PDB per kapita mencapai Rp75,0 juta atau US$4.919,7.

Ekonomi Indonesia tahun 2023 tumbuh sebesar 5,05 persen, lebih rendah dibanding capaian tahun 2022 yang mengalami pertumbuhan sebesar 5,31 persen. Dari sisi produksi, pertumbuhan tertinggi terjadi pada Lapangan Usaha Transportasi dan Pergudangan sebesar 13,96 persen. Sementara dari sisi pengeluaran pertumbuhan tertinggi dicapai oleh Pengeluaran Konsumsi Lembaga Nonprofit yang Melayani Rumah Tangga (PK-LNPRT) sebesar 9,83 persen.

increasing again to 6.0% in 2025. ASEAN-5 countries also showed quite good performance, with a growth forecast of 4.4% in 2023 and 2024, and increasing to 4.6% in 2025. In addition to continuously strong domestic demand, growth in India and ASEAN-5 is also supported by trade and investment policies that remain open amidst prolonged geopolitical fragmentation. The risk of global economic growth correction could occur if high geopolitical and geo-economic fragmentation continues, including its impact on the surge of energy and food prices, as well as longer tightening of monetary policy, particularly in developed countries, in hopes of reducing inflation to its target rate in each country.

Indonesia's economic recovery continued in 2023 amidst global economic downturn and high financial market uncertainty. Bank Indonesia continued to strengthen synergies to drive the acceleration of financial inclusion and inclusive green finance development through the development of Micro, Small, and Medium Enterprises (MSMEs) to strengthen the resilience and revival of the national economy. This development is pursued through 3 (three) strategic pillars, namely: (i) strengthening halal product ecosystem (halal value chain); (ii) strengthening sharia finance; and (iii) strengthening the implementation of halal lifestyle.

NATIONAL ECONOMY

As reported by the BPS, the Indonesian economy in 2023 as measured by Gross Domestic Product (GDP) at current prices reached Rp20,892.4 trillion and GDP per capita reached Rp75.0 million or US$4,919.7.

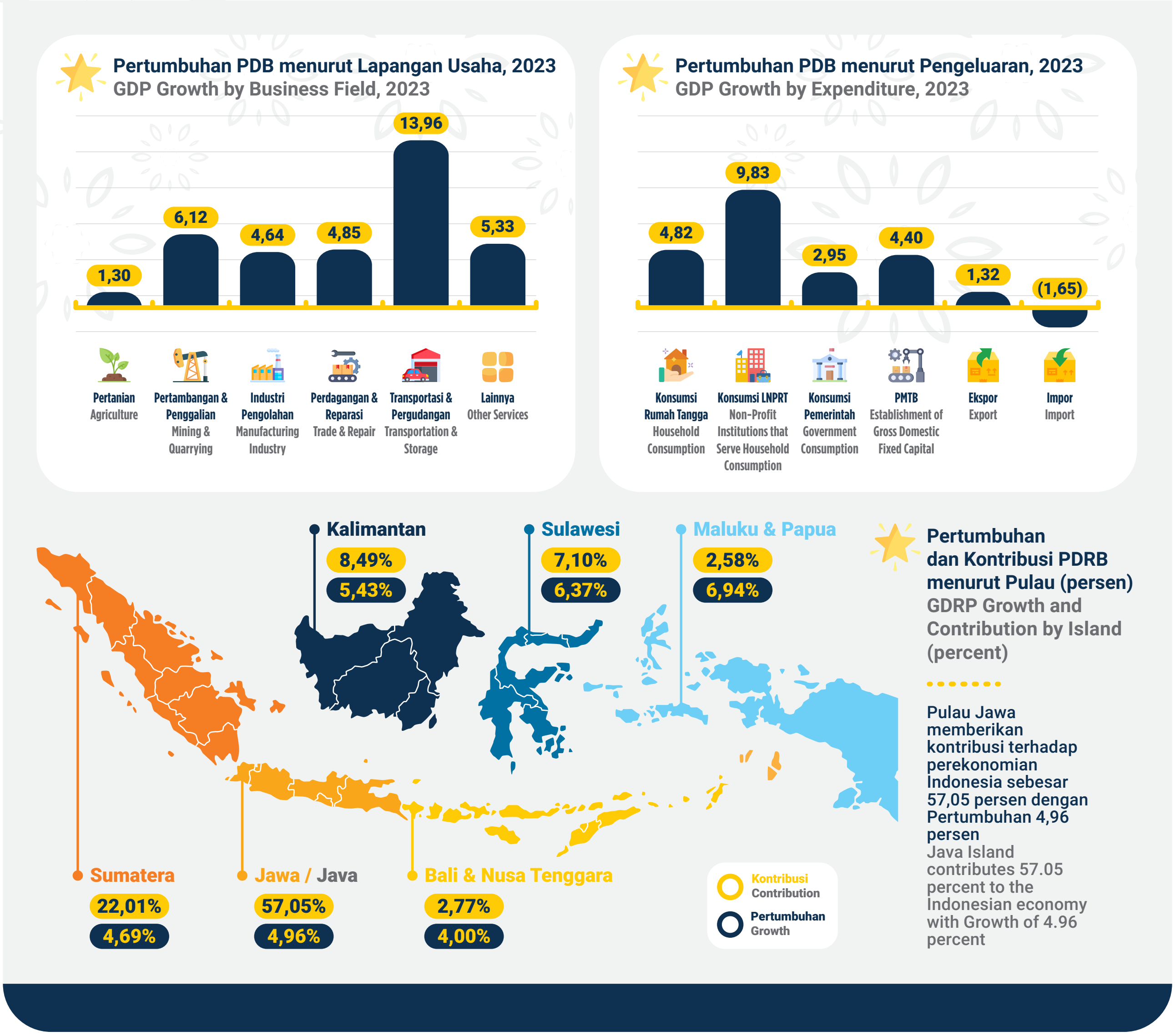
The Indonesian economy in 2023 grew by 5.05 percent, lower than the achievement in 2022 which experienced growth of 5.31 percent. In terms of production, the highest growth occurred in the Transportation and Warehousing Business Field at 13.96 percent. Meanwhile, in light of expenditure, the highest growth was achieved by the Consumption Expenditure of Nonprofit Institutions Serving Households (PK-LNPRT) at 9.83 percent.

Ekonomi Indonesia triwulan IV-2023 terhadap triwulan IV-2022 mengalami pertumbuhan sebesar 5,04 persen (*y-on-y*). Dari sisi produksi, Lapangan Usaha Transportasi dan Pergudangan mengalami pertumbuhan tertinggi sebesar 10,33 persen. Sementara dari sisi pengeluaran, Komponen PK-LNPRT mengalami pertumbuhan tertinggi sebesar 18,11 persen.

Ekonomi Indonesia triwulan IV-2023 terhadap triwulan sebelumnya mengalami pertumbuhan sebesar 0,45 persen (*q-to-q*). Dari sisi produksi, Lapangan Usaha Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib mengalami pertumbuhan tertinggi sebesar 19,81 persen. Dari sisi pengeluaran, Komponen Pengeluaran Konsumsi Pemerintah (PK-P) mengalami pertumbuhan tertinggi sebesar 39,13 persen.

From quarter IV-2023 to quarter IV-2022, the Indonesian economy experienced growth of 5.04 percent (y-on-y). In terms of production, the Transportation and Warehousing Business Field experienced the highest growth of 10.33 percent. Meanwhile, on the expenditure front, the PK-LNPRT component experienced the highest growth of 18.11 percent.

The Indonesian economy in the fourth quarter of 2023 experienced growth of 0.45 percent (q-to-q) compared to the previous quarter. In terms of production, the Public Administration, Defense, and Compulsory Social Security Business Fields experienced the highest growth of 19.81 percent. In terms of expenditure, the Government Consumption Expenditure (PK-P) recorded the highest growth of 39.13 percent.



INDUSTRI KEUANGAN SYARIAH

Mengacu pada Kajian Ekonomi dan Keuangan Syariah Bank Indonesia tahun 2023 bahwa kinerja dan prospek ekonomi dan keuangan syariah global: bertumbuh di tengah ketidakpastian perekonomian global yang tinggi. Sejalan dengan pemulihan ekonomi global yang tertahan, kinerja ekonomi dan keuangan syariah global juga tumbuh tak sekuat sebelumnya. Tertahannya pemulihan ekonomi global terjadi di tengah ketidakpastian perekonomian global yang tinggi akibat masalah geopolitik yang meningkat dan berkepanjangan. Ekonomi dan keuangan syariah global juga menghadapi beragam tantangan di tengah otoritas negara maju yang melakukan kebijakan moneter ketat.

SHARIA FINANCIAL INDUSTRY

Based on Bank Indonesia Sharia Economic and Financial Review 2023 the performance and prospects of global sharia economy and finance grew amidst intense global economic uncertainty. In line with disrupted global economic recovery, global sharia economic and financial performance also grew less strongly than before. The stalled global economic recovery occurred amidst high global economic uncertainty due to increasing and prolonged geopolitical tension. The global sharia economy and finance also faced various challenges amidst tight monetary policies enforced by developed countries' authorities.

Kondisi perlambatan ini terjadi pula pada negara-negara Organisasi Kerja Sama Islam (OKI) seiring melemahnya permintaan atas komoditas ekspor andalan negara-negara tersebut. Permintaan global yang belum pulih sebagaimana era pra-pandemi menyebabkan aktivitas bisnis global, termasuk di sejumlah negara OKI, masih lemah. Aktivitas bisnis global yang ditunjukkan oleh indikator *Purchasing Managers' Index* (PMI) sempat meningkat pada awal tahun seiring ekspektasi peningkatan pertumbuhan ekonomi seiring pandemi yang mereda dan mobilitas masyarakat yang meningkat. Namun, memasuki pertengahan tahun, mulai terjadi perlambatan seiring permintaan global yang belum pulih.

Di tengah ketidakpastian pasar keuangan global, aset industri keuangan syariah global terus tumbuh dan diproyeksikan mencapai USD6,7 triliun pada tahun 2027. Industri keuangan syariah global tumbuh sebesar 11% (yoy) dan mencapai USD4,5 triliun pada 2022. Beberapa faktor kunci untuk pertumbuhan industri keuangan syariah antara lain kinerja pasar keuangan syariah yang besar seperti negara *Gulf Cooperation Council* (GCC), Malaysia dan Indonesia yang terus memperkuat industri keuangan syariah dalam negeri, serta Pakistan yang memenuhi persyaratan untuk mengubah sistem keuangannya menjadi *full shariah compliant.* Meskipun masih didominasi sektor perbankan syariah, namun pertumbuhan sektor keuangan syariah juga ditopang oleh pembiayaan berbasis sukuk serta perkembangan Industri Keuangan Non-Bank (IKNB) Syariah, khususnya fintech syariah.

Dalam mendukung perkembangan usaha syariah, pembiayaan syariah baik di sektor pemerintah maupun publik, juga terus tumbuh. Pembiayaan syariah pada perbankan maupun pasar modal syariah meningkat, didukung stimulus fiskal melalui SBSN. Penyaluran pembiayaan perbankan syariah konsisten tumbuh tinggi sejalan dengan *optimism* konsumen yang tetap terjaga di tengah risiko dan kondisi perlambatan ekonomi global. Penyaluran pembiayaan perbankan syariah per Desember 2023 tumbuh mencapai 15,8% (yoy), melampui penyaluran total kredit dan pembiayaan perbankan nasional yang tumbuh sebesar 10,6% (yoy). Sepanjang tahun 2023 stabilitas keuangan mampu dijaga untuk mendukung tren pemulihan terus berlanjut.

This slowdown also occurred in The Organization of Islamic Cooperation (OIC) countries in line with weakening demand for these countries' mainstay export commodities. Global demand that had not recovered as that of in the pre-pandemic era caused global business activity, including in a number of OIC countries, to remain weak. Global business activity as shown by the Purchasing Managers' Index (PMI) indicator increased at the beginning of the year in line with expectations of improved economic growth as the pandemic subsided and people's mobility increased. However, entering the middle of the year, a slowdown began as global demand had not yet recovered.

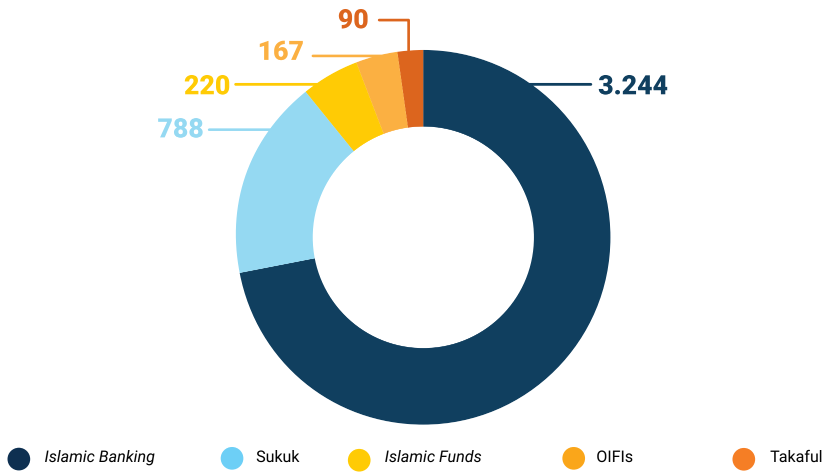
Amidst global financial market uncertainties, global sharia financial industry assets continue to grow and are projected to reach USD6.7 trillion in 2027. The global sharia financial industry grew by 11% (yoy) and reached USD4.5 trillion in 2022. Several key growth engines to the sharia financial industry includes the performance of large sharia financial markets such as the Gulf Cooperation Council (GCC) countries, Malaysia and Indonesia, which continue to strengthen their domestic sharia financial industry, as well as Pakistan which meets the requirements to change its financial system to become fully sharia compliant. Even though it is still dominated by the sharia banking sector, the growth of the sharia financial sector is also supported by sukuk-based financing and the development of sharia Non-Bank Financial Industry (IKNB), particularly sharia fintech.

To support the development of sharia-compliant businesses, sharia financing in both the government and public sectors continues to grow. Sharia financial products in banking and capital market has increased, bolstered by fiscal stimuli through SBSN. The distribution of sharia banking financing has consistently experienced significant growth, in line with sustained consumer optimism amid global economic slowdown risks. As of December 2023, the distribution of sharia banking financing grew by 15.8% (year-on-year), surpassing the total credit and financing distribution of the national banking sector, which grew by 10.6% (year-on-year). Throughout 2023, financial stability was maintained to support the ongoing recovery trend.

Sektor perbankan syariah masih mendominasi komposisi aset industri keuangan syariah global. Negara-negara GCC, terutama Arab Saudi dan Kuwait, menyumbang 92% pertumbuhan aset perbankan syariah pada tahun 2022. Di Kuwait, hal ini terutama disebabkan oleh akuisisi Kuwait Finance House terhadap Ahli United Bank. Sementara di Arab Saudi, penerapan strategi diversifikasi yang ambisius, Vision 2030, dan pertumbuhan yang terus berlanjut dalam pemberian KPR mendukung pertumbuhan industri ini.

The sharia banking sector still dominates asset composition of the global sharia financial industry. GCC countries, especially Saudi Arabia and Kuwait, accounted for 92% of the growth in sharia banking assets in 2022. In Kuwait, this was primarily due to Kuwait Finance House's acquisition of Ahli United Bank. Meanwhile in Saudi Arabia, the implementation of an ambitious diversification strategy, Vision 2030, and continued growth in mortgage lending promote the growth of this industry.

Komposisi Aset Industri Keuangan Syariah Global 2022
Global Islamic Finance Industry Asset Composition 2022

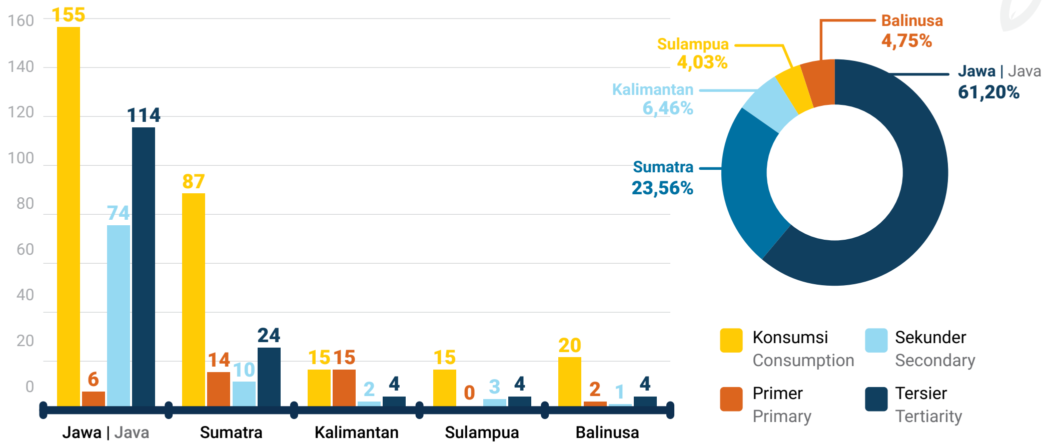


Sumber: *ICD-LSEG Islamic Finance Development Report 2023*
Source: ICD-LSEG Islamic Finance Development Report 2023

Penyaluran pembiayaan perbankan syariah masih terkonsentrasi di Pulau Jawa dan didominasi pembiayaan konsumtif dan pembiayaan ke sektor tersier. Secara wilayah, lebih dari 60% pembiayaan perbankan syariah disalurkan di Jawa, diikuti pembiayaan ke Sumatera, Kalimantan, Sulampua dan Balinusra. Hal tersebut sejalan dengan lokasi kantor pusat, fasilitas pabrik industri, serta aktivitas ekonomi yang mayoritas berada di Jawa dan Sumatera, sehingga komitmen pembiayaan sebagian besar tercatat pada kedua wilayah tersebut. Pembiayaan syariah di berbagai wilayah masih didominasi untuk aktivitas konsumsi seperti pembelian rumah dan kendaraan, serta penyaluran ke sektor tersier, terutama perdagangan.

Sharia banking financing disbursement was still concentrated in Java and was dominated by consumer financing and financing to the tertiary sector. Regionally, more than 60% of sharia banking financing was disbursed in Java, followed by financing in Sumatra, Kalimantan, Sulampua and Balinusra. This was attributable to location of the head office, industrial factory facilities and economic activities, the majority of which were in Java and Sumatra. Hence, the majority of financing commitments were recorded in these two regions. Sharia financing in various regions was still dominated by consumption activities such as house and vehicle purchases, as well as disbursement to the tertiary sector, especially trade.

Pembiayaan Perbankan Syariah Per Wilayah
Sharia Banking Financing Per Region

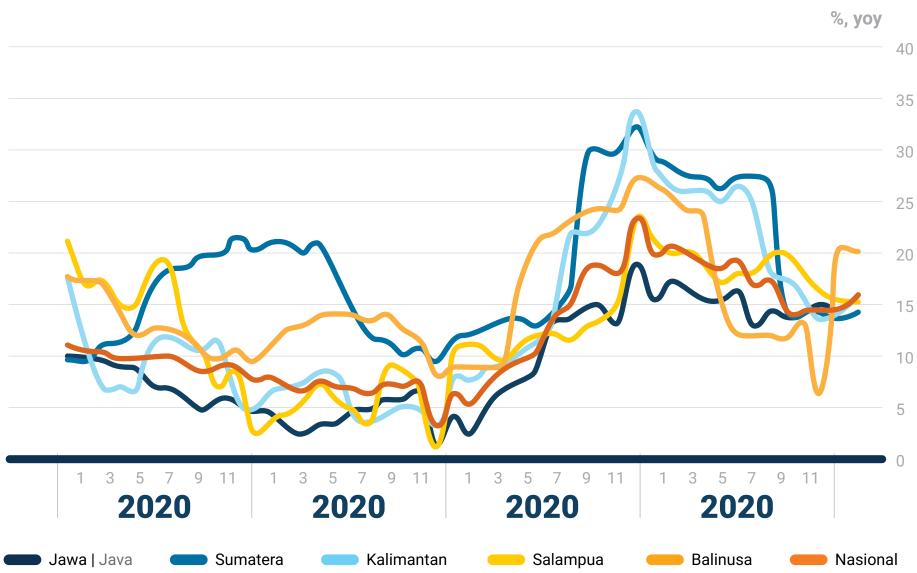


Sumber: Bank Indonesia, Diolah
Source: Bank Indonesia, processed

Pembiayaan di berbagai wilayah tumbuh tinggi, meski *relative* melambat di paruh kedua 2023, dengan wilayah Sumatera, Kalimantan, dan Sulampua yang tumbuh di atas pertumbuhan nasional. Hal tersebut menggambarkan bahwa meski pembiayaan perbankan syariah masih berpusat di Jawa, namun ekspansinya mulai tercermin di berbagai wilayah lainnya.

Financing in various regions grew high, although relatively slow in the second half of 2023, with the Sumatra, Kalimantan and Sulampua regions growing above national growth. This illustrates that although sharia banking financing was still concentrated in Java, it started to expand in various other regions.

Pertumbuhan Pembiayaan Perbankan Syariah Per Wilayah
Sharia Banking Financing Growth Per Region



Sumber: Bank Indonesia, diolah
Source: Bank Indonesia, processed

OJK mengelompokkan sektor jasa keuangan Syariah dalam 3 (tiga) kelompok besar yaitu Perbankan Syariah (Bank Umum Syariah, Unit Usaha Syariah dan Bank Perkreditan Rakyat (BPR) Syariah), Pasar Modal Syariah, Industri Keuangan Non-Bank Syariah (Asuransi Syariah, Lembaga Pembiayaan Syariah, Dana Pensiun Syariah, Lembaga Jasa Keuangan Syariah Khusus, Lembaga Keuangan Mikro Syariah, dan Penyelenggara Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi (*Fintech*) Syariah).

OJK classifies the Sharia financial services sector into 3 (three) large groups, namely Sharia Banking (Sharia Commercial Banks, Sharia Business Units and Bank Perkreditas Rakyat Syariah (BPRS)), Sharia Capital Markets, Sharia Non-Bank Financial Industry (Sharia Insurance, Sharia Financing Institutions, Sharia Pension Funds, Special Sharia Financial Services Institutions, Sharia Microfinance Institutions, and Sharia-Compliant Information Technology-Based Lending Services (Sharia Fintechs).

Berdasarkan laporan OJK, dengan memperhatikan jenis-jenis keuangan Syariah dapat digambarkan kinerja keuangan Syariah sebagai berikut:

Based on the OJK report, taking into account the types of Sharia finance, Sharia financial performance can be described as follows:

Kinerja Keuangan Bank Umum Syariah (BUS)
Financial Performance of Sharia Commercial Banks (BUS)

Rasio Kinerja (%)
Performance Ratio (%)

Indikator Indicators	Desember December 2023	Desember December 2022	Desember December 2021
CAR (%)	25,41	26,28	25,71
ROA (%)	1,88	2,00	1,55
NPF (%)	2,10	2,35	2,59
NPF Net (%)	0,63	0,64	0,81
FDR (%)	79,06	75,19	70,12
BOPO (%)	78,31	77,28	84,33
Rentabilitas/Profitability NOM (%) Rentability/Profitability NOM (%)	2,55	2,59	1,66
Kualitas Aktiva Produktif (KAP)/*Earning Asset Quality* APYD terhadap Aktiva Produktif (%) Earning Asset Quality APYD to Earning Assets (%)	1,83	1,83	1,94
Likuiditas/*Earning Assset Quality Short Term Mismatch* (%) Liquidity/Earning Asset Quality–Short Term Mismatch (%)	19,28	21,12	26,21
Imbal Hasil/*Yield Proportion Non Core Deposit* terhadap Total DPK (%) *Yield Proportion–Non Core Deposit* to Total DPK (%)	51,41	49,35	47,10
Investasi/*Investment Proportion and Risk Total* Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) Investment Proportion and Risk–Total Profit-Sharing Based Financing to Total Financing (%)	43,20	38,72	38,85
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi Mudharabah dan Musyarakah (%) Potential Losses in Profit Sharing Financing on Mudharabah and Musyarakah Investment Portfolios (%)	3,67	4,45	4,65

Sumber: Statistik OJK bulan Desember 2023 (diolah)
Source: OJK statistics for December 2023 (processed)

Kinerja Keuangan Unit Usaha Syariah (UUS)
Financial Performance of Sharia Business Unit (UUS)

Rasio Kinerja (%)
Performance Ratio (%)

Indikator Indicators	Desember December 2023	Desember December 2022	Desember December 2021
ROA (%)	1,79	1,69	2,05
NPF (%)	1,93	2,23	2,55
NPF Net (%)	0,77	0,97	1,11
FDR (%)	98,40	95,40	89,56
BOPO (%)	80,32	77,97	72,70
Rentabilitas/Profitability NOM (%) Rentability/Profitability NOM (%)	1,93	1,79	2,13
Kualitas Aktiva Produktif (KAP)/*Earning Assset Quality* APYD terhadap Aktiva Produktif (%) Earning Asset Quality APYD to Earning Assets (%)	2,27	2,24	2,28
Likuiditas/*Earning Assset Quality Short Term Mismatch* (%) Liquidity/Earning Asset Quality–Short Term Mismatch (%)	25,36	32,39	25,05
Imbal Hasil/*Yield Proportion Non Core Deposit* terhadap Total DPK (%) *Yield Proportion–Non Core Deposit* to Total DPK (%)	67,52	67,36	67,05
Investasi/*Investment Proportion and Risk Total* Pembiayaan Berbasis Bagi Hasil terhadap Total Pembiayaan (%) Investment Proportion and Risk–Total Profit-Sharing Based Financing to Total Financing (%)	65,07	64,04	63,65
Potensi Kerugian Pembiayaan Bagi Hasil terhadap Portfolio Investasi *Mudharabah* dan *Musyarakah* (%) Potential Losses in Profit Sharing Financing on *Mudharabah* and *Musyarakah* Investment Portfolios (%)	4,11	4,99	3,67

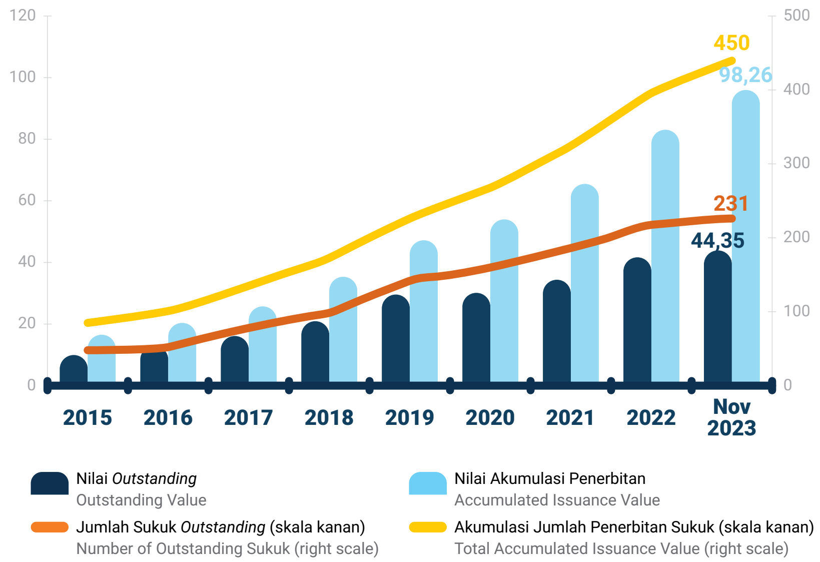
Sumber: Statistik OJK bulan Desember 2023 (diolah)
Source: OJK statistics for December 2023 (processed)

Kinerja industri pasar modal syariah 2023 masih dalam tren membaik. Di tengah struktur industri keuangan Indonesia yang masih didominasi perbankan, pasar modal menjadi alternatif pembiayaan bagi perusahaan di tengah Upaya pemulihan pasca pandemi. Peningkatan pembiayaan melalui pasar modal syariah tercermin dari sisi penerbitan efek syariah, salah satunya jumlah dan nilai sukuk korporasi yang terus meningkat setiap tahun. Per November 2023, akumulasi sukuk mencapai nilai Rp98,26 triliun, meningkat 15,6% dibandingkan tahun 2022 yang sebesar Rp84,97 triliun. Di sisi lain, perkembangan jumlah perusahaan yang melakukan pendanaan melalui *Initial Public Offering* (IPO) hingga Desember 2023 meningkat menjadi 72 saham yang termasuk Indeks Saham Syariah Indonesia (ISSI), mencerminkan 91% dari total pencatatan saham baru di BEI pada 2023. Secara nominal, total perolehan dana dari IPO untuk saham syariah yang

The performance of sharia capital market industry in 2023 continued to show an improving trend. In the midst of the Indonesian financial industry structure which was still dominated by banking sector, capital market became a financing alternative for companies that sought post-pandemic recovery. Financing growth in the sharia capital market was reflected on the issuance of sharia securities, one of which was the increasing number and value of corporate sukuk every year. As of November 2023, the accumulated sukuk reached Rp98.26 trillion, an increase of 15.6% compared to 2022 which was Rp84.97 trillion. On the other hand, the number of companies that sought funding through Initial Public Offerings (IPO) until December 2023 increased to 72 shares which were included in the Indonesia Sharia Stock Index (ISSI), representing 91% of the total listing of new shares on the IDX in 2023. In nominal terms, total proceeds from IPO for sharia shares registered terdaftar dalam Daftar Efek Syariah (DES) per Desember 2023 sebesar Rp390,68 triliun, tertinggi sejak tahun 2019. Selain jumlah emiten, nilai pendanaan juga dipengaruhi harga dan *size market* perusahaan yang IPO pada masing-masing tahun. Tren yang membaik pada pasar modal syariah juga didukung oleh penambahan jumlah sekuritas yang memberikan fasilitas Sistem *Online Trading* Syariah (SOTS). Sehingga pada tahun ini, terdapat 18 perusahaan sekuritas di Indonesia yang memiliki fasilitas SOTS bersertifikasi dari Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN-MUI).

in the Sharia Securities List (DES) as of December 2023 amounted to Rp390.68 trillion, the highest since 2019. Apart from the number of issuers, the funding value was also influenced by the price and market size of the companies that went public in each year of their listing. The improving trend in the sharia capital market was also supported by the increase in the number of securities that provided Sharia Online Trading System (SOTS) facilities. Therefore, this year, there were 18 securities companies in Indonesia that had certified SOTS facilities from National Sharia Board–Indonesian Ulama Council (DSN-MUI).

Perkembangan Sukuk Korporasi
Corporate Sukuk Growth



Sumber: OJK, diolah
Source: OJK, processed

Berikut adalah *overview* IKNB Syariah per posisi April 2023:

The following is an overview of Sharia IKNB per position in April 2023:

***Overview* IKNB Syariah April 2023**
Overview of the Sharia Non-Bank Financial Industry (IKNB) as of April 2023

Keterangan Description	Jumlah Industri Syariah Number of Sharia Industries (Unit)	Jumlah Perusahaan Paket Investasi Syariah Number of Companies with Sharia Investment Package	Aset Asset (Miliar Rp) (Billion Rp)	Kewajiban Liabilities (Miliar Rp) (Billion Rp)	Dana Syirkah Temporer Temporary Syirkah Fund (Miliar Rp) (Billion Rp)	Ekuitas Equity (Miliar Rp) (Billion Rp)	Aset Produktif Earning Assets (Miliar Rp) (Billion Rp)
1. Asuransi Syariah Sharia Insurance	15	43	45.723	15.820	-	29.498	36.550

Overview IKNB Syariah April 2023
Overview of the Sharia Non-Bank Financial Industry (IKNB) as of April 2023

Keterangan Description	Jumlah Industri Syariah Number of Sharia Industries (Unit)	Jumlah Perusahaan Paket Investasi Syariah Number of Companies with Sharia Investment Package	Aset Asset (Miliar Rp) (Billion Rp)	Kewajiban Liabilities (Miliar Rp) (Billion Rp)	Dana Syirkah Temporer Temporary Syirkah Fund (Miliar Rp) (Billion Rp)	Ekuitas Equity (Miliar Rp) (Billion Rp)	Aset Produktif Earning Assets (Miliar Rp) (Billion Rp)
a. Asuransi Jiwa Syariah Sharia Life Insurance	8	21	35.139	9.261	-	25.522	28.811
b. Asuransi Umum Syariah Sharia Commercial Insurance	6	19	8.110	4.006	-	4.053	5.700
c. Reasuransi Syariah Sharia Reinsurance	1	3	2.475	2.553	-	(78)	2.039
2. Lembaga Pembiayaan Syariah Sharia Financing Institutions	9	31	36.901	22.212	3.601	11.088	29.464
a. Perusahaan Pembiayaan Syariah Sharia Financing Companies	4	28	25.504	16.511	-	8.993	19.817
b. Perusahaan Modal Ventura Syariah Sharia Venture Capital Companies	5	2	4.371	3.353	-	1.018	3.066
c. Perusahaan Pembiayaan Infrastruktur Syariah Sharia Infrastructure Financing Companies	0	1	7.026	2.347	3.601	1.077	6.581
3. Dana Pensiun Pension Fund	5	6	11.110	11.110	-	-	10.870
a. Dana Pensiun Pemberi Kerja Program Pensiun Manfaat Pasti (DPPK PPMP) Syariah Sharia Employer Pension Fund - Defined Benefit Plan (DPPK PPMP)	3	0	1.504	1.504	-	-	1.408
b. Dana Pensiun Pemberi Kerja Program Pensiun Iuran Pasti (DPPK PPIP) Syariah Sharia Employer Pension Fund - Defined Contribution Plan (DPPK PPIP)	1	1	754	754	-	-	734
c. Dana Pensiun Lembaga Keuangan (DPLK) Syariah Sharia Financial Institution Pension Fund (DPLK)	1	0	1.550	1.550	-	-	1.538
d. Paket Investasi Syariah DPLK DPLK Sharia Investment Package	0	5	7.302	7.302	-	-	7.191
4. Lembaga Jasa Keuangan Syariah Khusus Special Sharia Financial Services Institutions	5	11	60.543	45.711	100	14.732	52.534
a. Penjaminan Syariah Sharia Guarantee	2	7	5.216	3.060	-	2.157	-

Overview IKNB Syariah April 2023
Overview of the Sharia Non-Bank Financial Industry (IKNB) as of April 2023

Keterangan Description	Jumlah Industri Syariah Number of Sharia Industries (Unit)	Jumlah Perusahaan Paket Investasi Syariah Number of Companies with Sharia Investment Package	Aset Asset (Miliar Rp) (Billion Rp)	Kewajiban Liabilities (Miliar Rp) (Billion Rp)	Dana Syirkah Temporer Temporary Syirkah Fund (Miliar Rp) (Billion Rp)	Ekuitas Equity (Miliar Rp) (Billion Rp)	Aset Produktif Earning Assets (Miliar Rp) (Billion Rp)
b. Pergadaian Syariah Sharia Pawnshop	3	1	11.132	5.080	-	6.053	10.842
c. Lembaga Pembiayaan Ekspor Indonesia (LPEI) Syariah Sharia Indonesia Eximbank (LPEI)	0	1	8.773	7.121	-	1.652	8.771
d. Perusahaan Pembiayaan Sekunder Perumahan (PPSP) Syariah Sharia Secondary Mortgage Company (PPSP)	0	1	4.167	3.749	100	319	3.993
e. Pemodalan Nasional Madani	0	1	31.254	26.702	-	4.552	28.928
5. Lembaga Keuangan Mikro Syariah Sharia Microfinance Institution	81	0	588				
6. Finansial Teknologi Syariah Sharia Financial Technology	7	0	128	115		13	
JUMLAH **TOTAL**	**122**	**91**	**154.993**	**94.969**	**3.701**	**55.331**	**129.419**

Tinjauan Operasional Per Kegiatan Pelaksanaan Pengelolaan Keuangan Haji

Operational Review Per Hajj Fund Management Activities

Sebagaimana diatur pada Pasal 2 Ayat 1 PP Nomor 5 Tahun 2018, Pengelolaan Keuangan Haji meliputi perencanaan, pelaksanaan, pertanggungjawaban, pelaporan, dan pengawasan atas Keuangan Haji. Sedangkan pada Pasal 7 ayat (1) disebutkan bahwa pelaksanaan pengelolaan keuangan haji meliputi:

1. Penerimaan
2. Pengeluaran
3. Kekayaan

As stipulated in Article 2 Paragraph 1 of PP Number 5 of 2018, Hajj Fund Management includes planning, implementation, accountability, reporting and supervision of Hajj Fund. Meanwhile, Article 7 paragraph (1) states that the implementation of hajj fund management includes:

1. Receipt
2. Expenditure
3. Asset

Penerimaan sebagaimana dimaksud dalam Pasal 7 ayat (1) huruf a meliputi:

1. Setoran BPIH dan/atau BPIH Khusus
2. Nilai Manfaat Keuangan Haji
3. Dana Efisiensi Penyelenggaraan Ibadah Haji
4. DAU
5. Sumber lain yang sah dan tidak mengikat

Receipt as mentioned in Article 7 paragraph (1) point a includes:

1. BPIH and/or Special BPIH Deposits
2. Hajj Fund Return
3. Efficiency Fund for Hajj Pilgrimage Implementation
4. DAU
5. Other sources that are valid and non-binding

DANA HAJI

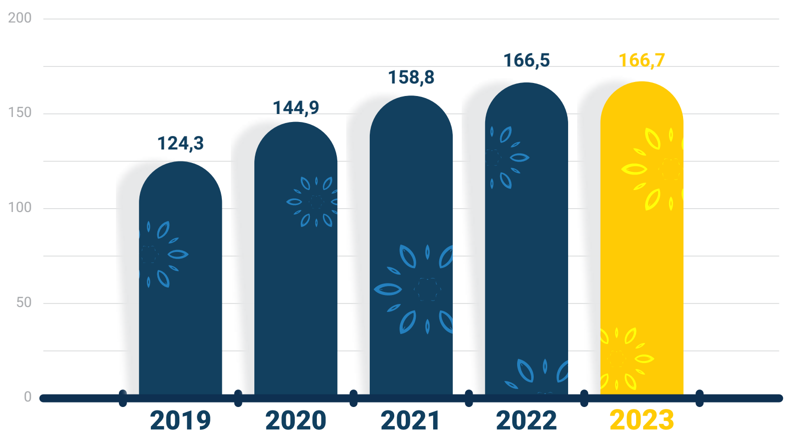
Dalam 5 (lima) tahun terakhir, dana haji yang dikelola BPKH terus mengalami peningkatan:

HAJJ FUND

In the last 5 (five) years, hajj funds managed by BPKH have continued to increase:

Dana Haji yang Dikelola BPKH 2019–2023
Hajj Fund Managed by BPKH in 2019–2023

(dalam triliun Rupiah)
(in trillion Rupiah)



BPKH dan Entitas Anak melayani jemaah dan masyarakat sebagai nasabah bank yang tersebar diberbagai wilayah di Indonesia. Pelayanan kepada jemaah dalam bentuk penerimaan setoran dana jemaah dan pengelolaan dana untuk mendapatkan hasil investasi yang akan memberikan manfaat bagi jemaah yang Sebagian besar terkonsentrasi di Masyarakat Pulau Jawa. Entitas Anak juga melayani debitur dan nasabah yang tersebar di berbagai wilayah di Indonesia dan di luar negeri seperti di Malaysia dan beberapa negara lain. Konsentrasi tersebar nasabah dan debitur bank berada di sekitar Jakarta, Bogor, Depok, Tangerang dan Bekasi.

BPKH and Subsidiaries serve pilgrims and the public as bank customers spread across regions in Indonesia. Services to the pilgrims are provided by way of receiving pilgrims' initial deposits and managing funds to obtain investment returns that will benefit the pilgrims mostly concentrated in the Java Island. Subsidiaries also serve debtors and customers spread across regions in Indonesia and abroad, such as in Malaysia and several other countries. The bank customers and debtors are mostly concentrated around Jakarta, Bogor, Depok, Tangerang, and Bekasi.

BPKH adalah lembaga yang melakukan pengelolaan Keuangan Haji. Keuangan Haji adalah semua hak dan kewajiban pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. Pengelolaan Keuangan Haji berasaskan pada prinsip syariah, prinsip kehati-hatian, manfaat, nirlaba, transparan dan akuntabel. Pengelolaan Keuangan Haji bertujuan meningkatkan kualitas Penyelenggaraan Ibadah Haji, rasionalitas dan efisiensi penggunaan BPIH dan manfaat bagi kemaslahatan umat Islam.

BPKH merupakan badan usaha yang unik karena satu-satunya badan hukum milik pemerintah yang bertugas melakukan pengelolaan keuangan haji. Pada dasarnya dalam mengelola keuangan haji, tugas BPKH meliputi penerimaan, pengembangan, pengeluaran, dan pertanggungjawaban Keuangan Haji.

Merujuk pada Keputusan Menteri Agama Nomor 189 Tahun 2023 tentang Kuota Haji Indonesia 1444 H/2023 M ditetapkan bahwa kuota haji Indonesia 1444 H/2023 M berjumlah 221.000 dan 7.727 diantaranya berasal dari Sulsel. Dengan adanya tambahan kuota sebanyak 8.000 maka total kuota haji Indonesia tahun 1444 H/2023 M menjadi 229.000.

Selama hampir dua dekade terakhir, kuota jemaah haji asal Tanah Air cenderung fluktuatif tiap tahunnya. Pada periode 2004-2007, jumlah kuota haji Indonesia sebanyak 205.000 orang. Kemudian, jumlah kuota haji Indonesia bertambah pada 2008 menjadi 210.000 orang. Lalu, jumlahnya menurun pada 2009 menjadi 207.000 orang.

Pada 2010-2011, jumlah kuota haji Indonesia tercatat masing-masing 221.000 orang, diikuti 2012-2013 yang masing-masing 211.000 orang, 2014-2016 masing-masing 168.000 orang, dan 2017-2019 masing-masing 221.000 orang.

Adapun pada 2020 dan 2021 tak ada kuota jemaah haji Indonesia dikarenakan pandemi Covid-19 tengah mewabah. Ibadah haji pasca pandemi Covid-19 baru dilaksanakan kembali pada tahun lalu.

BPKH is an agency managing Hajj Fund. Hajj Fund shall mean all rights and obligations of the government which can be valued by money in connection with the hajj administration and all assets in the form of money and goods which can be valued by money as a result of the implementation of such rights and obligations, either from pilgrims or other legal and non-binding sources. Hajj Fund is managed based on sharia and prudence principles, benefit, non-profit, transparency, and accountability. Hajj Fund management aims at improving the quality of hajj administration, rationality and efficiency of use of Hajj Administration Cost (BPIH) as well as benefit for the welfare of Muslims.

BPKH is a unique business entity as it is the only government-owned legal entity in charge of managing hajj fund. Basically, in hajj fund management, BPKH's duties include receipt, investment, and expenditure and accountability of Hajj Fund.

Referring to the Decision Letter of the Minister of Religious Affairs Number 189 of 2023 concerning Indonesia's Hajj Quota 1444 H/2023 AD, it was determined that Indonesia's hajj quota for 1444 H/2023 AD was 221,000 and 7,727 of which came from South Sulawesi. With the additional quota of 8,000, Indonesia's total hajj quota for 1444 H/2023 AD would be 229,000.

In nearly the last two decades, the quota for hajj pilgrims from Indonesia tended to fluctuate every year. In the 2004-2007 period, Indonesia's hajj quota was 205,000 people. The number of Indonesia's hajj quota increased in 2008 to 210,000 people. Then it decreased in 2009 to 207,000 people.

In 2010-2011, Indonesia's hajj quota was recorded at 221,000 people each, at 211,000 people each in 2012-2013, 168,000 people each in 2014-2016, and 221,000 people each in 2017-2019.

Meanwhile, in 2020 and 2021 there were no quotas for Indonesia's hajj pilgrims due to the Covid-19 outbreak. The post-Covid-19 hajj pilgrimage had just been reopened last year.

Jumlah kuota haji Indonesia pada 2022 tercatat sebanyak 100.051 orang. Dibandingkan 2023, jumlah kuota tersebut naik sekitar 128,88% dibandingkan tahun lalu.

The number of Indonesia's hajj quotas in 2022 was recorded at 100,051 people. Compared to 2023, the quota increased by around 128.88% compared to last year.

Pemerintah Indonesia telah menetapkan biaya haji reguler 2023 yang dibebankan kepada tiap calon jemaah haji. Biaya haji tersebut berbeda-beda nilainya dari masing-masing 14 embarkasi.

The Indonesian government has determined regular hajj costs for 2023 which will be charged to each prospective hajj pilgrim. Cost of hajj would vary for each of the 14 embarkations.

Rincian biaya haji reguler 2023 tertuang dalam Keputusan Presiden (Keppres) Nomor 7 Tahun 2023 tentang Biaya Penyelenggaraan Ibadah Haji Tahun 1444 Hijriah/2023 Masehi yang bersumber dari Biaya Perjalanan Ibadah Haji dan Nilai Manfaat.

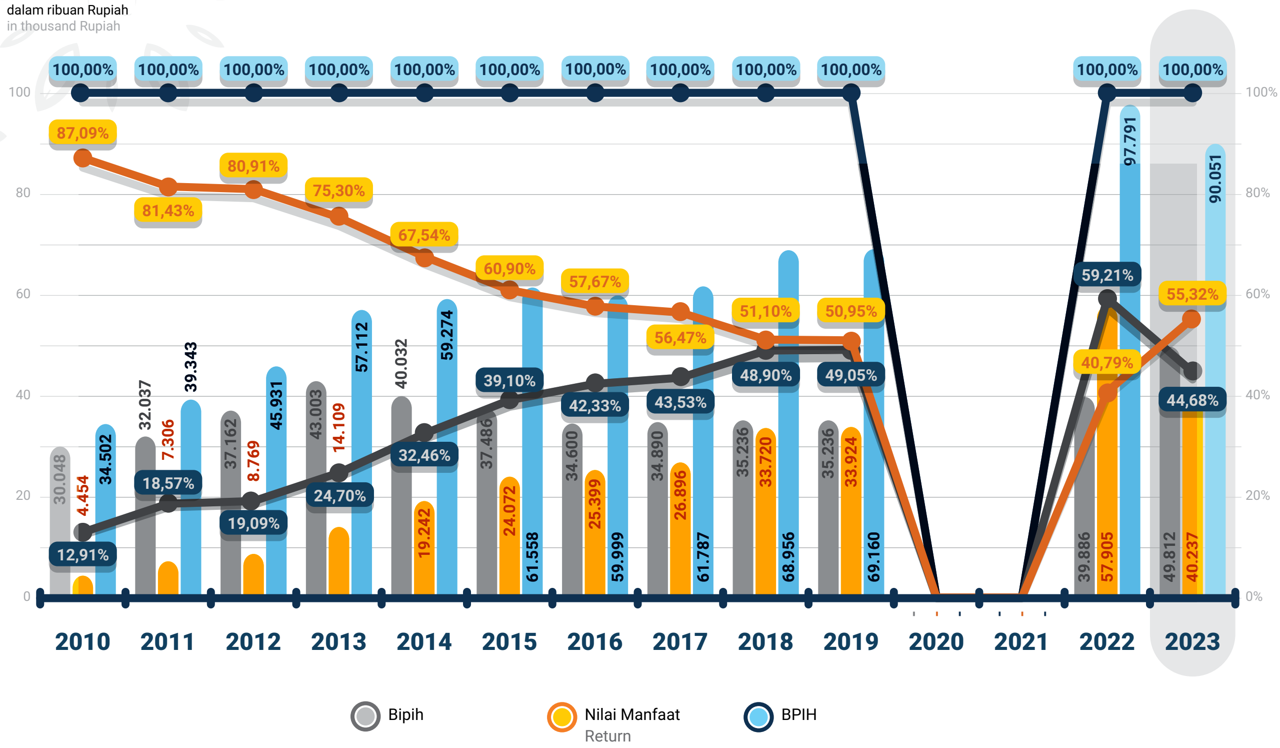
Details of regular hajj costs 2023 are stipulated in Presidential Decree (Keppres) Number 7 of 2023 concerning Hajj Administration Costs in 1444 Hijri/2023 AD which are sourced from Hajj Travel Costs and Return.

Berdasarkan ketetapan yang ditandatangani Presiden Jokowi pada 6 April 2023 itu, Biaya Perjalanan Ibadah Haji (Bipih) berkisar antara Rp44,3 juta hingga Rp55,9 juta. Bipih dipergunakan untuk biaya penerbangan haji, biaya hidup, dan sebagian biaya layanan Arafah, Muzdalifah, dan Mina.

Based on the decree signed by President Jokowi on April 6, 2023, the Hajj Travel Costs (Bipih) ranged from Rp44.3 million to Rp55.9 million. Bipih is allocated for hajj flight costs, living costs, and some service fees in Arafah, Muzdalifah, and Mina.

angka dalam ribuan Rupiah
figure in thousand Rupiah

Tahun Year	Bipih		Nilai Manfaat Return		BPIH	
	Nominal	%	Nominal	%	Nominal	%
2010	30.048	87,09%	4.454	12,91%	34.502	100%
2011	32.037	81,43%	7.306	18,57%	39.343	100%
2012	37.162	80,91%	8.769	19,09%	45.931	100%
2013	43.003	75,30%	14.109	24,70%	57.112	100%
2014	40.032	67,54%	19.242	32,46%	59.274	100%
2015	37.486	60,90%	24.072	39,10%	61.558	100%
2016	34.600	57,67%	25.399	42,33%	59.999	100%
2017	34.890	56,47%	26.896	43,53%	61.787	100%
2018	35.236	51,10%	33.720	48,90%	68.956	100%
2019	35.236	50,95%	33.924	49,05%	69.160	100%
2020	-		-		-	
2021	-		-		-	
2022	39.886	40,79%	57.905	59,21%	97.791	100%
2023	**49.812**	**55,32%**	**40.237**	**44,68%**	**90.051**	**100%**



Dari data tersebut di atas terlihat perbandingan BPIH terus mengalami kenaikan. Namun, setiap tahun, presentasi besaran nilai manfaat dan Bipih pada BPIH tidak selalu sama. Hal tersebut disebabkan berbagai faktor, baik di dalam negeri maupun di Arab Saudi, antara lain: kenaikan harga, pengenaan pajak di Arab Saudi, peningkatan layanan, kenaikan nilai kurs, kenaikan biaya *masyair*, dan faktor-faktor lain yang sangat signifikan.

From the comparative data above, it can be seen that BPIH continued to increase. However, every year, the presentation of return and Bipih at BPIH is not always the same. This was attributable to various factors, both occurred domestically and in Saudi Arabia, to name a few: price hike, imposition of taxes in Saudi Arabia, improved services, increased exchange rates, increased *masyair* costs, and other crucial factors.

Berdasarkan UU Nomor 34 tahun 2014, sejak tahun 2018, dana haji telah dikelola oleh BPKH. Dengan demikian, maka investasi keuangan haji dilakukan oleh BPKH untuk menghasilkan nilai manfaat yang akan menjadi salah satu sumber utama besaran BPIH.

Based on Law Number 34 of 2014, since 2018, hajj funds have been managed by BPKH. Thus, hajj fund investment is carried out by BPKH to generate return which will be one of the main sources of BPIH.

BPKH menginvestasikan sebagian dana kelolaannya dalam berbagai instrumen investasi yang sesuai dengan ketentuan Pasal 26 PP Republik Indonesia Nomor 5 Tahun 2018, berupa investasi jangka pendek maupun jangka panjang dengan tetap mengedepankan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas. investasi jangka pendek, seperti deposito pada bank syariah dan uang kas dan investasi jangka panjang seperti Sukuk Dana Haji Indonesia (SDHI) dan SBSN.

BPKH invests some portion of its managed funds in various investment instruments in accordance with the provisions of Article 26 of PP of the Republic of Indonesia Number 5 of 2018, in the form of short-term and long-term investments while continuously upholding security, prudence, return, and liquidity aspects. BPKH makes short-term investments, such as time deposit in sharia banks and cash and long-term investments such as Indonesian Hajj Fund (SDHI) Sukuk and SBSN.

Tinjauan Keuangan
Financial Review

Laporan Keuangan Tahun 2023 disusun dan disampaikan oleh BPKH kepada Presiden RI dan DPR RI melalui Menteri Agama RI, sesuai dengan amanah Pasal 52 UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 41 PP Nomor 5 Tahun 2018 tentang Pelaksanaan UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 17 Perpres Nomor 110 Tahun 2017 tentang BPKH, dan Pasal 10 Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH, yaitu Badan Pelaksana wajib menyampaikan Laporan Kinerja dan Laporan Keuangan.

The Financial Statements 2023 were prepared and submitted by BPKH to the President of the Republic of Indonesia and the House of Representatives of RI through the Minister of Religious Affairs of the Republic of Indonesia, in accordance with the mandate of Article 52 Law Number 34 of 2014 on Hajj Fund Management, Article 41 of PP Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management, Article 17 of Perpres Number 110 of 2017 on BPKH, and Article 10 of BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH, stating that the Executive Board is required to submit Performance Reports and Financial Statements.

Laporan Keuangan (untuk tahun yang berakhir 31 Desember 2023) terdiri dari:
- Neraca Konsolidasian
- Laporan Operasional Konsolidasian
- Laporan Perubahan Aset Neto Konsolidasian
- Laporan Arus Kas Konsolidasian
- Laporan Realisasi Anggaran

Financial Statements (for the year ended December 31, 2023) consist of:
- Consolidated Balance Sheet
- Consolidated Statements of Operations
- Consolidated Statements of Change in Net Assets
- Consolidated Statements of Cash Flows
- Statements of Budget Realization

Menurut opini BPK, laporan keuangan Konsolidasian BPKH, menyajikan secara wajar, dalam semua hal yang material, posisi keuangan BPKH tanggal 31 Desember 2023, dan operasional, arus kas serta perubahan aset neto untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan.

According to BPK opinion, BPKH Consolidated Financial Statements presented fairly, in all material respects, financial position of BPKH as of December 31, 2023, including its operations, cash flows and changes in net assets for the year then ended, in accordance with the Financial Accounting Standards.

Tinjauan keuangan membahas tentang analisa dan pembahasan kinerja keuangan yang terdiri atas Laporan Neraca Konsolidasian, Laporan Operasional Konsolidasian, dan Laporan Arus Kas Konsolidasian.

Financial highlights explain financial performance discussion and analysis that consists of Consolidated Statements of Balance Sheet, Consolidated Statements of Operations, and Consolidated Statements of Cash Flows.

LAPORAN NERACA KONSOLIDASIAN

Pada tanggal 31 Desember 2023, BPKH mencatat peningkatan pada jumlah aset, liabilitas, dan dana syirkah temporer masing-masing sebesar Rp7,97 triliun atau 3,75%, Rp5,8 triliun atau 3,68% dan Rp2,74 trliun atau 8,25% dibandingkan dengan posisi tanggal 31 Desember 2022.

CONSOLIDATED BALANCE SHEET

As of December 31, 2023, BPKH recorded an increase in total assets, liabilities and temporary syirkah funds of Rp7.97 trillion or 3.75%, Rp5.8 trillion or 3.68% and Rp2.74 trillion or 8.25% respectively compared to the position on December 31, 2022.

Ikhtisar Neraca Konsolidasian
Consolidated Balance Sheet Highlights

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Perubahan Changes	
			Nominal	Persentase Percentage
Jumlah Aset Total Assets	220.763.488	212.790.022	7.973.466	3,75%
Jumlah Liabilitas Total Liabilities	163.895.588	158.073.333	5.822.255	3,68%
Dana *Syirkah* Temporer Temporary *Syirkah* Funds	35.911.668	33.173.840	2.737.828	8,25%
Jumlah Aset Neto Total Net Assets	20.956.232	21.542.849	(586.617)	(2,72%)
Jumlah Liabilitas, Dana *Syirkah* Temporer, dan Aset Neto **Total Liabilities, Temporary *Syirkah* Funds, and Net Assets**	**220.763.488**	**212.790.022**	**7.973.466**	**3,75%**

ASET

Pada tanggal 31 Desember 2023, total aset BPKH tercatat sebesar Rp220,76 triliun, mengalami peningkatan sebesar Rp7,97 triliun atau 3,75% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp212,79 triliun. Peningkatan tersebut terutama karena peningkatan investasi surat berharga sebesar Rp10,38 triliun atau 7,37% serta pembiayaan bagi hasil yang meningkat sebesar Rp4,77 triliun atau 47,70% dibandingkan tanggal 31 Desember 2022.

ASSETS

As of December 31, 2023, total assets of BPKH were recorded at Rp220.76 trillion, an increase of Rp7.97 trillion or 3.75% compared to the position on December 31, 2022 which was Rp212.79 trillion. This increase was mainly due to an increase in securities investment of Rp10.38 trillion or 7.37% as well as profit sharing financing which increased by Rp4.77 trillion or 47.70% compared to December 31, 2022.

Aset
Assets

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Perubahan Changes	
			Nominal	Persentase Percentage
ASET ASSETS				
Kas dan setara kas Cash and cash equivalents	2.192.816	1.267.187	925.629	73,05%
Giro dan penempatan pada Bank Indonesia Current accounts and placements with Bank Indonesia	5.010.704	7.191.471	(2.180.767)	(30,32%)
Penempatan pada bank Placements with banks	32.847.501	38.511.128	(5.663.627)	(14,71%)
Piutang pembiayaan Financing receivables	5.469.474	6.489.259	(1.019.785)	(15,71%)
Pembiayaan bagi hasil Profit sharing financing	14.777.116	10.004.979	4.772.137	47,70%
Pendapatan yang masih harus diterima Accrued income	1.916.827	4.086.311	(2.169.484)	(53,09%)
Investasi surat berharga Securities investment	151.231.350	140.847.514	10.383.836	7,37%
Investasi langsung dan lainnya Direct and other investments	900.262	1.126.535	(226.273)	(20,09%)
Aset tetap–bersih Net fixed assets	1.676.028	1.585.601	90.427	5,70%
Investasi emas Gold investment	0,00	425	(425)	(100,00%)
Aset lainnya Other assets	4.741.410	1.679.612	3.061.798	182,29%
JUMLAH ASET **TOTAL ASSETS**	**220.763.488**	**212.790.022**	**7.973.466**	**3,75%**

Kas dan Setara Kas

Akun kas dan setara kas terdiri atas kas, giro pada bank lain, dan penempatan pada bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal laporan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Cash and Cash Equivalents

Cash and cash equivalents account consists of cash, current accounts in other banks, and placements with other banks which are due within 3 (three) months from the reporting date, as long as they are not used as collateral for unrestricted loans received.

Pada tanggal 31 Desember 2023, saldo kas dan setara kas tercatat sebesar Rp2,19 triliun, meningkat sebesar Rp925,63 miliar atau 73,05% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp1,27 triliun. Peningkatan terbesar berasal dari kas dan setara kas entitas anak (BMI).

As of December 31, 2023, the cash and cash equivalent balance was recorded at Rp2.19 trillion, an increase of Rp925.63 billion or 73.05% compared to the position on December 31, 2022, which was Rp1.27 trillion. The largest increase came from cash and cash equivalents of the subsidiary (BMI).

Giro dan Penempatan pada Bank Indonesia

Giro dan penempatan pada Bank Indonesia terdiri dari giro *wadiah* pada Bank Indonesia dan penanaman dana pada Bank Indonesia berupa Fasilitas Simpanan Bank Indonesia Syariah (FASBIS).

Pada tanggal 31 Desember 2023, BPKH mencatat total giro dan penempatan pada Bank Indonesia sebesar Rp5,01 triliun pada tanggal 31 Desember 2022 menurun Rp2,18 triliun atau 30,32% dibandingkan pada tanggal 31 Desember 2022. Giro dan penempatan pada Bank Indonesia tersebut keseluruhannya berasal dari entitas anak yaitu BMI.

Current Accounts and Placements with Bank Indonesia

Current accounts and placements with Bank Indonesia consist of *wadiah* current accounts in Bank Indonesia and investment of funds in Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities (FASBIS).

As of December 31, 2023, BPKH recorded total current accounts and placements with Bank Indonesia amounting to Rp5.01 trillion on 31 December 2022, a decrease of Rp2.18 trillion or 30,32% compared to December 31, 2022. The entire current accounts and placements with Bank Indonesia came from subsidiary, namely BMI.

Penempatan pada Bank

Pada tanggal 31 Desember 2023, BPKH mencatat penempatan pada bank sebesar Rp32,85 triliun, mengalami penurunan sebesar Rp5,66 triliun atau 14,71% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp38,51 triliun. Penempatan pada bank ini keseluruhannya merupakan penempatan yang dilakukan oleh entitas induk, berupa saldo penempatan dana haji pada produk perbankan berupa tabungan, giro dan deposito yang terdiri dari dana setoran jemaah, dana nilai manfaat dan DAU. Penurunan terbesar berasal dari deposito.

Placements with Banks

As of December 31, 2023, BPKH recorded placements with banks of Rp32.85 trillion, a decrease of Rp5.66 trillion or 14.71% compared to the position on December 31, 2022, which was Rp38.51 trillion. This placement is entirely a placement carried out by the parent entity, in the form of balance of placement of hajj funds in banking products in the form of savings, current accounts, and time deposits consisting of initial deposits, return, and DAU. The largest decrease came from time deposits.

Piutang Pembiayaan

Pada tanggal 31 Desember 2023, BPKH mencatat piutang pembiayaan sebesar Rp5,47 triliun, merupakan piutang pembiayaan entitas anak (BMI) yang mengalami penurunan sebesar Rp1,02 triliun atau 15,71% dibandingkan pada tanggal 31 Desember 2022. Piutang pembiayaan tersebut terdiri dari piutang *murabahah,* piutang *istishna,* piutang *ijarah* dan piutang *qardh.* Komponen piutang pembiayaan terbesar adalah piutang *murabahah* yaitu 89,94% dari total piutang pembiayaan bersih tanggal 31 Desember 2023.

Financing Receivables

On December 31, 2023, BPKH recorded financing receivables of Rp5.47 trillion, which were financing receivables of subsidiary (BMI) that experienced a decrease of Rp1.02 trillion or 15.71% compared to the position on December 31, 2022. These financing receivables consisted of *murabahah* receivables, *istishna* receivables, *ijarah* receivables and *qardh* receivables. The largest component of financing receivables was *murabahah* receivables, which accounted for 89.94% of the total net financing receivables as of December 31, 2023.

Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan yang disepakati dan penjual harus mengungkapkan biaya perolehan barang tersebut kepada pembeli. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Istishna adalah akad penjualan antara *al-mustashni* (pembeli) dan *al-shani* (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan *al-mashnu* (barang pesanan) sesuai spesifikasi yang disyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Piutang *ijarah* (porsi pokok sewa) merupakan akrual piutang sewa atas porsi pokok yang belum direalisasikan oleh nasabah dan; piutang pendapatan ijarah merupakan akrual piutang sewa atas bagian keuntungan (*ujroh*) transaksi ijarah *muntahiyah bittamlik* dari angsuran nasabah pada bulan berikutnya yang diakui secara proporsional.

Pinjaman *qardh* adalah penyaluran dana dengan akad qardh. Akad *qardh* adalah akad pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

Penyesuaian nilai wajar saat akuisisi sebesar total (Rp729.477.008.000,00) untuk Piutang Pembiayaan *Murabahah,* Piutang Pembiayaan *Istishna,* Piutang Pembiayaan Ijarah berasal dari laporan penilaian aset dan liabilitas entitas anak BPKH (BMI) yang dilakukan oleh Kantor Jasa Penilai Publik (KJPP) Amin, Nirwana, Alfiantori, dan Rekan Nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

Terhadap piutang pembiayaan tersebut wajib dibentuk cadangan kerugian minimum sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), yang pada posisi 31 Desember 2023 adalah sebesar Rp289,23 miliar, menurun 15,87% dibandingkan posisi 31 Desember 2022.

Murabahah is a contract of sale and purchase of goods at a selling price of the acquisition cost plus an agreed profit, and the seller must disclose the acquisition cost of the goods to the buyer. Payment for this financing is made in installments within a specified period.

Istishna is a sales contract between *al-mustashni* (buyer) and *al-shani* (manufacturer who also acts as a seller). Based on the contract, the buyer orders to the producer to make or procure *al-mashnu* (ordered goods) according to the specifications required by the buyer and sell them at an agreed price.

Ijarah receivables are based on customer's unrealized accrual rent income from principal portion and; ijarah revenue receivables represent profit portion (*ujroh*) of accrual rent income from the following month's installment of ijarah *muntahiyah bittamlik* transaction which is recognized proportionally.

Qardh loan is the disbursement of funds with a *qardh* contract. A *qardh* contract is a customer's loan contract with conditions that the customer is required to return the funds received at an agreed time.

Fair value adjustments at acquisition amounting to a total of (Rp729,477,008,000.00) for *Murabahah* Financing Receivables, *Istishna* Financing Receivables, *Ijarah* Financing Receivables came from asset and liabilities of BPKH subsidiary (BMI) carried out by Public Appraisal Office Amin, Nirwana, Alfiantori, and Partners Number 00012/2.0044-09/BS/09/0421/1/I/2023 dated January 31, 2023.

For these financing receivables, a minimum loss reserve must be established in accordance with the Financial Services Authority Regulation (POJK), which as of December 31, 2023, it amounted to Rp289.23 billion, a decrease of 15.87% compared to the position on December 31, 2022.

Pembiayaan Bagi Hasil

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah pembiayaan bagi hasil sebesar Rp14,78 triliun, merupakan piutang pembiayaan bagi hasil BMI (Entitas Anak) meningkat dibandingkan posisi 31 Desember 2022 tercatat Rp10,00 triliun. Piutang pembiayaan bagi hasil tersebut terdiri dari piutang *musyakarah* dan piutang *mudharabah.* Komponen piutang pembiayaan terbesar adalah piutang *musyakarah* yaitu 96,27% dari total piutang pembiayaan bagi hasil bersih tanggal 31 Desember 2023.

Terhadap pembiayaan bagi hasil tersebut wajib dibentuk cadangan kerugian minimum sesuai dengan POJK, yang pada posisi 31 Desember 2023 adalah sebesar Rp233,48 miliar, menurun 18,29% dibandingkan posisi 31 Desember 2022.

Profit-Sharing Financing

On December 31, 2023, BPKH recorded total profit-sharing financing of Rp14.78 trillion, which represented profit-sharing financing receivables of BMI (Subsidiary) which on December 31, 2022 was recorded at Rp10.00 trillion. The profit-sharing financing receivables consisted of *musyarakah* receivables and *mudharabah* receivables. The largest financing receivables component was *musyarakah* receivables, which was 96.27% of the total net profit-sharing financing receivables as of December 31, 2023.

For this profit-sharing financing, a minimum loss reserve must be established in accordance with POJK, which as of December 31, 2023, it amounted to Rp233.48 billion, a decrease of 18.29% compared to the position on December 31, 2022.

Pendapatan yang Masih Harus Diterima

Pendapatan yang masih harus diterima adalah pendapatan yang telah menjadi hak BPKH dikarenakan dari hasil penempatan, investasi dan usaha lainnya akan tetapi pembayarannya belum diterima.

Pada tanggal 31 Desember 2023, BPKH mencatat pendapatan yang masih harus diterima sebesar Rp1,92 triliun mengalami penurunan sebesar Rp2,17 triliun atau 53,09% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp4,09 triliun.

Pendapatan yang masih harus diterima berasal dari entitas induk, terdiri dari dana BPIH dan DAU yang pada tanggal 31 Desember 2023 tercatat total sebesar Rp1,92 triliun meningkat sebesar Rp114,62 miliar atau 6,36% dibandingkan dengan posisi tanggal 31 Desember 2022, serta entitas anak sebesar nihil dari posisi 31 Desember 2023 menurun sebesar Rp2,28 triliun atau 100,00% dibandingkan dengan posisi tanggal 31 Desember 2022. Entitas Anak per 31 Desember 2023 nihil karena ada reklasifikasi pendapatan yang masih harus diterima ke aset lain-lain.

Accrued Income

Accrued income represented income entitled to BPKH as a result of placements, investments and other businesses whose payment had not yet been received.

On December 31, 2023, BPKH recorded accrued income of Rp1.92 trillion, a decrease of Rp2.17 trillion or 53.09% compared to the position on December 31, 2022 which was Rp4.09 trillion.

Accrued income came from the parent entity, consisting of BPIH funds and DAU which on December 31, 2023 was recorded at a total of Rp1.92 trillion, an increase of Rp114.62 billion or 6.36% compared to the position on December 31, 2022, and from subsidiary at nil compared to the position on December 31, 2023, a decrease of Rp2.28 trillion or 100.00% compared to the position on December 31, Meanwhile, accrued income from subsidiary as of December 31, 2023 was recorded nil due to reclassification of accrued income to other assets.

Perhitungan pendapatan nilai manfaat yang masih harus diterima dilakukan berdasarkan perhitungan sesuai dengan *indicative return* yang diharapkan. Realisasi penerimaan pendapatan pada tahun berikut dapat berbeda sesuai dengan nisbah yang dihitung berdasarkan *net profit* pada masing-masing BPS BPIH.

The calculation of the accrued income was carried out based on the calculation in accordance with the expected indicative return. Realization of revenue receipts in the following year may differ according to the ratio calculated based on net profit at each BPS BPIH.

Investasi Surat Berharga

Pada tanggal 31 Desember 2023, BPKH mencatat investasi surat berharga bersih total sebesar Rp151,23 triliun, mengalami peningkatan sebesar Rp10,38 triliun atau 7,37% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp140,85 triliun.

Investasi surat berharga tersebut di atas terdiri dari investasi surat berharga yang diukur pada biaya perolehan diamortisasi dan yang diukur pada nilai wajar melalui penghasilan komprehensif lain pada entitas induk total sebesar Rp120,68 triliun, mengalami peningkatan sebesar Rp7,71 triliun atau 6,83% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp112,96 triliun. Selain itu, terdapat investasi surat berharga pada entitas anak yang terdiri dari investasi surat berharga yang diukur pada nilai wajar dan yang diukur pada biaya perolehan total sebesar Rp30,55 triliun, meningkat 9,58% dari posisi tanggal 31 Desember 2022 sebesar Rp27,88 triliun.

Investasi surat berharga yang dilakukan pada entitas induk berupa *Sukuk* yang terdiri dari dua jenis instrumen sukuk negara yaitu dalam bentuk *Sukuk* Dana Haji Indonesia (SDHI) yang bersifat *non-tradeable* dan SBSN Rupiah yang dapat diperdagangkan, serta *Sukuk* Korporasi. Selain itu BPKH juga memiliki Reksa Dana Syariah Penyertaan Terbatas (RDSPT).

Sedangkan entitas anak, memiliki investasi surat berharga berupa *Sukuk* Pemerintah dan *Sukuk* Korporasi.

Securities Investment

On December 31, 2023, BPKH recorded total net securities investment of Rp151.23 trillion, an increase of Rp10.38 trillion or 7.37% compared to the position on December 31, 2022 which was Rp140.85 trillion.

The above investment in securities consisted of securities investment measured at amortized cost and measured at fair value through other comprehensive income in the parent entity totaling Rp120.68 trillion, an increase of Rp7.71 trillion or 6.83% compared to the position on December 31, 2022 of Rp112.96 trillion. In addition, there were securities investments in subsidiary which consisted of securities investment measured at fair value and measured at cost of a total of Rp30.55 trillion, an increase of 9.58% from the position on December 31, 2022 which was recorded at Rp27.88 trillion.

The securities investment made in the parent entity was in the form of *Sukuk* which consisted of two types of government sukuk instruments, namely in the form of non-tradeable Indonesian Hajj Fund *Sukuk* (SDHI) and SBSN as well as Corporate *Sukuk*. In addition, BPKH also had Limited Partnership Funds (RDSPT).

Meanwhile, the subsidiary had securities investment in the form of Government *Sukuk* and Corporate *Sukuk*.

Investasi Langsung dan Lainnya

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah investasi langsung dan lainnya sebesar Rp900,26 miliar, mengalami penurunan sebesar Rp226,27 miliar atau 20,09% dibandingkan posisi tanggal 31 Desember 2022. Penurunan berasal dari entitas induk dan entitas anak.

Atas Investasi yang disajikan pada nilai amortisasi dan nilai wajar pada komprehensif lainnya di entitas induk, tidak ada nilai Cadangan Kerugian Penurunan Nilai (CKPN) berdasarkan perhitungan menurut ketentuan yang berlaku.

Sedangkan untuk investasi langsung dan lainnya pada entitas anak telah dibentuk CKPN sebesar Rp85,24 miliar, dan manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul.

Aset Tetap–Bersih

Nilai buku aset tetap–bersih pada tanggal 31 Desember 2023 tercatat sebesar Rp1,68 triliun mengalami peningkatan sebesar Rp90,43 miliar atau 5,70% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp1,59 triliun, terutama karena penambahan aset tetap tanah di entitas anak (BMI).

Aset tetap merupakan aset berwujud yang dimiliki untuk digunakan dalam penyediaan jasa atau tujuan administratif dan diperkirakan akan digunakan selama lebih dari satu periode. Aset tetap diantaranya terdiri atas tanah, bangunan, kendaraan, peralatan, dan aset dalam penyelesaian/ konstruksi, termasuk aset tetap yang dipinjamkan kepada pihak lain. Aset tetap diukur dengan menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai sesuai ketentuan yang berlaku.

Investasi Emas

Pada 31 Desember 2023 investasi emas telah sepenuhnya dilakukan *profit taking* dengan nilai pokok Rp400 juta dan keuntungan sebesar Rp48,04 juta atau setara 12%. Divestasi ini dilakukan selaras dan konsisten dengan Rencana Investasi Tahunan (RIT) dimana aksi ambil untung dapat dilakukan untuk mencetak bukti empiris *capital gain* emas *double digit* pada tahun 2023.

Direct and Other Investments

On December 31, 2023, BPKH recorded total direct and other investments Rp900.26 billion, a decrease of Rp226.27 billion or 20.09% compared to the position on December 31, 2022. The decrease came from parent entity and subsidiary.

In respect of Investments presented at amortization value and other comprehensive fair values in the parent entity, there was no Allowance for Impairment Loss (CKPN) based on calculations according to the applicable regulations.

Meanwhile, for direct and other investments in subsidiary, CKPN of Rp85.24 billion had been established, and the management believed that the allowance for impairment losses was sufficient to cover possible losses that might arise.

Fixed Assets–Net

The book value of fixed assets–net on December 31, 2023 was recorded at Rp1.68 trillion, an increase of Rp90.43 trillion or 5.70% compared to the position on December 31, 2022 which was Rp1.59 trillion, mainly due to addition of land fixed assets in the subsidiary (BMI).

Fixed assets are tangible assets held for use in the provision of services or administrative purposes and are expected to be used for more than one period. Fixed assets, among others, consist of land, buildings, vehicles, equipment, and assets under completion/construction, including fixed assets that are lent to other parties. Fixed assets are measured using the cost model, namely assets recorded at cost less accumulated depreciation and accumulated impairment losses in accordance with applicable regulations.

Gold Investment

On December 31, 2023, BPKH made full divestment in gold, taking profit with a principal value of Rp400 million and profit of Rp48.04 million or 12%. This divestment consistently aligned with the Annual Investment Plan (RIT). This profit-taking aims to obtain empirical evidence of double digit capital gain from gold in 2023.

Aset Lainnya

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah aset lainnya sebesar Rp4,74 triliun, mengalami peningkatan sebesar Rp3,06 triliun atau 182,29% dibandingkan dengan posisi tanggal 31 Desember 2022 yaitu sebesar Rp1,68 triliun.

Pada entitas induk, aset lainnya tercatat sebesar Rp665,23 miliar, mengalami peningkatan sebesar Rp404,65 miliar atau 155,29% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp260,58 miliar. Aset lainya terdiri dari kas yang dibatasi penggunaannya, aset tidak berwujud–bersih, beban dibayar dimuka, piutang–bersih, persediaan, dan aset lain-lain. Peningkatan tertinggi berasal dari piutang–bersih yaitu sebesar Rp397,72 miliar atau 180,82%.

Pada entitas anak, aset lainnya tercatat sebesar Rp4,08 triliun, mengalami peningkatan 187,25% dibandingkan posisi tanggal 31 Desember 2022 sebesar Rp1,42 triliun. Aset lainya terdiri dari aset pajak tangguhan, tagihan akseptasi–bersih, Aset yang diperoleh untuk *ijarah*–bersih, dan aset lain-lain. Komponen terbesar adalah aset lain-lain yaitu sebesar 96,99% dari total aset lainnya posisi 31 Desember 2023.

Other Assets

On December 31, 2023, BPKH recorded other assets of Rp4.74 trillion, an increase of Rp3.06 trillion or 182.29% compared to the position on December 31, 2022 which amounted to Rp1.68 trillion.

In the parent entity, other assets were recorded at Rp665.23 billion, an increase of Rp404.65 billion or 155.29% compared to the position on December 31, 2022, which was Rp260.58 billion. Other assets consisted of restricted cash, intangible assets–net, prepaid expenses, receivables–net, inventories and other assets. The highest increase came from receivables–net which amounted to Rp397.72 billion or 180.82%.

In subsidiary, other assets were recorded at Rp4.08 trillion, an increase of 187.25% compared to the position on December 31, 2022. Other assets consisted of deferred tax assets, acceptance receivables–net, assets acquired for *ijarah*–net, and and other assets. The largest component was other assets which accounted for 96.99% of total other assets as of December 31, 2023.

LIABILITAS

Pada tanggal 31 Desember 2023, BPKH mencatat total liabilitas sebesar Rp163,90 triliun, meningkat Rp5,82 triliun atau 3,68% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp158,07 triliun. Peningkatan liabilitas terbesar berasal dari dana titipan jemaah yaitu sebesar Rp4,11 triliun atau 2,89% dari posisi tanggal 31 Desember 2022.

LIABILITIES

On December 31, 2023, BPKH recorded total liabilities of Rp163,90 trillion, an increase of Rp5.82 trillion or 3.68% compared to the position on December 31, 2022 which was Rp158.07 trillion. The biggest increase in liabilities came from pilgrim trust funds which amounted to Rp4.11 trillion or 2.89% from the position on December 31, 2022.

Liabilitas
Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Perubahan Changes	
			Nominal	Persentase Percentage
Utang jemaah tunda Deferred liabilities on postponed pilgrims	2.266.956	5.159.935	(2.892.979)	(56,07%)
Utang lainnya Other payables	1.133.033	995.769	137.264	13,78%

Liabilitas
Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Perubahan Changes	
			Nominal	Persentase Percentage
Dana simpanan nasabah bank Bank customer deposit	11.071.088	9.274.339	1.796.749	19,37%
Dana titipan jemaah Pilgrim trust funds	146.254.833	142.143.290	4.111.543	2,89%
Pinjaman yang diterima Loan received	3.169.678	500.000	2.669.678	533,94%
JUMLAH LIABILITAS TOTAL LIABILITIES	**163.895.588**	**158.073.332**	**5.822.256**	**3,68%**

Utang Jemaah Tunda

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah utang jemaah tunda sebesar Rp2,27 triliun, mengalami penurunan sebesar Rp2,89 triliun atau 56,07% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp5,16 triliun.

Utang jemaah tunda merupakan utang entitas induk kepada jemaah haji yang telah berhak berangkat dan telah melunasi BPIH, namun belum dapat diberangkatkan karena jumlah kuota pemberangkatan haji yang terbatas dari Pemerintah Arab Saudi.

Deferred Liabilities on Postponed Pilgrims

On December 31, 2023, BPKH recorded deferred liabilities on postponed pilgrims amounting to Rp2.27 trillion, a decrease of Rp2.89 trillion or 56.07% compared to the position on December 31, 2022 which was Rp5.16 trillion.

Deferred liabilities on postponed pilgrims represent the parent entity's debt to pilgrims who are entitled to depart and have paid off Hajj Administration Cost (BPIH), but cannot yet depart due to limited number of hajj departure quotas from the Government of Saudi Arabia.

Utang Lainnya

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah utang lainnya total sebesar Rp1,13 triliun, mengalami peningkatan sebesar Rp137,26 miliar atau 13,78% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp995,77 miliar. Peningkatan terbesar berasal dari entitas induk.

Utang lainnya entitas induk terdiri dari utang beban, utang pajak, dan utang lain-lain yang pada tangal 31 Desember 2023 tercatat total sebesar Rp337,36 miliar, mengalami peningkatan sebesar Rp112,00 miliar atau 49,70% dibandingkan posisi tanggal 31 Desember 2022.

Other Payables

On December 31, 2023, BPKH recorded total other payables of Rp1.13 trillion, an increase of Rp137.26 billion or 13.78% compared to the position on December 31, 2022, which was Rp995.77 billion. The biggest increase came from the parent entity.

Other payables of the parent entity consisted of expenses payable, taxes payable, and other payables which on December 31, 2023 were recorded at a total of Rp337.36 billion, an increase of Rp112.00 billion or 49.70% compared to the position on December 31, 2022.

Sedangkan utang lainnya entitas anak terdiri dari liabilitas segera, liabilitas akseptasi, bagi hasil yang belum dibagikan, estimasi liabilitas imbalan kerja, utang pajak, estimasi kerugian komitmen dan kontijensi, dan utang lain-lain.

Meanwhile, other payables of subsidiary consisted of liabilities due immediately, acceptance payable, undistributed profit sharing, estimated employee benefit liabilities, taxes payable, estimated losses on commitments and contingencies, and other payables.

Dana Simpanan Nasabah Bank

Pada tanggal 31 Desember 2023, BPKH membukukan dana simpanan nasabah bank (dana pihak ketiga) dari entitas anak total sebesar Rp11,07 triliun yang mengalami peningkatan sebesar Rp1,80 triliun atau 19,37% dibandingkan posisi tanggal 31 Desember 2022 sebesar Rp9,27 triliun. Dana tersebut terdiri dari giro *wadiah* dan tabungan *wadiah*.

Giro *wadiah* merupakan simpanan *wadiah yaddhamanah* dimana nasabah dapat memperoleh bonus berdasarkan kebijakan Bank. Bonus per tahun untuk simpanan wadiah rupiah adalah berkisaran antara 0,00% sampai dengan 0,02% untuk tahun 2023 dan antara 0,00% sampai dengan 0,02% untuk tahun 2022.

Bank tidak memberikan bonus untuk simpanan *wadiah* dalam mata uang asing. Tabungan *wadiah* merupakan tabungan Haji Arafah dalam mata uang Rupiah dan tidak mendapatkan bonus.

Bank Customer Deposits

On December 31, 2023, BPKH recorded bank customer deposits (third party funds) from subsidiary amounting to Rp11.07 trillion, which experienced an increase of Rp1.80 trillion or 19.37% compared to the position on December 31, 2022 of Rp9.27 trillion. These funds consisted of *wadiah* current accounts and *wadiah* savings accounts.

Wadiah current accounts are *wadiah yaddhamanah* deposits where customers can get bonuses based on Bank policy. Annual bonuses for *wadiah* rupiah deposits range from 0.00% to 0.02% for 2023 and between 0.00% to 0.02% for 2022.

The Bank did not provide bonuses for *wadiah* deposits in foreign currencies. *Wadiah* savings are Hajj Arafah savings in Rupiah and not subject to bonuses.

Dana Titipan Jemaah

Pada tanggal 31 Desember 2023, BPKH membukukan dana titipan jemaah yang merupakan kontribusi dari entitas induk sebesar Rp146,25 triliun, mengalami peningkatan sebesar Rp4,11 triliun atau 2,89% dibandingkan posisi tanggal 31 Desember 2022 yaitu sebesar Rp142,14 triliun.

Utang tersebut terjadi atas penerimaan dana setoran awal yang diterima dari calon jemaah haji yang telah menyetor ke rekening BPKH dan nilai tambahan rekening virtual yang dialokasikan oleh BPKH kepada setiap jemaah *waiting list*. Saldo Uang Titipan Jemaah merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2024.

Pilgrim Trust Funds

On December 31, 2023, BPKH recorded pilgrim trust funds which were a contribution from the parent entity of Rp146.25 trillion, an increase of Rp4.11 trillion or 2.89% compared to the position on December 31, 2022 which amounted to Rp142.14 trillion.

This debt occurred due to the receipt of initial deposit received from prospective pilgrims who had deposited into BPKH's account and additional income allocated to the virtual account by BPKH to each pilgrim on the waiting list. The balance of the Pilgrim Trust Funds represented BPKH's obligation to depart prospective pilgrims for the holy land starting in 2024.

Pinjaman yang Diterima

Pada tanggal 31 Desember 2023, entitas anak BPKH membukukan pinjaman yang diterima sebesar Rp3,17 triliun meningkat sebesar Rp2,67 triliun atau 533,94% dibandingkan posisi 31 Desember 2022. Pinjaman yang diterima berupa Liabilitas kepada Bank Indonesia dan Pembiayaan *mudharabah muqayadah*.

Loans Received

On December 31, 2023, BPKH subsidiary recorded loan received of Rp3.17 trillion, an increase of Rp2.67 trillion or 533.94% compared to the position on December 31, 2022. The loans received were in the form of liabilities to Bank Indonesia and *mudharabah muqayadah* financing.

DANA *SYIRKAH* TEMPORER

Pada tanggal 31 Desember 2023, entitas anak BPKH membukukan dana *syirkah* temporer yang merupakan kontribusi dari entitas anak sebesar Rp35,91 triliun, yang meningkat sebesar Rp2,74 triliun atau 8,25% dibandingkan posisi 31 Desember 2022 sebesar Rp33,17 triliun.

Dana *syirkah* temporer merupakan investasi dengan akad *mudharabah mutlaqah* dimana pemilik dana (*shahibul maal*) memberikan kebebasan kepada pengelola dana (*mudharib*/Bank) dalam pengelolaan investasinya dan akan memperoleh bagi hasil sesuai dengan nisbah yang disepakati. Dana *syirkah* temporer terdiri dari tabungan mudharabah, deposito berjangka *mudharabah,* sertifikat investasi mudharabah antar bank dan *sukuk mudharabah* subordinasi.

TEMPORARY *SYIRKAH* FUND

On December 31, 2023, BPKH's subsidiary recorded temporary *syirkah* funds which represented contributions from subsidiary of Rp35.91 trillion, which increased by Rp2.74 trillion or 8.25% compared to the position on December 31, 2022 of Rp33.17 trillion.

Temporary *syirkah* funds represented investments under a *mudharabah mutlaqah* contract where the owner of the funds (*shahibul maal*) gave freedom to the fund manager (*mudharib*/bank) in managing the investment and will receive profit sharing according to the agreed ratio. Temporary *syirkah* funds consisted of *mudharabah* savings, *mudharabah* time deposits, interbank *mudharabah* investment certificates and subordinated *mudharabah sukuk*.

ASET NETO

Aset neto adalah selisih antara aset dan liabilitas yang diklasifikasikan berdasarkan sifat sumber daya, yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Nilai aset neto tanpa pembatasan mencakup saldo awal aset neto tanpa pembatasan, surplus entitas anak, dan surplus (defisit) komprehensif tahun berjalan.

Nilai aset neto dengan pembatasan mencakup saldo awal aset neto dengan pembatasan, surplus (defisit) tahun berjalan PIH dan DAU serta koreksi saldo awal PIH dan DAU.

NET ASSETS

Net assets are the difference between assets and liabilities classified based on the nature of the resource, namely unrestricted net assets and restricted net assets.

The value of unrestricted net assets comprised beginning balance of unrestricted net assets, subsidiary surplus, comprehensive surplus (deficit) for the year.

The value of restricted net assets comprised beginning balance of restricted net assets, current year's surplus (deficit) of Hajj Administration (PIH) and Ummah Endowment Fund (DAU), and corrections to the beginning balance of PIH and DAU.

Nilai kepentingan non-pengendali atas aset neto entitas anak yang dikonsolidasi mencakup pengakuan awal kepentingan non-pengendali pada tanggal akuisisi, penyesuaian perubahan kepemilikan dan surplus komprehensif tahun berjalan.

The value of non-controlling interests in the net assets of consolidated subsidiary covered the initial recognition of non-controlling interests at the acquisition date, adjustments for changes in ownership, and comprehensive surplus for the year.

Aset Neto
Net Assets

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Perubahan Changes	
			Nominal	Persentase Percentage
• Aset neto tanpa pembatasan Unrestricted net assets	984.588	1.253.842	(269.254)	(21,47%)
• Aset neto dengan pembatasan Restricted net assets	19.570.513	19.890.314	(319.801)	(1,61%)
Kepentingan entitas induk–BPKH Interest of parent entity–BPKH	20.555.101	21.144.157	(589.056)	(2,79%)
Kepentingan non-pengendali atas aset neto entitas anak yang dikonsolidasi Non-controlling interest in net assets of consolidated subsidiary	401.131	398.693	2.438	0,61%
JUMLAH ASET NETO **TOTAL NET ASSETS**	**20.956.232**	**21.542.849**	**(586.617)**	**(2,72%)**

Pada tanggal 31 Desember 2023, BPKH mencatat aset neto sebesar Rp20,96 triliun, mengalami penurunan sebesar Rp586,62 miliar atau 2,72% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp21,54 triliun. Penurunan tersebut terutama karena menurunnya jumlah aset neto dengan pembatasan sebesar Rp319,80 miliar.

On December 31, 2023, BPKH recorded net assets of Rp20.96 trillion, a decrease of Rp586.62 billion or 2.72% compared to the position on December 31, 2022, which was Rp21.54 trillion. This decrease was mainly due to a decrease in total unrestricted net assets of Rp319.80 billion.

LAPORAN OPERASIONAL KONSOLIDASIAN

Pada tahun 2023, dengan dikonsolidasikannya Laporan Keuangan BMI dan BPKH Ltd., BPKH membagi laporan operasional konsolidasiannya menjadi 2 (dua) bagian besar yaitu Laporan Operasional dengan Pembatasan dari Pemberi Sumber Daya dan Laporan Operasional tanpa Pembatasan dari Pemberi Sumber Daya yang masing-masing memberikan defisit sebesar Rp328,78 miliar dan surplus sebesar Rp13,36 miliar. Namun demikian penjelasan pos laba rugi dikategorikan berdasarkan

CONSOLIDATED STATEMENTS OF OPERATIONS

In 2023, with the consolidation of the Financial Statements of BMI and BPKH Ltd., BPKH divides its consolidated statements of operations into 2 (two) major sections, namely Statements of Operations with Restrictions from Provider of Resources and Statements of Operations without Restrictions from Resource Providers, each of which provided a surplus of Rp328.78 billion and a surplus of Rp13.36 billion. However, explanations of profit and loss items are categorized based on the balances of the saldo-saldo Entitas Induk (BPKH) dan Entitas Anak, yang belum digabungkan berdasarkan klasifikasi rincian tiap unsur yang membentuk akun sesuai sifat dan karakteristik transaksi.

Parent Entity (BPKH) and Subsidiary, which have not been combined based on the detailed classification of each element that forms an account according to the nature and characteristics of the transaction.

Laporan Operasional
Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
A. Dengan Pembatasan dari Pemberi Sumber Daya With Restrictions from Provider of Resources				
Dana Penyelenggaraan Ibadah Haji (PIH) Hajj Administration Funds (PIH)				
• Pendapatan setoran jemaah berangkat Pilgrimage deposit income	10.796.935	3.777.867	7.019.068	185,79%
• Beban PIH Hajj administration expenses	(18.252.268)	(9.033.246)	(9.219.022)	102,06%
Defisit Deficit	**(7.455.333)**	**(5.255.379)**	**(2.199.954)**	**41,86%**
• Nilai manfaat dana PIH–bersih Return from hajj administration fund–net	10.676.123	9.889.974	786.149	7,95%
• Pendapatan hibah Grant income	16.191	2.165	14.026	647,85%
• Penyaluran untuk rekening virtual Return allocated to virtual account	(3.173.718)	(2.064.059)	(1.109.659)	53,76%
• Beban operasional Operating expenses	(363.178)	(250.172)	(113.006)	45,17%
• Beban hibah Grant expenses	(16.191)	(2.165)	(14.026)	647,85%
Nilai Manfaat tersedia untuk penyelenggaraan ibadah haji **Return available for hajj administration**	**7.139.227**	**7.575.743**	**(436.516)**	**(5,76%)**
Surplus (Defisit) Dana PIH **Surplus (Deficit) of Hajj Administration Funds**	**(316.106)**	**2.320.364**	**(2.636.470)**	**(113,62%)**
Dana Abadi Umat (DAU) Ummah Endowment Fund (DAU)				
• Nilai manfaat DAU–bersih Return from DAU–net	251.546	242.297	9.249	3,82%
• Penyaluran program kemaslahatan Disbursement for CSR programs	(228.582)	(130.319)	(98.263)	75,40%
Surplus Dana DAU **Surplus of DAU**	**22.964**	**111.978**	**(89.014)**	**(79,49%)**

Laporan Operasional
Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Akumulasi Surplus **Accumulated Surplus**	**(293.142)**	**2.432.342**	**(2.725.484)**	**(112,05%)**
• Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya Use of Accumulated Return of the Previous Year	0,00	238.079	(238.079)	(100,00%)
• Pendapatan lain-lain Other income	156	26.069	(25.913)	(99,40%)
Surplus Sebelum Pajak Penghasilan **Surplus Before Income Tax**	**(292.986)**	**2.696.490**	**(2.989.476)**	**(110,87%)**
Beban pajak penghasilan-induk Income tax expenses-parent	(35.790)	(21.314)	(14.476)	67,92%
Surplus dengan Pembatasan **Restricted Surplus**	**(328.776)**	**2.675.176**	**(3.003.952)**	**(112,29%)**
B. Tanpa Pembatasan dari Pemberi Sumber Daya Without Restrictions from Provider of Resources				
• Pendapatan usaha entitas anak Income of subsidiary	3.059.093	2.699.894	359.199	13,30%
• Beban usaha dan operasional entitas anak Trade and operating expenses of subsidiary	(3.063.341)	(2.635.364)	(427.977)	16,24%
• Pendapatan (beban) lain-lain entitas anak–bersih Other income (expenses) of subsidiary–net	18.529	(14.150)	32.679	(230,95%)
Surplus sebelum pajak penghasilan **Surplus before income tax**	**14.281**	**50.380**	**(36.099)**	**(71,65%)**
Beban pajak penghasilan-anak Income tax expenses-subsidiary	(917)	(25.072)	24.155	(96,34%)
Surplus Tanpa Pembatasan **Unrestricted Surplus**	**13.364**	**25.308**	**(11.944)**	**(47,19%)**
Surplus (Defisit) Tahun Berjalan **Surplus (Deficit) for the Year**	**(315.412)**	**2.700.484**	**(3.015.896)**	**(111,68%)**
Penghasilan (beban) komprehensif lain Other comprehensive income (expenses)	(279.314)	668.921	(948.235)	(141,76%)
Surplus (Defisit) Komprehensif **Comprehensive Surplus (Deficit)**	**(594.726)**	**3.369.405**	**(3.964.131)**	**(117,65%)**
Surplus (Defisit) Tahun Berjalan yang Diatribusikan Kepada: **Surplus (Deficit) for the Year Attributable to:**				
• Entitas Induk (BPKH) Parent Entity (BPKH)	(317.653)	2.696.097	(3.013.750)	(111,78%)
• Kepentingan Non-pengendali Non-controlling Interest	2.241	4.387	(2.146)	(48,92%)
	(315.412)	**2.700.484**	**(3.015.896)**	**(111,68%)**

Laporan Operasional
Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Penghasilan (Beban) Komprehensif Lain Tahun Berjalan yang Diatribusikan Kepada: Other Comprehensive (Expenses) Income for the Year Attributable to:				
• Entitas Induk (BPKH) Parent Entity (BPKH)	(280.377)	668.901	(949.278)	(141,92%)
• Kepentingan Non-pengendali Non-controlling Interest	1.063	20	1.043	5.215,00%
	(279.314)	**668.921**	**(948.235)**	**(141,76%)**

Pendapatan Setoran Jemaah Berangkat dan Beban PIH

Selama tahun 2023, BPKH membukukan pendapatan setoran jemaah berangkat sebesar Rp10,80 triliun meningkat sebesar Rp7,02 triliun atau 185,79% dibandingkan posisi 31 Desember 2022 sebesar Rp3,78 triliun. Pendapatan setoran jemaah berangkat merupakan dana yang berasal dari jemaah haji yang berangkat pada tahun 2023/ 1444H.

Selama tahun 2023, BPKH membukukan beban sebesar Rp18,25 triliun yang pada tahun 2022 sebesar Rp9,03 triliun. Beban BPIH ke Kementerian Agama merupakan dana yang ditansfer ke Kementerian Agama sebagai biaya penyelenggaraan ibadah haji periode tahun 2023/1444H.

Dengan demikian pada tahun 2023, BPKH membukukan defisit PIH sebesar Rp7,46 triliun meningkat sebesar Rp2,20 triliun atau 41,86% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp5,26 triliun.

Pendapatan Nilai Manfaat Dana PIH

Pada tahun 2023, BPKH membukukan pendapatan nilai manfaat dana PIH sebesar Rp10,68 triliun, mengalami peningkatan sebesar Rp786,15 miliar atau 7,95% dibandingkan dengan perolehan selama tahun 2022 yaitu sebesar Rp9,89 triliun.

Pilgrimage Deposit Income and Hajj Administration Expenses

In 2023, BPKH recorded pilgrimage deposit income of Rp10.80 trillion which increased by Rp7.02 trillion or 185.79% compared to the position on December 31, 2022 of Rp3.78 trillion. Pilgrimage deposit income represented funds from pilgrims departing in 2023/1444H.

During 2023, BPKH recorded expenses of Rp18.25 trillion which was posted at Rp9.03 trillion in 2022. Hajj Administration expenses to the Ministry of Religious Affairs represented funds transferred to the Ministry of Religious Affairs as the hajj administration cost for the 2023/1444H period.

Thus, in 2023, BPKH recorded hajj administration expense deficit of Rp7.46 trillion, an increase of Rp2.20 trillion or 41.86% compared to the position on December 31, 2022, namely at Rp5.26 trillion.

Income Earned from Hajj Administration (PIH)

In 2023, BPKH posted income earned from hajj administration of Rp10.68 trillion, an increase of Rp786.15 billion or 7.95% compared to in 2022 at Rp9.89 trillion.

Pendapatan nilai manfaat merupakan nilai manfaat bersih setelah beban pajak dan beban lainnya dari bagi hasil penempatan dan investasi selama satu periode, yang terdiri dari bagi hasil penempatan keuangan haji di BPS BPIH dan imbal hasil investasi dari surat berharga syariah dalam perhitungan basis akrual.

Income earned was return after tax expense and other expenses from placement and investment profit sharing for one period, which consisted of profit sharing on hajj fund placements with Receiving BPS BPIH and investment returns on sharia securities in the accrual basis calculation.

Pendapatan Hibah

Selama tahun 2023, BPKH membukukan pendapatan hibah sebesar Rp16,19 miliar atau 647,85% dibandingkan tahun sebelumnya. Pendapatan Hibah Grup merupakan Hibah Barang Milik Haji ("BMH") dari Kementerian Agama berupa aset tetap dari pengadaan BMH Tahun 2022, berupa Gedung dan Bangunan, Kendaraan, Peralatan dan Mesin, dan Aset Tetap Lainnya.

Grant Income

During 2023, BPKH booked grant income of Rp16.19 billion or 647.85% compared to the previous year. Group Grant Income is a Hajj Property Grant ("BMH") from the Ministry of Religious Affairs in the form of fixed assets from BMH procurement 2022, in the form of Buildings and Premises, Vehicles, Equipment and Machinery, and Other Fixed Assets.

Penyaluran untuk Rekening Virtual

Pada tahun 2023, BPKH mencatat penyaluran untuk rekening virtual sebesar Rp3,17 triliun, mengalami peningkatan sebesar Rp1,11 triliun atau 53,76% dibandingkan tahun 2022 yaitu sebesar Rp2,06 triliun. Penyaluran rekening virtual terdiri dari penyaluran Nilai Manfaat *Virtual Account* (NMVA) jemaah reguler akan berangkat Tahun 2023 sebesar Rp1,08 triliun, penyaluran alokasi virtual *account* tahap I Tahun 2023 sebesar Rp1,22 triliun, dan penyaluran alokasi virtual *account* tahap II Tahun 2023 sebesar Rp871,92 miliar.

Return Allocated to Virtual Account

In 2023, BPKH recorded return allocated to virtual account of Rp3,17 trillion, an increase of Rp1.11 trillion or 53.76% compared to 2022 which amounted to Rp2.06 trillion. Return allocated to virtual account consisted of allocation to NMVA of regular pilgrims departing in 2023 amounting to Rp1.08 trillion, return allocated to virtual account phase I of 2023 amounting to Rp1.22 trillion, and return allocated to virtual account phase II of 2023 amounting to Rp871.92 billion.

Beban Operasional BPKH

Pada tahun 2023, BPKH membukukan beban operasional sebesar Rp363,18 miliar mengalami peningkatan sebesar Rp113,01 miliar atau 6,91% dibandingkan tahun 2022 yaitu sebesar Rp250,17 miliar. Peningkatan tertinggi berasal dari beban operasional kantor.

BPKH Operating Expenses

In 2023, BPKH recorded operating expenses of Rp363.18 billion, an increase of Rp113.01 billion or 6.91% compared to 2022 which amounted to Rp250.17 billion. The highest increase came from office operating expenses.

Beban Hibah

Pada tahun 2023, BPKH membukukan beban hibah sebesar Rp16,19 miliar, mengalami peningkatan sebesar Rp14,03 miliar atau 647,85% dibandingkan tahun 2022 yaitu sebesar Rp2,17 miliar.

Grant Expenses

In 2023, BPKH recorded grant expenses of Rp16.19 billion, an increase of Rp14.03 billion or 647.85% compared to 2022 which amounted to Rp2.17 billion.

Nilai Manfaat tersedia untuk penyelenggaraan ibadah haji

Pada tahun 2023, BPKH membukukan nilai manfaat tersedia untuk PIH sebesar Rp7,14 triliun, menurun sebesar Rp436,52 miliar dibandingkan tahun 2022 yaitu sebesar

Return available for hajj administration

In 2023, BPKH recorded return available for hajj administration of Rp7.14 trillion, a decrease of Rp436.52 billion compared to 2022 which was Rp7.58 trillion.

Rp7,58 triliun, hal tersebut dikarenakan peningkatan penyaluran untuk rekening virtual, beban operasional BPKH, dan Beban Hibah.

This was due to an increase in return allocated to virtual accounts, BPKH operating expenses, and grant expenses.

Surplus (Defisit) Dana PIH

Pada tahun 2023, BPKH membukukan defisit dana PIH sebesar Rp316,11 miliar, mengalami penurunan sebesar Rp2,64 triliun atau 113,62% dibandingkan tahun 2022 yang mengalami surplus sebesar Rp2,32 triliun. Defisit ini terjadi karena pada tahun 2023 kuota jemaah haji Indonesia sudah normal (100%) dibandingkan kuota haji tahun 2022 (50%) akibat pandemi Covid-19, sehingga berdampak pada kenaikan pengeluaran untuk BPIH. Selain itu di tahun 2023 terdapat kuota tambahan jemaah haji regular (8.000 jemaah) yang menambah pengeluaran BPIH yang bersumber dari nilai manfaat untuk mendukung jemaah haji yang berangkat. Ditambah lagi terdapat sebagian kuota (±50%) yang seharusnya berangkat tahun 2020 namun tertunda karena pandemi COVID-19, dan baru berangkat di tahun 2023 dengan tanpa menambah setoran lunas sehingga untuk menutup hal tersebut, diberikan tambahan nilai manfaat *virtual account* yang dicatat sebagai beban di tahun 2023. Disisi lain, BPIH per jemaah terus meningkat, dibanding periode sebelum COVID-19, sehingga alokasi anggaran yang bersumber dari nilai manfaat juga terus meningkat. Namun demikian, defisit tersebut masih dapat ditanggung oleh akumulasi nilai manfaat/aset neto dari surplus tahun-tahun sebelumnya, sehingga defisit 2023 tidak mengganggu nilai kewajiban atau saldo dana atas jemaah yang masih menunggu dan BPKH tetap berkomitmen untuk mendistribusikan nilai manfaat *virtual account* kepada seluruh jemaah tunggu pagu sesuai RKAT.

Surplus (Deficit) of Hajj Administration Fund

In 2023, BPKH recorded a deficit in Hajj Administration fund of Rp316.11 billion, a decrease of Rp2.64 trillion or 113.62% compared to 2022 which experienced a surplus of Rp2.32 trillion. This deficit was attributable to normal quota of Indonesia's hajj pilgrims in 2023 (100%) in comparison with the quota in 2022 at 50% due to Covid-19 pandemic, which contributed to an increase in spending on BPIH. In addition, in 2023 there was an additional quota for regular hajj pilgrims (8,000 pilgrims) which increased spending on BPIH, of which budget was derived from return in order to support the departing hajj pilgrims. Moreover, some pilgrims were not imposed with additional fund for full payment, namely those (±50% quota) that should have departed in 2020 but was postponed due to the COVID-19 pandemic, and thus just departed in 2023. To offset this, this additional fund for full payment will be deducted from return allocated to virtual account which will be recorded as expenses in 2023. On the other hand, the amount of BPIH per pilgrim continued to increase, compared to the period before COVID-19, so that the budget allocated from return increased as well. However, the deficit was still able to be covered by the accumulated return/net assets from surplus of previous years. Thus, deficit in 2023 did not affect liabilities or balances of waiting pilgrims and BPKH remains committed to distributing return to allocated virtual account to all waiting pilgrims according to RKAT.

DAU

Pada tahun 2023, BPKH membukukan pendapatan nilai manfaat DAU sebesar Rp251,55 miliar, mengalami peningkatan sebesar Rp9,25 miliar dibandingkan tahun 2022 yaitu sebesar Rp242,30 miliar. Di sisi lain, pada tahun 2023, BPKH juga membukukan penyaluran program kemaslahatan sebesar Rp228,58 miliar, mengalami peningkatan Rp98,26 miliar atau 75,40% dibandingkan tahun 2022 yaitu sebesar Rp130,32 miliar.

DAU

In 2023, BPKH recorded return from DAU of Rp251.55 billion, an increase of Rp9.25 billion compared to 2022, which was Rp242.30 billion. On the other hand, in 2023, BPKH also recorded disbursement of CSR programs of Rp228.58 billion, an increase of Rp98.26 billion or 75.40% compared to 2022 which amounted to Rp130.32 billion.

Dengan demikian pada tahun 2023, BPKH membukukan surplus DAU sebesar Rp22,96 miliar, mengalami penurunan sebesar Rp89,01 miliar atau 79,49% dibandingkan tahun 2022 yaitu sebesar Rp111,98 miliar.

Therefore, in 2023, BPKH recorded a DAU surplus of Rp22.96 billion, a decrease of Rp89.01 billion or 79.49% compared to 2022 which amounted to Rp111.98 billion.

Akumulasi Surplus

Dengan perolehan surplus dana PIH dan dana DAU, maka pada tahun 2023 BPKH membukukan akumulasi defisit sebesar Rp293,14 miliar, mengalami penurunan sebesar Rp2,73 triliun atau 112,05% dibandingkan tahun 2022 sebesar Rp2,43 triliun, terutama karena penurunan surplus PIH yang cukup besar.

Accumulated Surplus

With the achievement of a surplus of both Hajj Administration Funds and DAU, in 2023 BPKH recorded an accumulated deficit of Rp293.14 billion, a decrease of Rp2.73 trillion or 112.05% compared to 2022 of Rp2.43 trillion, mainly due to a quite significant decrease in the surplus of Hajj Administration Fund.

Pendapatan Usaha Entitas Anak

Pada tahun 2023, BPKH membukukan pendapatan di entitas anak sebesar Rp3,06 triliun mengalami peningkatan 13,30% dibandingkan tahun 2022. Pendapatan usaha entitas anak (BMI) tahun 2023 terdiri dari pendapatan pengelolaan dana oleh bank sebagai *mudharib* sebesar Rp2,15 triliun dan pendapatan operasional lainnya sebesar Rp904,55 miliar. Pendapatan entitas anak (BPKH Ltd.) sebesar Rp1,16 miliar.

Income of Subsidiary

In 2023, BPKH recorded income in subsidiary of Rp3.06 trillion, an increase of 13.30% compared to 2022. Income of subsidiary (BMI) in 2023 consisted of income from fund management by bank as *mudharib* that amounted to Rp2.15 trillion and other operating income of Rp904,55 billion. Income of subsidiary (BPKH Ltd.) amounted to Rp1.16 billion.

Beban Usaha dan Operasional Entitas Anak

Pada tahun 2023, BPKH membukukan beban usaha dan operasional di entitas anak sebesar Rp3,06 miliar mengalami peningkatan 16,24% dibandingkan tahun 2022.

Beban usaha dan operasional entitas anak (BMI) tahun 2023 terdiri dari hak pihak ketiga atas bagi hasil dana *syirkah* temporer sebesar Rp1,95 triliun, beban operasional sebesar Rp1,21 triliun, serta dikurangi dengan pembalikan (beban) cadangan kerugian dan non produktif Rp94,15 miliar. Beban operasional entitas anak (BPKH Ltd.) sebesar Rp664,49 juta.

Trade and Operating Expenses of Subsidiaries

In 2023, BPKH recorded trade and operating expenses in subsidiaries of Rp3.06 billion, an increase of 16.24% compared to 2022.

Trade and operating expenses of subsidiary (BMI) in 2023 consisted of third-party rights to profit-sharing of temporary *syirkah* funds of Rp1.95 trillion, operating expenses of Rp1.21 trillion, and deducted by reversal (expense) of loss and non-productive reserves of Rp94.15 billion. Operating expenses of subsidiary (BPKH Ltd.) amounted to Rp664.49 million.

Pendapatan (Beban) Lain-lain Entitas Anak-Bersih

Pada tahun 2023, BPKH membukukan pendapatan lain-lain entitas anak bersih sebesar Rp18,53 miliar mengalami peningkatan 230,95% dibandingkan tahun 2022 sebesar Rp14,15 miliar. Pendapatan lain-lain entitas anak terdiri dari keuntungan selisih kurs sebesar Rp22,50 miliar dan beban non operasional sebesar (Rp3,97 miliar).

Other Net Income (Expenses) of Subsidiary

In 2023, BPKH recorded other net income of subsidiary of Rp18.53 billion, an increase of 230.95% compared to 2022 at Rp14.15 billion. Other income of subsidiary consisted of gain on foreign exchange amounting to Rp22.50 billion and non-operating income of (Rp3.97 billion).

Surplus sebelum pajak penghasilan dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya

Pada tahun 2023, BPKH membukukan surplus sebelum pajak penghasilan dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya sebesar Rp14,28 miliar mengalami penurunan sebesar Rp36,10 miliar atau 71,66% dibandingkan dengan tahun 2022 yaitu sebesar Rp50,38 miliar.

Surplus before income tax from Statements of Operations without Restriction from Resource Providers

In 2023, BPKH recorded a surplus before income tax from Statements of Operations without Restriction from Resource Providers of Rp14.28 billion, a decrease of Rp36.10 billion or 71.66% compared to 2022 which amounted to Rp50.38 billion.

Jumlah Surplus Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya

Pada tahun 2023, BPKH membukukan surplus dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya sebesar Rp13,36 miliar, mengalami penurunan sebesar Rp11,94 miliar atau 47,19% dibandingkan dengan tahun 2022 sebesar Rp25,31 miliar, terutama karena peningkatan yang cukup signifikan pada beban usaha dan operasional entitas anak dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya.

Total Surplus from Operations without Restriction from Resource Providers

In 2023, BPKH recorded a surplus from Operations without Restriction from Resource Providers of Rp13.36 billion, a decrease of Rp11.94 billion or 47.19% compared to 2022 of Rp25.31 billion, mainly due to a significant increase in the operating expenses of the subsidiary from the Operations without Restriction from Resource Providers.

Beban Pajak Penghasilan Anak

BPKH membukukan beban pajak pada entitas anak pada tahun 2023 sebesar Rp917,00 juta, mengalami penurunan sebesar Rp24,16 miliar dibandingkan dengan tahun 2022 sebesar Rp25,07 miliar.

Income Tax Expenses of Subsidiary

In 2023, BPKH recorded income tax expenses of subsidiary amounting to Rp917.00 million, a decrease of Rp24.16 billion compared to 2022 which was Rp25.07 billion.

Surplus (Defisit) Tahun Berjalan

Pada tahun 2023, BPKH membukukan defisit tahun berjalan sebesar Rp315,41 miliar mengalami penurunan sebesar Rp3,02 triliun atau 111,68% dibandingkan tahun 2022 yaitu surplus sebesar Rp2,70 triliun. Penurunan tersebut terutama karena adanya defisit dana PIH yang tidak dialami pada tahun 2022 sebesar Rp316,11 triliun.

Surplus (Deficit) for the Year

In 2022, BPKH posted a deficit for the year of Rp315.41 billion, a decrease of Rp3.02 trillion or 111.68% compared to 2022 of Rp2.70 trillion. The decrease was mainly due to a deficit in Hajj Administration fund that was not experienced in 2022 at Rp316.11 trillion.

Penghasilan (Beban) Komprehensif Lain

Pada tahun 2023, BPKH membukukan beban komprehensif lain sebesar Rp279,31 miliar mengalami penurunan sebesar Rp948,24 miliar atau 141,76% dibandingkan tahun 2022 yang membukukan penghasilan komprehensif lain sebesar Rp668,92 miliar. Penurunan tersebut terutama berasal dari perubahan selisih kurs dan tidak dilakukannya revaluasi aset tetap anak usaha seperti tahun lalu yang menghasilkan surplus revaluasi.

Other Comprehensive Income (Expenses)

In 2023, BPKH posted other comprehensive income of Rp279.31 billion, a decrease of Rp948.24 billion or 141.76% compared to 2022 at Rp668.9 billion. This decrease mainly came from changes in exchange rates differences and also because there was no revaluation of fixed assets of subsidiaries as conducted last year which generated revaluation surplus.

Surplus (Defisit) Komprehensif

Pada tahun 2023, BPKH membukukan jumlah surplus komprehensif sebesar Rp594,73 miliar, mengalami penurunan sebesar Rp3,96 triliun atau 117,65% dibandingkan tahun 2022 yaitu sebesar Rp3,37 triliun.

Comprehensive Surplus (Deficit)

In 2023, BPKH recorded total comprehensive surplus of Rp594.73 billion, a decrease of Rp3.96 trillion or 117.65% compared to 2022 which was Rp3.37 trillion.

LAPORAN ARUS KAS KONSOLIDASIAN

Pada tanggal 31 Desember 2023, BPKH mencatat jumlah Kas dan Setara Kas sebesar Rp7,20 triliun, mengalami penurunan sebesar Rp1,26 triliun atau 14,84% dibandingkan posisi 31 Desember 2022 yaitu sebesar Rp8,46 triliun. Penurunan terbesar berasal dari arus kas digunakan untuk aktivitas investasi sebesar Rp8,15 triliun.

CONSOLIDATED STATEMENTS OF CASH FLOWS

On December 31, 2023, BPKH recorded Cash and Cash Equivalents of Rp7.20 trillion, a decrease of Rp1.26 trillion or 14.84% compared to the position on December 31, 2022 which amounted to Rp8.46 trillion. The largest decrease came from cash flows used for investing activities of Rp8.15 trillion.

Ikhtisar Laporan Arus Kas
Statements of Cash Flows Highlights

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Kas Bersih yang Diperoleh dari Aktivitas Operasi Net Cash Provided by Operating Activities	3.171.112	6.102.275	(2.931.163)	(48,03%)
Kas Bersih yang Digunakan untuk Aktivitas Investasi Net Cash Used in Investing Activities	(8.289.374)	(142.267)	(8.147.107)	5726,63%
Kas Bersih yang Diperoleh dari Aktivitas Pendanaan Net Cash Used in Financing Activities	3.863.124	2.489.403	1.373.721	55,18%
Kenaikan/(Penurunan) Kas dan Setara Kas Increase/(Decrease) of Cash and Cash Equivalents	(1.255.138)	8.449.411	(9.704.549)	(114,85%)
Kas dan Setara Kas pada Awal Tahun Cash and Cash Equivalents at Beginning of Year	8.458.658	9.247	8.449.411	91.374,62%
Kas dan Setara Kas pada Akhir Tahun Cash and Cash Equivalents at End of Year	7.203.520	8.458.658	(1.255.138)	(14,84%)

Kas Bersih yang Diperoleh dari Aktivitas Operasi

Pada tahun 2023, BPKH memperoleh arus kas bersih dari aktivitas operasi sebesar Rp3,17 triliun, mengalami penurunan sebesar Rp2,93 triliun atau 48,03% dibandingkan pada tahun 2022 yaitu sebesar Rp6,10 triliun. Penurunan terbesar terutama karena pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat sebesar Rp2,6 triliun, mengalami peningkatan 47,42%.

Net Cash Provided by Operating Activities

In 2023, BPKH obtained net cash flows from operating activities of Rp3.17 trillion, a decrease of Rp2.93 trillion or 48.03% compared to 2022 which amounted to Rp6.10 trillion. The largest decrease was mainly spending on hajj administration cost transferred from return at the amount of Rp2.6 trillion, which experienced an increase of 47.42%.

Kas Bersih yang Digunakan untuk Aktivitas Investasi

Pada tahun 2023, BPKH mencatat penggunaan arus kas bersih untuk aktivitas investasi sebesar Rp8,29 triliun mengalami peningkatan sebesar Rp8,15 triliun atau 5.726,63% dibandingkan penggunaan tahun 2022 yaitu sebesar Rp142,27 miliar. Peningkatan kas bersih yang digunakan untuk aktivitas investasi terutama karena adanya perolehan investasi dan pengeluaran kas bersih aktivitas investasi entitas anak.

Net Cash Used in Investing Activities

In 2023, BPKH recorded use of net cash flows in investing activities of Rp8.29 trillion, which increased by Rp8.15 trillion or 5,726.63% compared to the use in 2022, which was Rp142.27 billion. The increase in net cash used in investing activities was mainly due to investment gains and net cash expenditures from investing activities of subsidiaries.

Kas Bersih yang Diperoleh dari Aktivitas Pendanaan

Pada tahun 2023, BPKH mencatat perolehan arus kas bersih untuk aktivitas pendanaan sebesar Rp3,86 triliun, mengalami peningkatan sebesar Rp1,37 triliun atau 55,18% dibandingkan perolehan tahun 2022 yaitu sebesar Rp2,49 triliun. Peningkatan tersebut terutama karena penerimaan setoran jemaah.

Net Cash Used in Financing Activities

In 2023, BPKH recorded net cash flows in financing activities of Rp3.86 trillion, an increase of Rp1.37 trillion or 55.18% compared to in 2022 amounting to Rp2.49 trillion. This increase was mainly contributed by receipt of pilgrims' deposit.

Kemampuan Membayar Utang dan Tingkat Kolektibilitas Piutang BPKH

BPKH Solvency and Receivables Collectability

Kemampuan BPKH untuk membayar hutang atas pinjaman dapat dijelaskan melalui kemampuan membayar utang jangka pendek dan jangka panjang tahun 2023, sebagai berikut:

The ability of BPKH to repay its loan obligations can be explained through the ability to pay short-term and long-term debt in 2023, as described below.

KEMAMPUAN MEMBAYAR UTANG JANGKA PENDEK

Tingkat kemampuan BPKH dalam memenuhi liabilitas/utang jangka pendek diukur berdasarkan rasio likuiditas. BPKH dalam menyusun manajemen portofolio harus memperhatikan tingkat likuiditas, sebagaimana telah diatur pada UU Nomor 34 Tahun 2014 Pasal 47 (1) yaitu BPKH wajib mengelola dan menyediakan keuangan haji yang setara dengan kebutuhan 2 (dua) kali BPIH. Tingkat likuiditas dapat ditunjukkan dengan Rasio Kas dan Rasio Lancar. Rasio Kas menjelaskan kemampuan BPKH untuk

ABILITY TO REPAY SHORT-TERM DEBT

Liquidity ratio is used to measure the level of ability of BPKH to meet short-term liabilities/debt. In preparing portfolio management, BPKH must pay attention to liquidity ratio, as regulated in Law Number 34 of 2014 Article 47 (1) which mentions that BPKH is obliged to manage and provide hajj fund which are equivalent to the needs of 2 (two) times BPIH. Liquidity ratio can be seen from Cash Ratio and Current Ratio. Cash Ratio describes the ability of BPKH to pay off its current liabilities through melunasi liabilitas jangka pendeknya melalui kas dan setara kas (aset yang paling likuid) yang dimiliki. Rasio Lancar merupakan rasio yang digunakan untuk melihat kemampuan BPKH untuk membayar hutang dengan menggunakan aktiva lancar.

its cash and cash equivalents (the most liquid assets) it owns. Current Ratio is the ratio used to see the ability of BPKH to pay debts using current assets.

BPKH wajib mengelola dan menyediakan Keuangan Haji yang setara dengan kebutuhan 2 (dua) kali biaya Penyelenggaraan Ibadah Haji telah memenuhi ketentuan sebagaimana diatur dalam UU Nomor 37 Tahun 2014 pasal 47 (1). Mengingat BPKH tidak lagi mengkategorikan aset dan liabilitasnya menjadi jangka pendek dan jangka Panjang, maka tidak dapat dilakukan analisis atas kemampuan membayar utang jangka pendek melalui rasio-rasio likuiditas.

BPKH is obliged to manage and provide Hajj Fund that is equal to twice Hajj Administration Cost as regulated in Law Number 37 of 2014 Article 47 (1). Considering that BPKH no longer categorizes its assets and liabilities into short-term and long-term assets, analysis of the ability to pay short-term debts through liquidity ratio cannot be conducted.

KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG

Sedangkan rasio solvabilitas digunakan untuk mengukur tingkat kemampuan BPKH dalam memenuhi segala liabilitasnya termasuk liabilitas/ utang jangka panjang. Dalam hal ini, rasio solvabilitas adalah ukuran yang dipergunakan untuk menghitung tingkat kemampuan BPKH dalam memenuhi segala liabilitasnya apabila saat ini BPKH dan entitas anak dilikuidasi.

Mengingat BPKH tidak memiliki ekuitas maka rasio solvabilitas hanya diperhitungkan untuk liabilitas terhadap aset. Berikut adalah tabel perhitungan rasio solvabilitas tahun 2023 dan 2022:

ABILITY TO REPAY LONG-TERM DEBT

Meanwhile, solvency ratio is used to measure the level of the ability of BPKH to fulfil all its liabilities, including long-term liabilities/debt. In this case, the solvency ratio is a measure used to calculate the level of the ability of BPKH to fulfil all of its liabilities if the BPKH and its subsidiary are currently liquidated.

Considering that BPKH does not have equity, the solvency ratio is only calculated for liabilities to assets. The following is table of calculation of solvency ratios in 2023 and 2022:

Rasio Ratio	2023	2022
Aset terhadap Liabilitas Assets to Liabilities	134,70%	134,61%

Pada posisi 31 Desember 2023, BPKH dalam kondisi *solvable* atau mampu menyelesaikan seluruh kewajibannya baik dari likuidasi aset maupun dengan menggunakan asetnya. Hal tersebut tercermin dari angka rasio solvabilitas sebagaimana di dalam perhitungan di dalam tabel tersebut di atas.

As of December 31, 2023, BPKH was in a solvable position or was able to pay all of its liabilities both from asset liquidation assets and by using its assets. This is reflected on the solvency ratio as shown in the calculation in the table above.

KOLEKTIBILITAS PIUTANG

Terdapat 2 (dua) jenis aset yang dapat digolongkan sebagai piutang dalam pencatatan BPKH dan keduanya berasal dari entitas anak, yaitu piutang pembiayaan yang meliputi piutang pembiayaan dan pembiayaan bagi hasil. Terhadap kedua pencatatan piutang tersebut telah disusun berdasarkan sisa umur jatuh tempo.

Berikut adalah rincian piutang pembiayaan berdasarkan sisa umur jatuh temponya:

RECEIVABLES COLLECTABILITY

There are 2 (two) types of assets that can be classified as receivables in BPKH recording, and both come from the subsidiary, namely financing receivables which include financing receivables and profit sharing financing. These receivables were recorded based on the remaining maturity.

The following is a breakdown of financing receivables based on their remaining maturity:

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Pihak Ketiga Third Party				
Jatuh tempo: Due:				
≤ 1 tahun < 1 year	2.448.067	3.042.106	(594.039)	(19,53%)
> 1 tahun ≤ 2 tahun > 1 year < 2 years	617.611	470.699	146.912	31,21%
> 2 tahun ≤ 5 tahun > 2 years < 5 years	1.639.961	2.064.866	(424.905)	(20,58%)
> 5 tahun > 5 years	1.774.581	1.981.550	(206.969)	(10,44%)
Total Pihak Ketiga Total Third Party	**6.480.220**	**7.559.221**	**(1.079.001)**	**(14,27%)**
Pihak Berelasi Related Party				
Jatuh tempo: Due:				
≤ 1 tahun < 1 year	500	81	419	517,28%
> 1 tahun ≤ 2 tahun > 1 year < 2 years	1.296	233	1.063	456,22%
> 2 tahun ≤ 5 tahun > 2 years < 5 years	3.264	2.874	390	13,57%
> 5 tahun > 5 years	2.902	118	2.784	2359,32%
Total Pihak Ketiga Total Third Party	**7.963**	**3.307**	**4.656**	**140,79%**
Total Piutang Pembiayaan Total Financing Receivables	6.488.182	7.562.528	(1.074.346)	(14,21%)

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Cadangan kerugian penurunan nilai Allowance for impairment losses	(289.232)	(343.791)	54.559	(15,87%)
Jumlah sebelum penyesuaian Total before adjustment	6.198.951	7.218.736	(1.019.785)	(14,13%)
Penyesuaian nilai wajar saat akuisisi Adjustment of fair value at the time of acquisition	(729.477)	(729.477)	0	0,00%
Total Piutang Pembiayaan Bersih Total Net Financing Receivables	**5.469.474**	**6.489.259**	**(1.019.785)**	**(15,71%)**

Berikut adalah rincian pembiayaan bagi hasil berdasarkan sisa umur jatuh temponya:

The following is details of profit-sharing financing based on the remaining maturity:

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Pihak Ketiga Third Party				
Jatuh tempo: Due:				
< 1 tahun < 1 year	3.052.977	2.595.029	457.948	17,65%
> 1 tahun < 2 tahun > 1 year < 2 years	647.116	942.320	(295.204)	(31,33%)
> 2 tahun < 5 tahun > 2 years < 5 years	4.651.574	2.668.408	1.983.166	74,32%
> 5 tahun > 5 years	7.615.853	5.052.378	2.563.475	50,74%
Total Pihak Ketiga Total Third Party	**15.967.521**	**11.258.136**	**4.709.385**	**41,83%**
Pihak Berelasi Related Party				
Jatuh tempo: Due:				
> 2 tahun < 5 tahun > 2 years < 5 years	3.071	455	2.616	574,95%
> 5 tahun > 5 years	8.186	315	7.871	2498,73%

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Total Pihak Berelasi **Total Related Party**	**11.256**	**770**	**10.486**	**1361,82%**
Total Piutang Pembiayaan Total Financing Receivables	15.978.777	11.258.905	4.719.872	41,92%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(233.482)	(285.747)	52.265	(18,29%)
Jumlah sebelum penyesuaian Total before adjustment	15.745.295	10.973.158	4.772.137	43,49%
Penyesuaian nilai wajar saat akuisisi Adjustment of fair value at the time of acquisition	(968.179)	(968.179)	0	0,00%
Total Pembiayaan Bagi Hasil **Total Profit Sharing Financing**	**14.777.116**	**10.004.979**	**4.772.137**	**47,70%**

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*). Berdasarkan penelaahan atas kolektibilitas masing-masing piutang usaha pada akhir periode, manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai atas piutang usaha kepada pihak ketiga adalah cukup karena tidak terdapat perubahan signifikan terhadap kualitas kredit atas piutang usaha.

BPKH menggunakan metode *net flow rate* dan *migration analysis* yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. BPKH menggunakan data historis minimal tiga tahun dalam menghitung *Probability of Default* dan *Loss of Given Default*.

In terms of calculation, allowance for impairment losses on financial assets that are assessed collectively are grouped based on the same receivable risk characteristics by considering the segmentation of receivables based on past loss experience (probability of default). Based on a review of the collectability of each trade receivable at the end of the period, the management believes that the allowance for impairment losses on trade receivables from third parties is sufficient because there has been no significant change in the credit quality of the trade receivables.

BPKH uses the net flow rate and migration analysis methods, which constitute a method of statistical analysis, to assess the allowance for impairment losses on receivables given collectively. BPKH uses historical data for at least three years in calculating the Probability of Default and Loss of Given Default.

Struktur Permodalan
Capital Structure

BPKH tidak memiliki modal sebagaimana diatur dalam PSAK sehingga tidak memiliki informasi tentang struktur modal, komposisi struktur modal, dan kebijakan manajemen atas struktur modal.

BPKH does not have capital as stipulated in PSAK. Thus, it does not have information about capital structure, capital structure composition, and management policies on capital structure.

Ikatan Material untuk Investasi Barang Modal
Material Commitments for Capital Expenditures

Pada tahun 2023, BPKH tidak melakukan ikatan material untuk investasi barang modal.

In 2023, there were no material commitments for capital expenditures.

Investasi Barang Modal
Capital Goods Investment

Pada tahun 2023, BPKH Induk saja melakukan pembelanjaan barang modal berupa Aset Tetap Peralatan dan Perlengkapan Kantor dengan total nilai sebesar Rp11,28 miliar. Pembelian ini bertujuan untuk menunjang kegiatan operasional BPKH.

In 2023, BPKH as Parent Entity recorded capital expenditure in the form of Office Supplies and Equipment - Fixed Assets with total value of Rp11.28 billion. This purchase aims to support BPKH operations.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan
Material Information and Facts After The Accountant's Report Date

Pada tahun 2023, tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

In 2023, there was no material information and facts after the accountant's report date. event.

Prospek Usaha
Business Prospects

KONDISI INDUSTRI

Bank Indonesia di dalam Kajian Ekonomi dan Keuangan Syariah Tahun 2023 menyatakan akan terus mendukung peningkatan peran ekonomi dan keuangan syariah sebagai sumber baru pertumbuhan ekonomi, serta Upaya akselerasi pencapaian visi. Akselerasi implementasi ekosistem halal *value chain*, baik lokal maupun global, semakin diperluas baik dari aspek pelaku, kelembagaan, maupun infrastruktur pendukung.

Fokus pengembangan ekosistem halal *value chain* ini akan tetap diutamakan pada sektor unggulan makanan halal dan fesyen muslim, serta sektor Pariwisata Ramah Muslim dengan berakhirnya Pemberlakuan Pembatasan Kegiatan Masyarakat.

Dari sisi keuangan syariah, kebijakan pendalaman pasar uang syariah guna mendukung pembiayaan syariah ditempuh antara lain melalui implementasi instrumen transaksi valas dan Sukuk BI inklusif, serta pengembangan instrumen lainnya. Dukungan peningkatan optimalisasi keuangan sosial syariah sebagai alternatif sumber pembiayaan sektor unggulan ekonomi syariah terus didorong oleh pemerintah, terutama melalui wakaf produktif termasuk dengan dukungan digitalisasi. Di samping itu, dukungan pemerintah juga termasuk peningkatan *business linkage* dalam rangkaian kegiatan Festival Ekonomi Syariah di tiga wilayah (Jawa, Sumatera, Wilayah Indonesia Timur) dan ISEF bertaraf internasional. Penguatan riset dan keilmuan ekonomi dan keuangan syariah juga terus ditingkatkan, melalui pendidikan tinggi, sebagai bagian penting dalam implementasi strategi pengembangan dan peningkatan literasi masyarakat. Untuk itu, Bank Indonesia senantiasa memperkuat sinergi dengan berbagai pihak, baik di dalam Komite Nasional Ekonomi dan Keuangan Syariah maupun dengan pondok pesantren, Masyarakat Ekonomi Syariah, asosiasi pengusaha, perbankan, serta para ulama, akademisi, dan masyarakat luas.

INDUSTRIAL CONDITIONS

In the Sharia Financial and Economic Study 2023,, Bank Indonesia stated that Bank Indonesia would continuously support the improvement of sharia finance and economy role as a new source of economic growth and efforts to accelerate the achievement of the vision. The accelerated implementation of halal value chain ecosystem, both locally and globally, is increasingly improved in several aspects, namely actors, institutions, and supporting infrastructure.

The prime focus of halal value chain ecosystem development remains to be in the leading sectors of halal food and Muslim fashion, as well as Muslim-friendly tourism sector, in line with the end of mobility restriction implementation.

In terms of sharia finance, the policy of deepening the sharia money market to support sharia financing was enforced, among others, through the implementation of foreign currency transaction instruments and inclusive Sukuk BI, as well as the development of other instruments. The government continues to promote efforts to improve the optimization of sharia social finance as a financing alternative for the leading sector of sharia economy, particularly through productive waqf, including with digitalization support. In addition, this government support also includes increasing business linkage in a series of Sharia Economic Festival activities in three regions (Java, Sumatra, Eastern Indonesia Region) and international standard ISEF. The government also actively strengthens research and competency on sharia economics and finance through higher education as a fundamental part in implementing strategy of developing and improving literacy among community. Therefore, Bank Indonesia continues to strengthen synergy with various parties, both within the National Sharia Economic and Finance Committee and with islamic boarding schools, the Sharia Economic Community, business associations, banks, as well as scholars, academicians, and wider community.

OJK sendiri dalam Laporan Perkembangan Keuangan Syariah Indonesia menyampaikan Arah Kebijakan Prioritas OJK Tahun 2023 sebagai berikut:

1. Penguatan Sektor Jasa Keuangan melalui:
    a. Penguatan pengaturan, pengawasan, dan pengembangan industri jasa keuangan.
    b. Peningkatan integritas, akuntabilitas, dan kredibilitas pengelolaan investasi.
    c. Peningkatan perlindungan konsumen dan masyarakat.
2. Menjaga Pertumbuhan Ekonomi:
    a. Indonesia menjadi pusat investasi syariah dan investasi hijau global.
    b. Meningkatkan daya tarik investasi pasar keuangan domestik.
    c. Dukungan reformasi perekonomian dan Program Strategis Pemerintah.
    d. Perluasan akses keuangan kepada UMKM.
3. Peningkatan Layanan dan Penguatan Kapasitas OJK
    a. Penguatan layanan OJK.
    b. Penguatan kapasitas kelembagaan baik OJK maupun di Sektor Jasa Keuangan.

Hal-hal tersebut dilakukan sebagai upaya agar Indonesia Menjadi Pusat Investasi Syariah dan Berkelanjutan di Dunia, dengan mendorong penerbitan instrumen investasi yang baru dan inovatif sesuai dengan kebutuhan para investor dengan sinergi dan kolaborasi dengan Pemerintah, otoritas lain, dan seluruh pemangku kepentingan.

OJK itself in the Indonesian Sharia Finance Development Report explains the OJK Priority Policy Directions for 2023 as follows:

1. Strengthening of the Financial Services Sector through:
    a. Strengthening of regulation, supervision, and development of the financial services industry.
    b. Improvement of integrity, accountability, and credibility of investment management.
    c. Improvement of consumer and public protection.
2. Maintaining Economic Growth:
    a. Indonesia becomes a center for sharia investment and global green investment.
    b. Increasing investment attractiveness of domestic financial market.
    c. Supporting economic reform and Government's Strategic Programs.
    d. Expansion of financial access to MSMEs.
3. Service Improvement and Capacity Strengthening of OJK:
    a. Strengthening OJK services.
    b. Strengthening the institutional capacity of both OJK and Financial Services Sectors.

These initiatives are taken in order to make Indonesia a Center for Sharia and Sustainable Investment in the World by encouraging the issuance of new and innovative investment instruments according to the needs of investors with synergy and collaboration with the Government, other authorities and all stakeholders.

Perbandingan Target dengan Realisasi Tahun 2023 dan Proyeksi 2024

Comparison of Targets with Realization in 2023 and Projections for 2024

BPKH telah menetapkan RKAT yang hanya merupakan informasi pada entitas induk saja. BPKH masih memerlukan tahapan untuk menyajikan informasi terkait dengan realisasi anggaran pada tingkat Laporan Keuangan Konsolidasian.

BPKH has established an RKAT which is information on the parent entity only. BPKH still needs to complete the phase of presenting information related to budget realization in the Consolidated Financial Statements.

Berikut adalah tabel perbandingan RKAT 2023 dengan realisasi 2023 (*audited*) dan RKAT 2024.

The following is a table of comparison between RKAT 2023 and realization 2023 (audited) and RKAT 2024.

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	Tahun 2023 Year 2023			RKAT 2024
	RKAT	Realisasi Realization	Pencapaian Achievement	
A. Pendapatan Revenues				
Nilai Manfaat–Penempatan Return–Placement	1.019.000	1.967.709	193,10%	1.518.000
Nilai Manfaat–Investasi Return–Investment	8.993.000	8.931.480	99,32%	9.997.000
Pendapatan lain-lain Other income	-	156	-	0,00
Jumlah Pendapatan **Total Revenues**	**10.012.000**	**10.899.345**	**108,86%**	**11.515.000**
B. Belanja Expenditure				
1. Belanja Dana BPIH **BPIH Fund Expenditure**				
• Belanja PIH–Bipih PIH–Bipih Expenditure	10.870.000	10.796.935	99,33%	12.300.000
• Belanja PIH–subsidi PIH Expenditure–PIH subsidy	10.870.000	8.068.845	74,24%	8.200.000
Jumlah Belanja Dana BPIH **Total BPIH Fund Expenditure**	**21.740.000**	**18.865.780**	**86,78%**	**20.500.000**
2 Belanja DAU **DAU Expenditure**				
Belanja Program Kemaslahatan CSR Program Expenditure	232.000	224.343	96,70%	239.210
3 Belanja Operasional BPKH **BPKH Operational Expenditure**				
Belanja Pegawai Employee Expenditure	154.991	143.615	92,66%	168.602
Belanja Operasional Kantor Office Operational Expenditure	218.916	214.612	98,03%	306.096
Belanja Modal Capital Expenditure	13.092	11.267	86,06%	1.386
Jumlah Belanja Operasional BPKH **Total BPKH Operational Expenditure**	**386.998**	**369.493**	**95,48%**	**476.084**
C. Pembiayaan Financing				
Pembiayaan Luar Negeri Foreign Financing	0,00	661	-	0,00

Dari laporan realisasi RKAT tahun 2023 terlihat bahwa BPKH telah membukukan pendapatan sebesar Rp10,90 triliun mencapai 108,86% dari target yang ditetapkan dalam RKAT 2023. Sedangkan untuk beban belanja BPIH, realisasi sebesar Rp18,87 triliun atau 86,78% dari pagu anggaran dalam RKAT 2023 belanja DAU mencapai sebesar Rp224,34 miliar atau 96,70% dari pagu anggaran dalam RKAT 2023, dan belanja operasional BPKH sebesar Rp369,49 miliar atau 95,48% dari pagu anggaran dalam RKAT 2023. Realisasi pembiayaan luar negeri sebesar Rp661 juta.

Based on the RKAT realization report 2023, it can be seen that BPKH recorded revenue of Rp10.90 trillion, reaching 108.86% of the target set in the RKAT 2023. As for BPIH spending expenses, it was realized at Rp18.87 trillion or 86.78% of the budget ceiling in the RKAT 2023, spending on DAU reached Rp224.34 billion or 96.70% of the budget ceiling in the RKAT 2023, and BPKH operational spending of Rp369.49 billion or 95.48% of the budget ceiling in the RKAT 2023. Foreign financing was realized at Rp661 million.

Aspek Pemasaran

Marketing Aspect

Pengelolaan Keuangan Haji meliputi 3 (tiga) besaran utama, yaitu penerimaan, pengeluaran, dan kekayaan. Adapun penerimaan Keuangan Haji yaitu meliputi setoran BPIH dan/atau BPIH khusus, nilai manfaat Keuangan Haji, dana efisiensi Penyelenggaraan Ibadah Haji, DAU, dan sumber lain yang sah dan tidak mengikat. Sejak terbentuknya BPKH, Kementerian Agama hanya mengelola pembiayaan operasional haji.

Hajj fund management covers 3 (three) main aspects, namely receipt, expenditure, and assets. The receipt of Hajj Fund includes deposits from BPIH and/or special BPIH, return of Hajj Fund, efficiency fund of Hajj Pilgrimage, DAU, and other legal and non-binding sources. Since the formation of BPKH, the Ministry of Religious Affairs only managed hajj operational costs.

Penyelenggaraan ibadah haji 1444 H/2023 M dihadapkan pada tantangan yang cukup berat. Pasalnya, tahun ini adalah kali pertama penyelenggaraan ibadah haji dengan kuota normal setelah dunia dilanda pandemi Covid-19.

Hajj pilgrimage 1444 H/2023 AD faced quite a tough challenges. This is because 2023 was the time when the hajj pilgrimage was held with normal quotas after Covid-19 outbreak hit globally.

Dari rilis Panitia Penyelenggara Ibadah Haji Arab Saudi Selasa (4/7/2023), Haji dengan kuota normal kali terakhir berlangsung pada 2019. Dua tahun setelahnya, dunia dilanda pandemi hingga negara-negara, termasuk Indonesia, tidak mengirim jemaah haji. Sementara pada 2022, ibadah haji digelar dengan kurang dari setengah kuota normal dan masih dalam suasana pandemi. Indonesia saat itu mendapat kuota 100.051 jemaah.

Based on Saudi Arabia's Hajj Administration Committee release on Tuesday (4/7/2023), Hajj with a normal quota took place most recently in 2019. Two years later, pandemic devastated the world to the point that countries, including Indonesia, did not send hajj pilgrims. Meanwhile in 2022, hajj pilgrimage was held with less than half the normal quota and still during a pandemic situation. At that time Indonesia received a quota of 100,051 pilgrims (47%).

Akibat akumulatif dari semua itu adalah semakin banyaknya jemaah yang tertunda keberangkatannya. Tidak sedikit dari mereka adalah jemaah lanjut usia. Siskohat

Accumulatively, such event caused much more pilgrims to postpone their departure. Many of them were elderly. Siskohat recorded that more than 61,000 elderly people mencatat, lebih 61.000 lansia dari 209.782 jemaah haji yang tahun ini tiba di Arab Saudi. Ini merupakan angka lansia terbesar dalam 10 tahun terakhir penyelenggaraan ibadah haji.

from the 209,782 hajj pilgrims arrived in Saudi Arabia this year. This constituted the largest number of elderly people in the last 10 years of the hajj pilgrimage.

STRATEGI PEMASARAN DAN PANGSA PASAR

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

1. Kolaborasi aktif dengan mitra BPS BPIH;
2. Sinergi dengan Kementerian Agama dan *stakeholder* lainnya;
3. Upaya peningkatan pendaftar haji bersama mitra BPKH;
4. Sosialisasi dan diseminasi bersama *stakeholder* Perhajian;
5. Apresiasi kepada Komunitas Perhajian.

Strategi pemasaran diatas dilakukan seperti kegiatan Safari Haji dan Diseminasi kepada Jemaah *Waiting List* dan Calon Jemaah Haji potensial serta kolaborasi sistem layanan setoran biaya pendaftaran ibadah haji bersama BPS BPIH, Kemenag dan *stakeholder* terkait.

BPKH juga memberikan program *booster* dan *rewards* kepada mitra strategis dan komunitas perhajian (BPS BPIH, FK KBIHU PIHK, dan Komunitas Perhajian Lainnya).

Pangsa pasar BPKH merupakan masyarakat muslim yang memiliki kewajiban untuk menunaikan ibadah haji ketika memiliki kemampuan baik secara fisik, mental dan finansial. Mayoritas penduduk di Tanah Air yang merupakan kaum muslim, sebagaimana Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil) Kementerian Dalam Negeri mencatat, jumlah penduduk Indonesia sebesar 280,73 juta jiwa pada 31 Desember 2023. Angka tersebut meningkat dibandingkan dengan posisi 31 Desember 2022 sebanyak 275,77 juta jiwa. Terdapat 244,41 juta jiwa atau 87,06% penduduk Indonesia yang tercatat beragama Islam pada akhir 2023. Dengan penjelasan data tersebut, dapat disimpulkan bahwa pangsa pasar BPKH sangat besar, karena merupakan mayoritas penduduk di Indonesia.

MARKETING STRATEGY AND MARKET SHARE

The marketing strategy undertaken to increase public interest in registering for hajj is as follows:

1. Active collaboration with BPS BPIH partners;
2. Synergy with the Ministry of Religious Affairs and other stakeholders;
3. Efforts to increase the number of hajj registrants with BPKH partners;
4. Dissemination program activity with Hajj stakeholders;
5. Appreciation to the Hajj Community.

The above marketing strategy was translated into activities such as Hajj Safari, Dissemination program to both Waitlisted Pilgrims and Prospective Pilgrims, and collaboration with BPS BPIH, Kemenag, and other stakeholders on deposit services system for hajj registration costs.

BPKH also provides rewards and booster programs to strategic partners and hajj community (BPS BPIH, FK KBIHU PIHK, and other Hajj Communities).

Market share of BPKH is Muslims who have an obligation to perform the pilgrimage when they have the capacity, physically, mentally and financially. The majority of the population in the country are Muslims. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs recorded that the population of Indonesia was 280.73 million on December 31, 2023. This figure increased compared to the position on December 31, 2022 of 275.77 million. There were 244.41 million people or 87.06% of Indonesia's population who were recorded as Muslims by the end of 2023. Given the data, it can be concluded that BPKH has a huge market share with that large number of majority population in the country.

Kebijakan Dividen

Dividend Policy

BPKH merupakan badan hukum publik berdasarkan UU Nomor 34 Tahun 2014, sehingga tidak membagikan dividen pada tahun 2023 dan 2022. Oleh karena itu, tidak terdapat informasi mengenai kebijakan dividen, dan pembagian dividen.

BPKH is a public legal entity according to Law Number 34 of 2014. Thus, BPKH did not distribute dividend in 2023 and 2022. Therefore there is no information regarding dividend policy and dividend distribution.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realization on Utilization of Proceeds of Public Offerings

BPKH merupakan badan hukum publik berdasarkan UU Nomor 34 Tahun 2014, sehingga tidak terdapat informasi tentang total perolehan dana penawaran umum, rencana penggunaan dana, dan rincian penggunaan dana penawaran umum.

BPKH is a public legal entity according to Law Number 34 of 2014. Thus, there is no information regarding total proceeds from public offering, plans for using the proceeds, and details on the use of proceeds from public offering.

Transaksi Material Yang Mengandung Benturan Kepentingan dan/atau Transaksi Dengan Pihak Afiliasi/Berelasi

Material Transactions Containing Conflict of Interest and/or Transactions with Related/Affiliated Parties

Berdasarkan peraturan perundang-undangan, BPKH dikendalikan oleh Pemerintah Pusat melalui fungsi regulasi, pembinaan, pengawasan dan penunjukkan pengurus. Fungsi regulasi dalam bentuk penetapan peraturan pelaksanaan dari UU yang mengatur BPKH, misal; PP, Perpres dan atau keputusan presiden. Fungsi pembinaan dan pengawasan dilakukan secara bersama-sama antara Kementerian Agama dan Kementerian Keuangan sesuai dengan tugas dan fungsi kementerian tersebut. Pengurus BPKH terdiri atas Dewan Pengawas dan Badan Pelaksana. Badan Pelaksana ditunjuk dan ditetapkan oleh Presiden berdasarkan usulan panitia seleksi yang dibentuk pemerintah yang beranggotakan dari berbagai unsur termasuk unsur dari kedua kementerian tersebut dan

Pursuant to laws and regulations, BPKH is controlled by the Central Government through the functions of regulation, guidance, supervision and appointment of the management. The regulatory function is carried out by establishing implementing regulations from laws governing BPKH, for example; PP, Perpres, and or presidential decrees. The guidance and supervision functions are carried out jointly between the Ministry of Religious Affairs and the Ministry of Finance in accordance with the duties and functions of these ministries. The BPKH management consists of Supervisory Board and Executive Board. The Executive Board is appointed and determined by the President based on the recommendation of a selection committee formed by the government which consists masyarakat. Dewan Pengawas ditetapkan oleh presiden berdasarkan usulan dari panitia seleksi tersebut yang terlebih dahulu dipilih dan disetujui oleh DPR.

of various elements including the two ministries and the public. The Supervisory Board is appointed by the president based on a proposal from the selection committee which was previously selected and approved by DPR.

PIHAK BERELASI

Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK No. 7 "Pengungkapan Pihak-pihak Berelasi". Suatu pihak dianggap pihak berelasi jika:

1. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   a. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b. memiliki pengaruh signifikan atas entitas pelapor; atau
   c. merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   a. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
   b. atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
   c. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   d. satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   e. entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   f. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
   g. orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas);

RELATED PARTIES

In this financial report, the term related party refers to PSAK No. 7 "Related Party Disclosures". A party is considered a related party if:

1. A person or close family member has a relationship with the reporting entity if that person:
   a. has control or joint control over the reporting entity;
   b. has significant influence over the reporting entity; or
   c. are key management personnel of the reporting entity or parent entity of the reporting entity.
2. An entity is related to the reporting entity if it fulfils one of the following conditions:
   a. the entity and the reporting entity are members of the same business group (meaning that the parent entity, subsidiary and subsequent subsidiaries are related to each other with other entities);
   b. or a joint venture of another entity (or an associate or joint venture of a member of a business group, of which the other entity is a member);
   c. the two entities are joint ventures of the same third party;
   d. one entity is a joint venture of the third entity and the other entity is an associate entity of the third entity;
   e. the entity is a post-employment benefit plan for employee benefits from a reporting entity or an entity related to the reporting entity. If the reporting entity is the entity administering the program, then the sponsoring entity is also related to the reporting entity;
   f. the entity that is controlled or jointly controlled by the person identified in point a);
   g. the person identified in point a)1) has significant influence over the entity or is a key management personnel of the entity (or the parent of the entity);

h. entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

h. the entity, or a member of a group of which the entity is part, provides key management personnel services to the reporting entity or to the parent entity of the reporting entity.

Transaksi dengan pihak-pihak berelasi dilakukan dengan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi-transaksi dengan pihak ketiga.

Transactions with related parties are carried out on terms agreed by both parties, where these terms may not be the same as transactions with third parties.

TRANSAKSI DENGAN PIHAK BERELASI

BPKH melakukan transaksi dengan pihak-pihak berelasi yang dijelaskan dibawah ini.

TRANSACTIONS WITH RELATED PARTIES

BPKH entered into transactions with related parties which are described below.

Pihak Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Transaksi yang Signifikan Significant Transaction
BMI	Anak Perusahaan Subsidiary	Penyertaan Saham Share Participation
BPKH Limited	Anak Perusahaan Subsidiary	Penyertaan Saham Share Participation

KEWAJARAN TRANSAKSI

BPKH masih memerlukan data dan upaya lebih lanjut untuk mengungkapkan transaksi dan saldo dengan pihak-pihak berelasi konsolidasian tersebut, termasuk jumlah remunerasi untuk manajemen kunci pada tingkat Laporan Keuangan Konsolidasian.

REASONABLENESS OF TRANSACTION

BPKH still requires further data and efforts to disclose transactions and balances with these consolidated related parties, including the amount of remuneration for key management at the Consolidated Financial Statements level.

KEBIJAKAN BPKH TENTANG MEKANISME REVIU ATAS TRANSAKSI DAN PEMENUHAN PERATURAN TERKAIT

Mengingat BPKH masih memerlukan data dan upaya lebih lanjut untuk mengungkapkan transaksi dan saldo dengan pihak-pihak berelasi konsolidasian tersebut, termasuk jumlah remunerasi untuk manajemen kunci pada tingkat Laporan Keuangan Konsolidasian, maka pada tahun 2023 BPKH belum secara spesifik menetapkan kebijakan BPKH tentang mekanisme reviu atas transaksi dan pemenuhan peraturan terkait pihak berelasi dan penyajian realisasi transaksi berelasi.

BPKH REVIEW MECHANISM POLICY ON TRANSACTIONS AND FULFILLMENT OF RELATED REGULATIONS

Considering that BPKH still requires further data and efforts to disclose transactions and balances with these consolidated related parties, including the amount of remuneration for key management at the Consolidated Financial Statements level, then in 2023 BPKH had not specifically stipulated BPKH policy regarding the mechanism for reviewing transactions and compliance with regulations on related parties and presentation of the realization of related transactions.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh Signifikan

Regulatory Changes with Significant Impact

No	Peraturan Regulation	Pengaruh terhadap BPKH Impact on BPKH	
1	UU Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi Law Number 27 of 2022 on Personal Data Protection	Kepatuhan terhadap Regulasi: BPKH harus memastikan bahwa semua data pribadi jemaah haji dan pihak terkait lainnya dikelola sesuai dengan UU Pelindungan Data Pribadi (PDP) Ini berarti mereka harus berhati-hati dalam mengumpulkan, menyimpan, dan memproses data pribadi.	Compliance with Regulations: BPKH must ensure that all personal data of hajj pilgrims and other related parties is managed in accordance with the Private Data Protection (PDP) Law. This means that they must collect, store, and process personal data in a careful manner.
		Penunjukan Petugas Perlindungan Data ("DPO"): BPKH perlu menunjuk seorang DPO yang bertanggung jawab untuk memastikan kepatuhan terhadap UU PDP. DPO ini akan mengawasi kebijakan dan prosedur perlindungan data di BPKH.	Appointment of a Data Protection Officer ("DPO"): BPKH needs to appoint a DPO who is responsible for ensuring compliance with the PDP Law. This DPO will oversee data protection policies and procedures at BPKH.
		Peninjauan dan Pembaruan Kebijakan Internal: BPKH harus meninjau dan memperbarui kebijakan internal mereka terkait perlindungan data pribadi. Ini termasuk membuat kebijakan privasi yang jelas dan transparan serta prosedur untuk menangani pelanggaran data.	Review and Update of Internal Policies: BPKH must review and update their internal policies on personal data protection. This includes establishing a clear and transparent privacy policy and procedures for handling data breaches.
		Peningkatan Keamanan Data: UU PDP menuntut BPKH untuk meningkatkan langkah-langkah keamanan guna melindungi data pribadi dari kebocoran atau akses tidak sah. Ini berarti mereka perlu mengimplementasikan teknologi dan prosedur keamanan yang lebih ketat.	Improved Data Security: The PDP Law requires BPKH to improve security measures to protect personal data from leaks or unauthorized access. This means that they need to implement stricter security procedures and technologies.
		Edukasi dan Pelatihan: BPKH harus memberikan edukasi dan pelatihan kepada karyawan mereka mengenai pentingnya perlindungan data pribadi dan cara mematuhi UU PDP. Ini penting agar semua karyawan memahami tanggung jawab mereka dalam melindungi data pribadi.	Education and Training: BPKH must provide education and training to their employees regarding the importance of personal data protection and how to comply with the PDP Law. This is important so that all employees understand their responsibilities in protecting personal data.

Perubahan Kebijakan Akuntansi

Changes in Accounting Policies

Kecuali dinyatakan di bawah ini, kebijakan akuntansi pada dan untuk tahun yang berakhir pada tanggal 31 Desember 2023 telah diterapkan secara konsisten dengan laporan

Unless stated below, accounting policies as of and for the year ending December 31, 2023 have been applied consistently with the Group's consolidated financial keuangan konsolidasian Grup untuk tahun yang berakhir tanggal 31 Desember 2022 yang telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Pada tanggal 1 Januari 2023, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

1. Amandemen PSAK Nomor 1: "Penyajian laporan keuangan";
2. Amandemen PSAK Nomor 16: "Aset Tetap";
3. Amandemen PSAK Nomor 25: "Kebijakan akuntansi, Perubahan estimasi akuntansi, dan kesalahan";
4. Amandemen PSAK Nomor 46: "Pajak Penghasilan"; dan
5. Revisi PSAK Nomor 107: "Akuntansi Ijarah".

Berikut ini adalah standar akuntansi keuangan baru, perubahan dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2024 dan penerapan dini diperbolehkan:

1. Amendemen PSAK Nomor 116, "Sewa" tentang liabilitas sewa dalam jual dan sewa balik. Amendemen ini mengatur pengukuran selanjutnya atas transaksi jual dan sewa balik;
2. Amendemen PSAK Nomor 201, "Penyajian Laporan Keuangan" tentang liabilitas jangka panjang dengan kovenan. Amendemen ini mengatur bahwa hanya kovenan yang harus dipatuhi entitas pada atau sebelum tanggal pelaporan yang akan memengaruhi klasifikasi liabilitas jangka pendek atau jangka panjang serta pengungkapannya;
3. Revisi PSAK Nomor 409 "Akuntansi Zakat, Infak, dan Sedekah" terkait dengan pengukuran selanjutnya untuk aset zakat, infak, dan sedekah yang terpapar fluktuasi nilai wajar signifikan, serta menambahkan pengaturan baru seperti sedekah jasa dan diskon atau potongan atas pembelian aset atau jasa dan Revisi PSAK Nomor 401 "Penyajian Laporan Keuangan Syariah" tentang menghilangkan penyajian laporan perubahan aset kelolaan sebagai salah satu komponen laporan keuangan.

statements for the year ending December 31, 2022 which are in accordance with Indonesian Financial Accounting Standards.

On January 1, 2023, there were new standards and adjustments or amendments to several standards that were still in effect that are relevant to the Group's operations which were effective from that date, namely as follows:

1. Amendment to PSAK Number 1: "Presentation of financial statements";
2. Amendment to PSAK Number 16: "Fixed Assets";
3. Amendment to PSAK Number 25: "Accounting policies, Changes in accounting estimates and errors";
4. Amendment to PSAK Number 46: "Income Tax"; and
5. Revised PSAK Number 107: "Ijarah Accounting".

The following are new financial accounting standards, changes and interpretations of financial accounting standards that were effective from January 1, 2024 and early implementation is permitted:

1. Amendment to PSAK Number 116, "Lease" regarding rental liabilities in sale and leaseback. This amendment regulates the subsequent measurement of sale and leaseback transactions;
2. Amendment to PSAK Number 201, "Presentation of Financial Statements" concerning long-term liabilities with covenants. This amendment provides that only covenants that an entity must comply with on or before the reporting date will affect the classification of short-term or long-term liabilities and their disclosures;
3. Revised PSAK Number 409 "Accounting for Zakat, *Infaq* and Alms" related to further measurement of *zakat*, *infaq* and alms assets that are exposed to significant fair value fluctuations, as well as addition of new arrangements such as alms on services and discounts or deduction for purchases of assets or services and Revised PSAK Number 401 "Presentation of Sharia Financial Statements" regarding elimination of the presentation of reports on changes in assets under management as one of the components of financial statements.

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Grup dan tidak memiliki dampak yang material terhadap laporan keuangan Grup di periode berjalan atau tahun sebelumnya.

The implementation of these standards did not result in substantial changes to the Group's accounting policies and did not have a material impact on the Group's financial statements in the current period or previous year.

Informasi Kelangsungan Usaha

Information on Business Continuity

Selama tahun 2023, BPKH menghadapi situasi eksternal yang cukup menantang. Selisih kurs berdampak pada kenaikan biaya layanan. Dalam UU No.8/2019 disebutkan, Bipih adalah sejumlah dana yang harus dibayar warga negara yang akan menunaikan ibadah haji. Bipih secara langsung menjadi beban jemaah haji. Sementara BPIH adalah sejumlah dana yang akan digunakan untuk operasional penyelenggaraan ibadah haji. BPIH merupakan total biaya operasional haji per jemaah, yang terdiri dari 14 komponen biaya sebagaimana tertera dalam UU 8/2019 pasal 45. Dalam konteks Indonesia, Bipih merupakan bagian dari BPIH. Elemen BPIH yang lain adalah nilai manfaat yang dialokasikan oleh BPKH untuk menambal atau menopang (*financial support*) jemaah haji regular yang berangkat.

During 2023, BPKH faced quite a challenging external situation. Exchange rate differences resulted in an increase in service costs. Law Number 8/2019 states that Bipih is an amount that must be paid by citizens who will perform hajj. Bipih is directly charged to hajj pilgrims. Meanwhile, BPIH is fund that will be used for operations of hajj pilgrimage. BPIH is the total hajj operational costs per pilgrim, which consists of 14 cost components as stated in Law 8/2019 article 45. In Indonesia's context, Bipih is part of BPIH. Another element of BPIH is return allocated by BPKH to provide financial support for regular departing hajj pilgrims.

Proses penentuan besaran BPIH, sarat dengan sejumlah asumsi. Baik asumsi makro seperti nilai tukar mata uang asing (dollar dan Saudi Riyal) dan inflasi, serta asumsi mikro seperti harga sewa hotal di Mekkah dan Madinah, biaya *catering*, trasportasi, visa, *masyair* dll. Besarannya diputuskan bersama antara Pemerintah dan DPR.

The process of determining the amount of BPIH is subject to numerous assumptions. Both macro assumptions such as foreign exchange rates (dollar and Saudi Riyal) and inflation and micro assumptions such as hotel room prices in Mecca and Medina, catering costs, transportation, visas, *masyair* (massive movement of pilgrims) etc. The amount is decided jointly between the Government and DPR.

Menyikapi tantangan tersebut, BPKH telah menerapkan sejumlah upaya guna menjaga kualitas kelangsungan kegiatannya pada 2023. Manajemen terus memantau hal ini dan mengatasi risiko dan ketidakpastian terkait hal ini di masa mendatang.

Addressing these challenges, BPKH has exerted efforts to maintain the quality of its business continuity in 2023. The management continues to monitor this and address risks and uncertainties related to this matter in the future.

Hasil dari kebijakan strategis yang telah dilakukan BPKH, kelangsungan usaha tetap terjaga dan terlihat dalam pencapaian kinerja BPKH pada tahun 2023, yang dapat memenuhi target yang ditetapkan sebagaimana hasil audit yang dilakukan oleh BPK mendapat opini wajar, dalam semua hal yang material, Neraca dan Laporan Operasional serta Laporan Arus Kas konsolidasian tanggal 31 Desember 2023.

As a result of the strategic policies implemented by BPKH, BPKH is able to sustain its business which can be seen in the achievement of BPKH's performance in 2023 that met the target. This is reflected on the audit results carried out by BPK that received a fair opinion in all material respects, Balance Sheet and Statement of Operations, as well as Consolidated Cash Flow Statements dated December 31, 2023.

ASSESSMENT MANAJEMEN ATAS HAL-HAL YANG BERPENGARUH SIGNIFIKAN TERHADAP KELANGSUNGAN USAHA

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana BPKH yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi efisiensi, likuiditas serta indikator-indikator lain yang ditetapkan. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, Manajemen BPKH berkeyakinan bahwa BPKH memiliki sumber daya yang cukup untuk melakukan kegiatannya di masa mendatang. BPKH tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan BPKH untuk mempertahankan kelangsungan kegiatannya.

MANAGEMENT'S ASSESSMENT ON MATTERS WITH SIGNIFICANT IMPACT ON BUSINESS CONTINUITY

The management routinely conducts evaluations and assessments on the ability and achievement of performance targets of all units in accordance with the prepared business plan of BPKH. Evaluation is carried out periodically for each level, which comprises efficiency, liquidity, and other set indicators. Based on the results of periodical assessments and evaluations, the Management of BPKH believes that BPKH has sufficient resources to carry out business activities in the future. BPKH has no material uncertainties that could cast significant doubt on the ability of BPKH to continue as a going concern.

ASUMSI YANG DIGUNAKAN MANAJEMEN DALAM MELAKUKAN *ASSESSMENT*

Dalam melaksanakan penilaian atas kemampuannya untuk melanjutkan kelangsungan kegiatannya di masa yang akan datang, manajemen menggunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut, antara lain kinerja keuangan, efisiensi, asumsi makro seperti nilai tukar mata uang asing (dollar dan Saudi Riyal) dan inflasi, serta asumsi mikro seperti harga sewa hotal di Mekkah dan Madinah, biaya *catering*, transportasi, visa, *masyair* dan lain-lain.

ASSUMPTIONS USED BY MANAGEMENT IN CONDUCTING ASSESSMENT

In assessing its ability to continuously maintain its business operations in the future, the management uses several assumptions and considerations. These assumptions and considerations include financial performance, efficiency, macro assumptions such as foreign exchange rates (dollar and Saudi Riyal) and inflation, as well as micro assumptions such as hotel room prices in Mecca and Medina, catering costs, transportation, visas, *masyair*, and others.

Tata Kelola BPKH

BPKH Governance


BPKH
Badan Pengelola Keuangan Haji

Tata Kelola BPKH

BPKH Governance

BPKH meyakini penerapan *Good Governance* dalam berbagai tindakan dan kegiatannya secara konsisten dapat berdampak baik bagi BPKH dan mampu meningkatkan citra serta kepercayaan pemangku kepentingan.

BPKH believes that consistent implementation of Good Governance in its various actions and activities can have a good impact on BPKH and improve its reputation and trust of stakeholders.

BPKH meyakini penerapan *Good Governance* secara konsisten dan berkesinambungan dapat berdampak baik bagi BPKH, dan mampu meningkatkan nilai serta kepercayaan *Stakeholders*. Komitmen BPKH akan konsistensi penerapan *Good Governance,* diwujudkan melalui berbagai tindakan dan kegiatan BPKH yang senantiasa didasarkan pada prinsip-prinsip Tata Kelola yang Baik.

BPKH believes that consistent implementation of Good Governance can bring good impact on BPKH and increase value and trust of Stakeholders. BPKH's commitment to consistent implementation of Good Governance is realized through various BPKH actions and activities which always adhere to Good Governance principles.

Kebijakan Tata Kelola diatur dalam Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH. Kebijakan Tata Kelola BPKH tercermin dalam *Board Manual* Badan Pelaksana dan Dewan Pengawas.

The Governance Policy is regulated in the Regulation of the Hajj Fund Management Agency (PBPKH) No. 3 of 2018 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and Integrity Pact. The BPKH Governance Policy is reflected on Board Manual of both the Executive Board and Supervisory Board.

DASAR HUKUM

1. UU Nomor 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas Dari Korupsi, Kolusi dan Nepotisme;
2. UU Nomor 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang Nomor 19 Tahun 2019 tentang Perubahan Kedua atas Undang-Undang Nomor 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi;
3. UU Nomor 14 Tahun 2008 tentang Keterbukaan Informasi Publik;

LEGAL BASIS

1. Law Number 28 of 1999 on State Governance that is Clean and Free from Corruption, Collusion and Nepotism;
2. Law Number 30 of 2002 on Corruption Eradication Commission as amended several times, most recently by Law Number 19 of 2019 on the Second Amendment to Law Number 30 of 2002 on the Corruption Eradication Commission;
3. Law Number 14 of 2008 on Public Information Disclosure;

4. UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji;
5. PP Nomor 5 Tahun 2018 tentang Pelaksanaan UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji;
6. Perpres Nomor 76 Tahun 2016 tentang Tata Cara Pemilihan, Pengusulan, dan Penetapan Anggota Badan Pelaksana dan Anggota Dewan Pengawas serta Calon Anggota Pengganti Antarwaktu Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji; dan
7. Perpres Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji.

4. Law Number 34 of 2014 on Hajj Fund Management;
5. Government Regulation Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management;
6. Presidential Decree Number 76 of 2016 on Procedures for the Election, Proposal, and Appointment of Members of Executive Board and Members of Supervisory Board and Candidates for Interim Replacement Members of the Executive Board and Members of the Supervisory Board of the Hajj Fund Management Agency; and
7. Presidential Decree Number 110 of 2017 on the Hajj Fund Management Agency.

PRINSIP TATA KELOLA

Penerapan GCG di BPKH mengacu pada 5 (lima) prinsip, yaitu TARIF: *Transparency* (Keterbukaan), *Accountability* (Akuntabilitas), *Responsibility* (Tanggung Jawab), *Independence* (Independensi), *Fairness* (Kesetaraan).

BPKH sebagai badan hukum publik lebih memperhatikan *transparency* (keterbukaan) dan *Accountability* (akuntabilitas) selayaknya regulator untuk memastikan tingkat kepatuhan dari internal dan eksternal.

GOVERNANCE PRINCIPLES

Governance principles at BPKH are carried out based on 5 (five) principles, namely TARIF: Transparency, Accountability, Responsibility, Independence, and Fairness.

BPKH as a public legal entity pays more attention to transparency and accountability, just like the regulator, in order to ensure internal and external compliance.

Prinsip Tata Kelola
Governance Principles

1. **Keterbukaan**
   Yaitu keterbukaan dalam mengemukakan informasi yang material, relevan, akurat, dan keterbukaan dalam proses pengambilan keputusan, serta dapat diakses oleh pihak-pihak yang berkepentingan. Keterbukaan informasi meliputi visi, misi, tujuan, susunan Badan Pelaksana dan Dewan Pengawas, kondisi keuangan, pengelolaan risiko, sistem pengendalian intern, penerapan fungsi kepatuhan, penerapan *Good Governance*, serta informasi yang dapat relevan bagi pemangku kepentingan BPKH. Prinsip keterbukaan tetap harus sesuai dengan peraturan yang berlaku dan memperhatikan rahasia jabatan dan hak-hak pribadi.

2. **Akuntabilitas**
   Yaitu kejelasan fungsi dan pelaksanaan pertanggung-jawaban organ BPKH sehingga pengelolaannya berjalan secara efektif. BPKH menetapkan tugas dan tanggung jawab yang jelas bagi masing-masing Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh jajaran di bawahnya yang selaras dengan asas, visi, misi, dan tujuan BPKH, serta menetapkan *check and balance* dalam pengelolaan keuangan haji. Seluruh Badan Pelaksana dan Dewan Pengawas serta seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan *Good Governance*, serta memiliki ukuran kinerja yang disepakati dan diimplementasikan secara konsisten.

3. **Pertanggungjawaban**
   Yaitu kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku dan prinsip kehati-hatian dalam pengelolaan keuangan haji, serta peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.

4. **Kemandirian**
   Yaitu memiliki kompetensi, mampu bertindak objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (*independency*), tidak terpengaruh oleh kepentingan sepihak, terbebas dari benturan kepentingan (*conflict of interest*), menghindari terjadinya dominasi yang tidak wajar oleh pihak manapun, serta memiliki komitmen yang tinggi untuk mengembangkan BPKH.

1. **Transparency**
   Namely transparency in conveying information that is material, relevant, accurate, and transparency in the decision-making process, and accessible to interested parties. Information to be disclosed includes vision, mission, objectives, composition of the Executive Board and Supervisory Board, financial conditions, risk management, internal control system, implementation of compliance function, implementation of good governance, as well as information that can be relevant to BPKH stakeholders. The transparency principle shall still conform with applicable regulations and pay attention to job confidentiality and personal rights.

2. **Accountability**
   Namely the clarity of functions and the implementation of accountability of BPKH organs so as to create an effective management. BPKH sets clear duties and responsibilities for each Member of the Executive Board and Supervisory Board and all staff under them which are aligned with the principles, vision, mission and objectives of BPKH, and establishes check-and-balance system in hajj fund management. All members of the Executive Board and Supervisory Board as well as the staff under them have competence in accordance with their responsibilities and understand their role in the implementation of Good Governance, and have performance measurement that are agreed upon and implemented consistently.

3. **Responsibility**
   Namely the conformity of BPKH management with applicable laws and regulations and prudence principle in hajj fund management, as well as being concerned with the environment and perform social responsibility in a reasonable manner.

4. **Independence**
   Namely having competence, being able to act objectively, and being free from influence/pressure from any party (independence), not being affected by unilateral interests, being free from conflicts of interest, avoiding unfair domination by any party, and having a high commitment to developing BPKH.

5. **Kewajaran**
   Yaitu memperhatikan kewajaran dan kesetaraan dalam memenuhi hak-hak *stakeholders* berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

5. **Fairness**
   Namely paying attention to fairness and equality in fulfilling the rights of stakeholders based on agreements and prevailing laws and regulations.

Kelima prinsip tersebut diharapkan dapat dipahami dan dilaksanakan oleh seluruh jajaran organisasi mulai dari Kepala dan Anggota Badan Pelaksana, Ketua dan Anggota Dewan Pengawas, serta seluruh pegawai BPKH secara konsisten. Dalam hal ini BPKH melakukan sosialisasi, implementasi, dan evaluasi secara menyeluruh dan konsisten.

It is hoped that these five principles can be understood and implemented by employees at all levels of the organization, from the Chief and Members of the Executive Board, Chairman and Members of the Supervisory Board, as well as all BPKH employees in a consistent manner. In this case, BPKH conducts dissemination, implementation, and evaluation thoroughly and consistently.

ASAS PENGELOLAAN KEUANGAN HAJI

Dalam menjalankan pengembangan dan pengelolaan keuangan haji, BPKH harus memiliki sasaran dan strategi yang efektif, efisien, dan rasionalitas agar menjadi lembaga pengelola keuangan yang terpercaya dan dapat memberikan manfaat optimal bagi jemaah haji dan kemaslahatan umat. Oleh karenanya, telah ditentukan beberapa asas sebagai panduan yang tercantum dalam Peraturan BPKH Nomor 3 Tahun 2018 sebagai berikut:

1. **Prinsip Syariah**
   Prinsip syariah adalah prinsip Islam yang *kaffah* atau menyeluruh dalam kegiatan pengelolaan keuangan haji. Pemenuhan prinsip syariah dilaksanakan antara lain dengan memenuhi prinsip keadilan dan keseimbangan (*'adl tua tawazun*), kemaslahatan (*maslahah*), dan universalisme (*alamiyah*) serta tidak mengandung unsur: *gharar, maysir,* riba, zalim, dan objek haram.

2. **Prinsip Kehati-hatian**
   Dalam melaksanakan tugas pengelolaan keuangan haji, BPKH memegang prinsip kehati-hatian, yaitu pengelolaan keuangan haji dilakukan dengan cermat, teliti, aman, tertib, dan mempertimbangkan aspek risiko keuangan, serta kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku. Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh

HAJJ FUND MANAGEMENT PRINCIPLES

In developing and managing hajj fund, BPKH must have an effective, efficient and rational targets and strategies in order to become a trusted financial management institution that can provide optimal benefits for pilgrims and create welfare to the people. Therefore, several principles have been determined as guidelines set out in BPKH Regulation Number 3 of 2018 as follows:

1. **Sharia Principle**
   Sharia principle is Islamic principles that are kaffah or comprehensive in hajj fund management. Fulfillment of sharia principles is carried out by, among others, fulfilling the principles of fairness and balance (*'adl tua tawazun*), welfare (*maslahah*), and universalism (*alamiyah*) and does not contain elements of: *gharar* (uncertainty) *and maysir* (gambling), usury, cruelty, and unlawful objects.

2. **Prudence Principle**
   In performing hajj fund management duty, BPKH adheres to prudence principle, namely hajj fund management that is performed in a careful, thorough, safe, orderly manner, and that takes into account financial risk aspect, as well as the conformity of BPKH management with applicable laws and regulations. Members of the Executive Board and the Supervisory

jajaran di bawahnya memiliki kompetensi, mampu bertindak objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (independen) serta memiliki komitmen yang tinggi untuk mengembangkan BPKH dengan memperhatikan prinsip kehati-hatian.

3. **Asas Manfaat**
   Asas manfaat merupakan asas yang menjadi pedoman BPKH dalam pengelolaan keuangan haji, yakni BPKH harus dapat memenuhi hak-hak dan memberikan manfaat atau maslahat bagi jemaah haji dan umat Islam berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

4. **Asas Nirlaba**
   Yaitu pengelolaan Keuangan Haji dilakukan melalui pengelolaan usaha yang mengutamakan penggunaan hasil pengembangan dana untuk memberikan manfaat sebesar-besarnya bagi Jemaah Haji dan kemaslahatan umat Islam, namun dengan tidak ada pembagian deviden bagi pengelolanya.

5. **Asas Transparan**
   Asas transparan adalah asas pengelolaan keuangan haji yakni BPKH harus terbuka dan jujur melalui pemberian informasi yang material dan relevan kepada masyarakat, khususnya kepada jemaah haji tentang pelaksanaan dan hasil pengelolaan keuangan haji.

6. **Asas Akuntabel**
   Asas akuntabel adalah asas penting dalam pengelolaan keuangan haji, yaitu dilakukan secara akurat dan dapat dipertanggungjawabkan kepada masyarakat, khususnya kepada jemaah haji, serta pengelolaan BPKH berjalan secara efektif melalui adanya kejelasan fungsi dan pelaksanaan pertanggungjawaban organ BPKH.

Board and all staff under them have competence, are able to act objectively, and are free from influence/pressure from any party (independent) and have a high commitment to developing BPKH by paying attention to the prudence principle.

3. **Benefit Principle**
   Benefit principle is the principle that guides BPKH in managing hajj fund, namely that BPKH must be able to fulfill rights and provide benefits or prosperity for the pilgrims and Muslims based on agreements and applicable laws and regulations.

4. **Non-Profit Principle**
   Namely Hajj Fund that is managed through activities mainly aimed at providing benefits as enormous as possible for Hajj Pilgrims and the welfare of Muslims through investment results without dividend payment to the investment manager.

5. **Transparency Principle**
   Transparency principle is the principle in hajj fund management, namely that BPKH must be transparent and honest by providing material and relevant information to the public, especially to pilgrims regarding the implementation and results of hajj fund management.

6. **Accountability Principle**
   Accountability principle is an important principle in hajj fund management, which shall be implemented accurately and that can be accounted for to the public, especially to the pilgrims, and BPKH is managed effectively through the clarity of function and implementation of accountability of BPKH organ.

TUJUAN PENERAPAN *GOOD GOVERNANCE*

BPKH terus berkomitmen untuk menerapkan *Good Governance* yang mampu memberikan dampak positif dalam pencapaian kinerja dan keberlanjutan. Tujuan Penerapan *Good Governance* di BPKH adalah:

1. Mencapai tujuan sesuai visi dan misi BPKH;
2. Mengoptimalkan nilai BPKH agar menjadi Lembaga pengelola keuangan yang terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat;
3. Mendorong pengelolaan keuangan haji berdasarkan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesional;
4. Mendorong Badan Pelaksana dan Dewan Pengawas dalam membuat keputusan dan menjalankan tindakan dilandasi dengan nilai etika/moral yang tinggi dan kepatuhan terhadap peraturan internal dan peraturan perundang-undangan yang berlaku;
5. Mendorong pengelolaan sumber daya dan risiko BPKH secara lebih efisien dan efektif;
6. Mengurangi potensi benturan kepentingan Badan Pelaksana, Dewan Pengawas dan Karyawan dalam menjalankan tugas dan fungsinya;
7. Memperoleh keyakinan bahwa prinsip-prinsip tata kelola yang baik telah diterapkan secara baik dan berkesinambungan; dan
8. Menciptakan lingkungan kerja yang kondusif terhadap pencapaian tujuan BPKH.

OBJECTIVES OF GOOD GOVERNANCE IMPLEMENTATION

BPKH is committed to continuously implementing Good Governance that is able to provide positive impact on the performance achievement and sustainability. The objectives of Good Governance implementation at BPKH are as follows:

1. To achieve goals according to BPKH’s vision and mission;
2. To optimize the value of BPKH in order to become a trusted financial management Institution that provides optimum return for hajj pilgrims and create welfare for ummah;
3. To support hajj fund management that is based on sharia principles and that takes into account security, prudence and professional aspects;
4. To support the Executive Board and Supervisory Board in making decisions and taking actions based on high ethical/moral values and compliance with internal regulations and applicable laws and regulations;
5. To support more efficient and effective management of BPKH resources and risks;
6. To reduce potential conflicts of interest of the Executive Board, Supervisory Board and Employees in carrying out their duties and functions;
7. To obtain assurance that good governance principles have been implemented properly and continuously; and
8. To create a work environment that is conducive in order to attain BPKH goals.

Struktur dan Mekanisme Tata Kelola BPKH

Structure and Mechanism of BPKH Governance

Dalam penerapan dan penegakkan Tata Kelola di BPKH, diperlukan kerangka konseptual yang mengintegrasikan seluruh elemen GG yang mencakup pondasi awal, hingga tujuan akhir yang akan dicapai. BPKH telah menyusun kerangka penerapan GG yang secara umum dapat dibagi menjadi 4 (empat) bagian, yaitu:

In implementing and enforcing Governance at BPKH, BPKH needs to have a conceptual framework that integrates all elements of GG which includes the initial foundation up to the final goals to be achieved. BPKH has prepared a framework of GG implementation which generally can be divided into 4 (four) parts, namely:

1. *Governance commitment*, yang terdiri dari visi dan misi, nilai-nilai, kode etik, dan kebijakan tata kelola.
2. *Governance structure*, yaitu struktur tata kelola yang terdiri dari organ utama dan organ pendukung.
3. *Governance process*, yaitu proses dan mekanisme kerja dari organ tata kelola.
4. *Governance outcome*, yaitu hasil dari penerapan tata kelola dengan tujuan akhir menjadi lembaga pengelola keuangan terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.

1. Governance Commitment, consisting of vision and mission, code of ethics, and governance policy.
2. Governance structure, namely the governance structure consisting of main organs and supporting organs.
3. Governance process, namely the process and work mechanism of the governance organs.
4. Governance outcome, namely the result of governance implementation with the ultimate goal of becoming a trusted financial management institution that provides optimum return for hajj pilgrims and create welfare for ummah.

STRUKTUR TATA KELOLA

Berdasarkan Perpres No. 110 Tahun 2017, Organ Tata Kelola dalam BPKH terdiri atas organ utama dan organ pendukung, yang memiliki fungsi, tugas, dan wewenang sendiri.

Organ Utama

1. Dewan Pengawas adalah organ BPKH yang mengawasi perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.
2. Badan Pelaksana adalah organ BPKH yang melaksanakan perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.

Organ Pendukung

1. **Organ pendukung Dewan Pengawas**
   a. Komite Audit
   b. Komite Manajemen Risiko dan Syariah
   c. Komite Investasi dan Penempatan
   d. Sekretaris Dewan Pengawas

2. **Organ Pendukung Badan Pelaksana**
   a. Sekretariat Badan
   b. Internal Audit
   c. Manajemen Risiko Korporasi dan Bisnis
   d. Kepatuhan

GOVERNANCE STRUCTURE

Based on Perpres No. 110 of 2017, Governance Organs at BPKH consist of main organs and supporting organs which have their own functions, duties, and authorities.

Main Organs

1. Supervisory Board is BPKH organ that oversees the planning, implementation, accountability, and financial reporting of hajj fund.
2. Executive Board is BPKH organ that performs the planning, implementation, accountability, and financial reporting of hajj fund.

Supporting Organs

1. **Supporting organs of the Supervisory Board**
   a. Audit Committee
   b. Risk Management and Sharia Committee
   c. Investment and Placement Committee
   d. Secretary of the Supervisory Board

2. **Supporting Organs of the Executive Board**
   a. Corporate Secretary
   b. Internal Audit
   c. Corporate and Business Risk Management
   d. Compliance

PROSES TATA KELOLA

Dewan Pengawas adalah organ dari BPKH yang mengawasi pengelolaan keuangan haji sebagaimana tertulis di dalam UU Nomor 34 Tahun 2014 dan dapat

GOVERNANCE PROCESS

Supervisory Board is BPKH organ that oversees hajj fund management as written in Law Number 34 of 2014 and is able to coordinate with DPR and provide advice and melakukan koordinasi dengan DPR dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana.

recommendations to the President through the Ministry of Religious Affairs regarding the performance of the Executive Board.

Pengelolaan keuangan haji dilaksanakan oleh Badan Pelaksana setelah mendapat penilaian dan persetujuan dari Dewan Pengawas, sesuai dengan ketentuan peraturan Perundang-Undangan.

Hajj fund management is conducted by the Executive Board upon assessment and approval from the Supervisory Board in accordance with laws and regulations.

GG melibatkan struktur, peran, dan prosedur yang diterapkan untuk mencapai tujuan BPKH dengan cara etis, adil, dan berkelanjutan. Dewan Pengawas melakukan pengawasan penerapan GG telah dikelola dengan baik, transparan, dan bertanggung jawab sesuai dengan prinsip-prinsip GG.

GG involves structure, roles, and procedures implemented to achieve BPKH objectives in an ethical, fair, and sustainable manner. The Supervisory Board supervises the implementation of GG which has been managed in an effective, transparent, and responsible manner according to GG principles.

Kebijakan Tata Kelola (*soft structure* GG) merupakan pedoman bagi setiap organ dalam proses implementasi Tata Kelola di BPKH. Kebijakan diimplementasikan setelah melalui proses sosialisasi, dan senantiasa dilakukan proses *review* dalam rangka mengikuti perkembangan dan perubahan peraturan yang berlaku. *Soft structure Good Governance* yang telah dimiliki oleh BPKH antara lain:

1. Peraturan BPKH Nomor 2 Tahun 2018 tentang Tata Hubungan Organ BPKH dan Hubungan Antar Lembaga;
2. Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH;
3. Peraturan BPKH Nomor 8 Tahun 2018 tentang Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan BPKH;
4. Peraturan BPKH Nomor 8 Tahun 2020 tentang Perubahan PBPKH No 8 Tahun 2018 tentang LHKPN;
5. Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas BPKH;
6. Peraturan BPKH Nomor 2 Tahun 2023 tentang Perubahan Kedua atas PBPKH Nomor 8 Tahun 2018 tentang Laporan Harta Kekayaan Penyelenggara Negara di lingkungan BPKH;
7. PKBP Nomor 8 Tahun 2022 Tata Cara Pengelolaan dan Tindak Lanjut Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan BPKH;
8. PKBP Nomor 5 Tahun 2024 tentang Tata Kelola Antara BPKH dengan Anak Usaha;

The Governance Policy (soft structure GG) is a guideline for each organ in the process of implementing Governance at BPKH. The policies are implemented after going through a dissemination process, which are always reviewed in order to keep up with the development and changes in regulations in force. The Good Governance soft structure that BPKH has includes:

1. BPKH Regulation Number 2 of 2018 on Relationship of Organs of BPKH and Inter-Institutional Relations;
2. BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of BPKH;
3. BPKH Regulation Number 8 of 2018 on the State Officials Wealth Report (LHKPN) at BPKH;
4. BPKH Regulation Number 8 of 2020 on Amendments to PBPKH No. 8 of 2018 concerning LHKPN;
5. BPKH Regulation No. 9 of 2020 concerning Work Guidelines of Committee under Supervisory Board of BPKH;
6. BPKH Regulation Number 2 of 2023 on Second Amendment to PBPKH Number 8 of 2018 concerning State Officials Wealth Report within BPKH;
7. PKBP Number 8 of 2022 on Procedures for Management and Follow-up of Whistleblowing Report in the BPKH Environment;
8. PKBP Number 5 of 2024 on Governance Between BPKH and Subsidiaries;

9. PKBP BPKH Nomor 1 Tahun 2024 tentang Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH yang berlaku efektif tanggal 4 April 2024.

9. PKBP of BPKH Number 1 of 2024 concerning Governance Guidelines of Executive Board and Supervisory Board (Board Manual) of BPKH which is effective on April 4, 2024.

HASIL TATA KELOLA

Efektivitas penerapan GCG di lingkungan BPKH tercermin dari *governance outcome* yang telah diperoleh. BPKH dan para pemangku kepentingan telah mendapatkan manfaat dari penerapan GCG dengan dicapainya kinerja keuangan maupun operasional yang baik.

GOVERNANCE OUTCOME

The effectiveness of GCG implementation within BPKH is reflected on governance outcome that have been obtained. BPKH and stakeholders have benefited from the implementation of GCG with the achievement of good financial and operational performance.

Dewan Pengawas
Supervisory Board

Dewan Pengawas adalah organ BPKH yang mengawasi perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan Haji. Dewan Pengawas dapat melakukan koordinasi dengan DPR dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana. Sesuai UU Nomor 34 Tahun 2014, anggota Dewan Pengawas ditunjuk dan diangkat oleh Presiden.

Supervisory Board is the main organ that supervises the planning, implementation, and accountability as well as reporting of Hajj Fund. The Supervisory Board can coordinate with DPR and provide advice and recommendations to the President through the Ministry of Religious Affairs regarding the performance of the Executive Board. In accordance with Law Number 34 of 2014, members of the Supervisory Board are appointed by the President.

DASAR HUKUM

1. Perpres Republik Indonesia Nomor 110 Tahun 2017 tentang BPKH.
2. UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
3. PP Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

LEGAL BASIS

1. Perpres of the Republic of Indonesia Number 110 of 2017 on BPKH.
2. Law Number 34 of 2014 on Hajj Fund Management.
3. PP No. 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management.

TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS

1. Melaksanakan penilaian atas rumusan kebijakan, rencana strategis, rencana kerja, dan anggaran tahunan pengelolaan keuangan haji.

DUTIES AND RESPONSIBILITIES OF SUPERVISORY BOARD

1. Perform assessment of the formulation of policies, strategic plans, work plans, and annual budget of hajj fund management.

2. Melaksanakan pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
3. Menilai dan memberikan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana sebelum ditetapkan menjadi laporan BPKH.
4. Menyusun pedoman pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
5. Menilai rancangan rumusan kebijakan, rencana strategis, dan rencana kerja, serta anggaran tahunan pengelolaan keuangan haji.
6. Melakukan *review* dan pemeriksaan laporan kinerja dan laporan keuangan.
7. Melakukan pembinaan penyusunan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH.
8. Menyusun tata cara pemberian persetujuan atas rencana strategis dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji serta penempatan dan/atau investasi keuangan haji.

2. Carry out supervision and monitoring of the implementation of hajj fund management.
3. Assess and give consideration to the accountability report on the implementation of hajj fund management and BPKH management prepared by the Executive Board before it is determined to be a BPKH report.
4. Develop guidelines for supervision and monitoring of the implementation of hajj fund management.
5. Assess the draft of policy formulation, strategic plans, and work plans, as well as annual budget for hajj fund management.
6. Review and examine performance reports and financial reports.
7. Provide guidance on the preparation of hajj fund management accountability report and management of BPKH.
8. Develop procedures for granting approval for strategic plans and annual work plan and budget on hajj fund management as well as for placement and/ or investment of hajj fund.

FUNGSI DEWAN PENGAWAS

Sesuai Pepres No. 110 Tahun 2017 disebutkan bahwa Dewan Pengawas memiliki fungsi pengawasan terhadap perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.

SUPERVISORY BOARD FUNCTIONS

In accordance with Presidential Decree No. 110 of 2017, it is stated that the Supervisory Board has a supervisory function over the planning, implementation, accountability and reporting of hajj fund.

KOMPOSISI DEWAN PENGAWAS

Berdasarkan UU Nomor 34 Tahun 2014, keanggotaan Dewan Pengawas diangkat dan diberhentikan oleh Presiden; terdiri dari 7 (tujuh) orang anggota dengan komposisi 2 (dua) orang anggota dari unsur pemerintah (Kementerian Keuangan dan Kementerian Agama) serta 5 (lima) orang dari unsur profesional/masyarakat yang akan melaksanakan tugas dan fungsinya untuk jangka waktu 5 (lima) tahun.

COMPOSITION OF SUPERVISORY BOARD

Based on Law Number 34 of 2014, members of the Supervisory Board are appointed and dismissed by the President; consisting of 7 (seven) members with a composition of 2 (two) people from the government agency (Ministry of Finance and Ministry of Religious Affairs) and 5 (five) people who are professionals/representing the public who will carry out their duties and functions for a period of 5 (five) years.

Komposisi Dewan Pengawas per 31 Desember 2023 adalah sebagai berikut:

Composition of the Supervisory Board as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Appointment Basis	Masa Jabatan Term of Office	Unsur Keanggotaan Element of Membership
H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Pemerintah Government
H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
H. Ishfah Abidal Aziz, SHI., M.H.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Pemerintah Government
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public

PEMBIDANGAN TUGAS DEWAN PENGAWAS

ASSIGNMENT OF SUPERVISORY BOARD DUTIES

Pembagian tugas masing-masing Anggota Dewan Pengawas adalah sebagai berikut:

Assignment of duties of each Member of the Supervisory Board is as follows:

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan	Supervisory Duties and Function	Dasar Hukum Legal Basis
H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	• Sekretariat Kepala Pelaksana (Utama); • Pengembangan (Utama); • Pengkajian (Utama); • Sekretariat Dewan Pengawas (Utama); • Transformasi Digital (*Alternate* 1); • Humas dan Administrasi Kantor (*Alternate* 1); • SDM (*Alternate* 1);	• Secretariat of Chief of Executive Board (Main); • Development (Main); • Research (Main); • Secretariat of the Supervisory Board (Main); • Digital Transformation (Alternate 1); • Public Relations and Office Administration (Alternate 1); • HR (Alternate 1);	Nomor 01/ DP/11/2022 Number 01/ DP/11/2022

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Supervisory Duties and Function		Dasar Hukum Legal Basis
		• Pengadaan dan Umum (*Alternate* 1); • Pengendalian Mutu dan Pengembangan Audit (*Alternate* 2); • Teknis Pemeriksaan (*Alternate* 2); • Akuntansi dan Pelaporan (*Alternate* 2); dan • Tresuri dan Pengendalian Keuangan (*Alternate* 2).	• Procurement and General Affairs (Alternate 1); • Quality Control and Audit Development (Alternate 2); • Technical Examination (Alternate 2); • Accounting and Reporting (Alternate 2); and • Treasury and Financial Control (Alternate 2).	
H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.	Anggota Dewan Pengawas Supervisory Board Member	• Investasi Surat Berharga (Utama); • Investasi Emas dan Surat Berharga Lainnya (Utama); • Transformasi Digital (Utama); • Teknologi Informasi (Utama); • Investasi Luar Negeri (*Alternate* 1); • Kerja Sama Luar Negeri (*Alternate* 1); • *Advisory* dan *Support* Luar Negeri (*Alternate* 1); • Sekretariat Dewan Pengawas (*Alternate* 1); • Penghimpunan (*Alternate* 2);	• Investment in Securities (Main); • Investment in Gold and Other Securities (Main); • Digital Transformation (Main); • Information Technology (Main); • Foreign Investment (Alternate 1); • International Relations (Alternate 1); • Advisory and Support Abroad (Alternate 1); • Secretariat of the Supervisory Board (Alternate 1); • Collection (Alternate 2);	Nomor 02/ DP/11/2022 Number 02/ DP/11/2022
Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.	Anggota Dewan Pengawas Supervisory Board Member	• Tresuri dan Pengendalian Keuangan (Utama); • Penghimpunan (Utama); • Penempatan (Utama); • Investasi Langsung dan Investasi Lainnya Dalam Negeri (Utama); • Sekretariat Kepala Pelaksana (*Alternate* 1); • Pengembangan (*Alternate* 1); • Administrasi Keuangan (*Alternate* 1); • Registrasi dan Analisa Kemaslahatan (*Alternate* 1); • Investasi Surat Berharga (*Alternate* 2); • Investasi Emas dan Surat Berharga Lainnya (*Alternate* 2); • Investasi Luar Negeri (*Alternate* 2); • Kerja Sama Luar Negeri (*Alternate* 2); dan • *Advisory* dan *Support* Luar Negeri (*Alternate* 2).	• Treasury and Financial Control (Main); • Collection (Main); • Placement (Main); • Domestic Direct Investments and Other Investments (Main); • Secretariat of Chief of Executive Board (Alternate 1); • Development (Alternate 1); • Financial Administration (Alternate 1); • Registration and Analysis of Corporate Social Responsibility (Alternate 1); • Investment in Securities (Alternate 2); • Investment in Gold and Other Securities (Alternate 2); • Foreign Investment (Alternate 2); • International Relations (Alternate 2); and • Advisory and Support Abroad (Alternate 2).	Nomor 03/ DP/11/2022 Number 03/ DP/11/2022
Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Anggota Dewan Pengawas Supervisory Board Member	• Manajemen Risiko Bisnis (Utama); • Manajemen Risiko Korporasi (Utama); • Akuntansi dan Pelaporan (Utama); • Perencanaan (Utama); • Pengendalian Mutu dan Pengembangan Audit (*Alternate* 1); • Teknis Pemeriksaan (*Alternate* 1); • Teknologi Informasi (*Alternate* 1); • Pelaksanaan dan Monev Kemaslahatan (*Alternate* 1);	• Business Risk Management (Main); • Corporate Risk Management (Main); • Accounting and Reporting (Main); • Planning (Main); • Quality Control and Audit Development (Alternate 1); • Technical Examination (Alternate 1); • Information Technology (Alternate 1); • Implementation and Monev of Corporate Social Responsibility (Alternate 1);	Nomor 04/ DP/11/2022 Number 04/ DP/11/2022

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Supervisory Duties and Function		Dasar Hukum Legal Basis
		• Hukum (*Alternate* 2); • Kepatuhan (*Alternate* 2); • SDM (*Alternate* 2); • Pengadaan dan Umum (*Alternate* 2); dan • Pengkajian (*Alternate* 2).	• Legal (Alternate 2); • Compliance (Alternate 2); • HR (Alternate 2); • Procurement and General Affairs (Alternate 2); and • Research (Alternate 2).	
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	• Kepatuhan (Utama); • Investasi Luar Negeri (Utama); • Kerja Sama Luar Negeri (Utama); • *Advisory* dan *Support* Luar Negeri (Utama); • Investasi Surat Berharga (*Alternate* 1); • Investasi Emas dan Surat Berharga Lainnya (*Alternate* 1); • Penghimpunan (*Alternate* 1); • Penempatan (*Alternate* 1); • Investasi Langsung dan Investasi Lainnya Dalam Negeri (*Alternate* 1); • Pelaksanaan dan Monev Kemaslahatan (*Alternate* 2); dan • Sekretariat Dewan Pengawas (*Alternate* 2).	• Compliance (Main); • Foreign Investment (Main); • International Relations (Main); • Advisory and Support Abroad; • Investment in Securities (Alternate 1); • Investment in Gold and Other Securities (Alternate 1); • Collection (Alternate 1); • Placement (Alternate 1); • Domestic Direct Investments and Other Investments (Alternate 1); • Implementation and Monev of Corporate Social Responsibility (Alternate 2); and • Secretariat of the Supervisory Board (Alternate 2).	Nomor 05/ DP/11/2022 Number 05/ DP/11/2022
H. Ishfah Abidal Aziz, SHI., M.H.	Anggota Dewan Pengawas Supervisory Board Member	• Administrasi Keuangan (Utama); • Humas dan Administrasi Kantor (Utama); • Registrasi dan Analisa Kemaslahatan (Utama); • Pelaksanaan dan Monev Kemaslahatan (Utama); • Hukum (*Alternate* 1); • Kepatuhan (*Alternate* 1); • Perencanaan (*Alternate* 1); • Pengkajian (*Alternate* 1); • Sekretariat Kepala Pelaksana (*Alternate* 2); • Pengembangan (*Alternate* 2); • Manajemen Risiko Bisnis (*Alternate* 2); dan • Manajemen Risiko Korporasi (*Alternate* 2).	• Financial Administration (Main); • Public Relations and Office Administration (Main); • Registration and Analysis of Corporate Social Responsibility (Main); • Implementation and Monev of Corporate Social Responsibility (Main); • Legal (Alternate 1); • Compliance (Alternate 1); • Planning (Alternate 1); • Research (Alternate 1); • Secretariat of Chief of Executive Board (Alternate 2); • Development (Alternate 2); • Business Risk Management (Alternate 2); and • Corporate Risk Management (Alternate 2)	Nomor 06/ DP/11/2022 Number 06/ DP/11/2022
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	• Pengendalian Mutu dan Pengembangan Audit (Utama); • Teknis Pemeriksaan (Utama); • Hukum (Utama); • SDM (Utama); • Pengadaan dan Umum (Utama); • Manajemen Risiko Bisnis (*Alternate* 1);	• Quality Control and Audit Development (Main); • Technical Examination (Main); • Legal (Main); • HR (Main); • Procurement and General Affairs (Main); • Business Risk Management (Alternate 1);	Nomor 07/ DP/11/2022 Number 07/ DP/11/2022

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Supervisory Duties and Function		Dasar Hukum Legal Basis
		• Manajemen Risiko Korporasi (*Alternate* 1); • Akuntansi dan Pelaporan (*Alternate* 1); • Tresuri dan Pengendalian Keuangan (*Alternate* 1); • Administrasi Keuangan (*Alternate* 2); • Transformasi Digital (*Alternate* 2); • Teknologi Informasi (*Alternate* 2); • Registrasi dan Analisa Kemaslahatan (*Alternate* 2); dan • Perencanaan (*Alternate* 2)	• Corporate Risk Management (Alternate 1); • Accounting and Reporting (Alternate 1); • Treasury and Financial Control (Alternate 1); • Financial Administration (Alternate 2); • Digital Transformation (Alternate 2); • Information Technology (Alternate 2); • Registration and Analysis of Corporate Social Responsibility (Alternate 2); and • Planning (Alternate 2).	

RAPAT DEWAN PENGAWAS

Kebijakan Rapat Dewan Pengawas

Kebijakan rapat Dewan Pengawas tercantum dalam PKBP BPKH Nomor 1 Tahun 2024 tentang Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH yang berlaku efektif tanggal 4 April 2024.

Keputusan-keputusan Dewan Pengawas diambil dalam Rapat Dewan Pengawas. Keputusan dapat pula diambil di luar Rapat Dewan Pengawas sepanjang seluruh Anggota Dewan Pengawas setuju tentang cara dan materi yang diputuskan.

Rapat Dewan Pengawas mengatur mengenai:

1. Jadwal Rapat;
2. Tempat Pelaksanaan Rapat;
3. Penyelenggaraan rapat melalui sarana elektronik;
4. Undangan rapat;
5. Agenda rapat;
6. Pimpinan rapat;
7. Etika rapat;
8. Kuorum rapat;
9. Pengambilan keputusan dalam rapat;
10. Perbedaan pendapat (*dissenting opinion*);
11. Risalah rapat;
12. Evaluasi tindak lanjut rapat sebelumnya;
13. Rapat Badan Pelaksana; dan
14. Kehadiran Badan Pelaksana dalam rapat Dewan Pengawas.

MEETING SUPERVISORY BOARD

Meeting Policy of Supervisory Board

Meeting policy of the Supervisory Board is stated in PKBP of BPKH Number 1 of 2024 on Governance Guidelines of the Executive Board and Supervisory Board (Board Manual) of BPKH which is effective on April 4, 2024.

Decisions of the Supervisory Board are made in the Supervisory Board Meeting. Decisions may also be made in lieu of the Supervisory Board Meeting as long as all Members of the Supervisory Board agree on the method and material decided.

The Supervisory Board Meeting regulates:

1. Meeting Schedule;
2. Meeting Venue;
3. Meeting implementation through electronic means;
4. Meeting invitations;
5. Meeting agenda;
6. Meeting chairperson;
7. Meeting ethics;
8. Meeting quorum;
9. Decision making in meetings;
10. Dissenting Opinions;
11. Meeting minutes;
12. Evaluation of follow-up to previous meetings;
13. Executive Board meetings; and
14. Attendance of the Executive Board at Supervisory Board meetings.

Frekuensi dan Kehadiran Rapat Dewan Pengawas

Sepanjang tahun 2023, Dewan Pengawas menyelenggarakan rapat sebanyak 51 (lima puluh satu) kali. Pelaksanaan rapat dihadiri oleh Dewan Pengawas dan Sekretaris Dewan Pengawas yang bertugas untuk membuat dan mempersiapkan dokumen risalah rapat dan disimpan sebagai arsip. Adapun frekuensi kehadiran rapatnya sebagai berikut:

Frequency and Attendance of Supervisory Board Meetings

Throughout 2023, the Supervisory Board held 51 (fifty-one) meetings. The meeting was attended by the Supervisory Board and Secretary of the Supervisory Board whose job is to create and prepare minutes of meetings and keep them as archives. The frequency of meeting attendance are as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	51	51	100%
Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Anggota Dewan Pengawas Supervisory Board Member	51	47	92%
H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.	Anggota Dewan Pengawas Supervisory Board Member	51	48	94%
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	51	47	96%
Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.	Anggota Dewan Pengawas Supervisory Board Member	51	49	96%
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	51	51	100%
H. Ishfah Abidal Aziz, SHI., M.H.	Anggota Dewan Pengawas Supervisory Board Member	51	19	37%

Frekuensi dan Kehadiran pada Rapat Gabungan

Selama tahun 2023, rapat gabungan Dewan Pengawas dan Badan Pelaksana dilaksanakan sebanyak 12 (dua belas) kali dengan tingkat kehadiran sebagai berikut:

Frequency and Attendance of Joint Meetings

Throughout 2023, the Supervisory Board and Executive Board convened 12 (twelve) joint meetings with attendance rate as follows:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Dewan Pengawas Supervisory Board				
H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	12	11	92%

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Anggota Dewan Pengawas Supervisory Board Member	12	11	92%
H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.	Anggota Dewan Pengawas Supervisory Board Member	12	11	92%
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	12	11	92%
Dr. H. Mulyadi, S.E., Akt., M.M., MSi., CPMA., SAS., CA.	Anggota Dewan Pengawas Supervisory Board Member	12	12	100%
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	12	12	100%
H. Ishfah Abidal Aziz, SHI., M.H.	Anggota Dewan Pengawas Supervisory Board Member	12	6	50%
Badan Pelaksana Executive Board				
Fadlul Imansyah, S.E., M.M., CIFP., AAK.	Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance	12	10	83%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	12	12	100%
Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.	Anggota Badan Pelaksana Executive Board Member	12	9	75%
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Executive Board Member	12	12	100%
Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Executive Board Member	12	12	100%
Amri Yusuf, S.E., Ak., CA., M.M., CACP.	Anggota Badan Pelaksana Executive Board Member	12	12	100%
Dr.(C) Sulistyowati, M.E., WMI., CFP.	Anggota Badan Pelaksana Executive Board Member	12	11	92%

KEBIJAKAN PELATIHAN DAN/ ATAU PENINGKATAN KOMPETENSI ANGGOTA DEWAN PENGAWAS

Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Pengawas tercantum dalam PKBP BPKH Nomor 1 Tahun 2024 tentang Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH yang berlaku efektif tanggal 4 April 2024.

TRAINING AND/OR COMPETENCY IMPROVEMENT POLICY FOR SUPERVISORY BOARD MEMBERS

Training and/or competency improvement policy for Supervisory Board members is stated in PKBP of BPKH Number 1 of 2024 on Governance Guidelines of the Executive Board and Supervisory Board (Board Manual) of BPKH which is effective on April 4, 2024.

PROGRAM ORIENTASI BAGI ANGGOTA DEWAN PENGAWAS BARU

Pada tahun 2023, tidak terjadi perubahan komposisi Dewan Pengawas. Sehingga tidak ada informasi terkait program orientasi bagi Dewan Pengawas yang baru diangkat.

ORIENTATION PROGRAM FOR NEW SUPERVISORY BOARD MEMBERS

In 2023, there was no change in the Supervisory Board composition. Thus, there is no information on orientation program for the newly appointed Supervisory Board.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI ANGGOTA DEWAN PENGAWAS

Pada tahun 2023, Dewan Pengawas telah mengikuti pelatihan dan/atau peningkatan kompetensi sebagai berikut:

TRAINING AND/OR COMPETENCY IMPROVEMENT SUPERVISORY BOARD MEMBERS

In 2023, the Supervisory Board did not attend training and/or competency training program.

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
1	H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Ketua Dewan Pengawas BPKH merangkap Anggota Chairman of Supervisory Board of BPKH concurrently serving as a Member	Pelatihan *Achieving Your Leadership Vision Fall* 2023 Ketua Dewan Pengawas Achieving Your Leadership Vision Fall 2023 Training of Chairman of the Supervisory Board	New York University	11–18 November 2023 November 11–18, 2023
2	Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Anggota Dewan Pengawas Supervisory Board Member	Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
3	H. Heru Muara Sidik, Ak., CMA., CA., M.M., QIA.	Anggota Dewan Pengawas Supervisory Board Member	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023
			Konferensi Auditor Internal 2023 Internal Auditor Conference 2023	Yayasan Pendidikan Internal Audit	5–6 Juli 2023 July 05, 2023
			Pelatihan ESG *Financing With Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Eksekutif *Digital Disruption*: *Digital Transformation Strategies* Executive Digital Disruption: Digital Transformation Strategies	University of Cambridge	21 November– 21 Januari 2023 November 21–January 21, 2023

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12, 2023
4	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari–28 Maret 2023 February 28–March 28, 2023
			Pelatihan ESG *Financing With Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
			Program Peningkatan Keterampilan Dasar Teknik Instruksional (PEKERTI) Instructional Engineering Basic Skills Improvement Program (PEKERTI)	Universitas Hasanudin	11–16 September 2023 September 11–16, 2023
			Perpanjangan Sertifikasi Kompetensi Pengawas Syariah Renewal of Sharia Supervisor Competency Certification	LSP MUI Ekonomi Syariah	-
5	Dr. H. Mulyadi, S.E., Akt., M.M., M.Si., CPMA., SAS., CA.	Anggota Dewan Pengawas Supervisory Board Member	Sertifikasi Manajemen Risiko Level 5 Risk Management Level 5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
6	Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	Sertifikasi Manajemen Risiko Level 5 Risk Management Level 5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023
			Business English Communication	PT Advance Learning Indonesia	17 Maret–5 Mei 2023 March 17–May 5, 2023
			Pelatihan ESG *Financing With Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
7	H. Ishfah Abidal Aziz, SHI., M.H.	Anggota Dewan Pengawas Supervisory Board Member	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023

PENILAIAN KINERJA BADAN PELAKSANA DAN DEWAN PENGAWAS

Penilaian Kinerja Badan Pelaksana

Penilaian kinerja Badan Pelaksana mengacu pada PKBP BPKH Nomor 8 Tahun 2020 tentang Pedoman Penilaian Kinerja Badan Pelaksana BPKH.

Prosedur Pelaksanaan Penilaian Kinerja

1. Penilaian kinerja kelembagaan dan Anggota Badan Pelaksana dilakukan:
   a. Oleh Dewan Pengawas secara *collective collegial;* atau
   b. Oleh Tim Penilai Kinerja (TPK) sesuai mekanisme yang ditetapkan oleh Dewan Pengawas.
2. Format formulir penilaian kinerja kelembagaan merupakan bagian tidak terpisahkan dari pedoman ini.
3. Format formulir penilaian kinerja Anggota Badan Pelaksana merupakan bagian tidak terpisahkan dari pedoman ini.
4. Hasil penilaian kinerja kelembagaan Badan Pelaksana dan Anggota Badan Pelaksana disampaikan oleh Dewan Pengawas atau TPK kepada Ketua Dewan Pengawas dalam waktu paling lama 3 (tiga) hari setelah dilakukannya penilaian akhir.
5. Penentuan nilai akhir penilaian kinerja dapat dihadiri oleh Kepala Badan Pelaksana sebagai saksi.

Penilaian Tahun 2023

Berdasarkan penilaian yang telah dilakukan oleh Dewan Pengawas, Pengelolaan Keuangan Haji yang dilakukan oleh Badan Pelaksana pada tahun 2023 dinilai baik. Untuk perbaikan kinerja di tahun berikutnya, dan dengan mempertimbangkan hasil penilaian dan pertimbangan Dewan Pengawas terhadap Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji Tahun 2023 *Audited*, Adapun Dewan Pengawas memberikan rekomendasi agar Badan Pelaksana:

1. Segera melaksanakan Rencana Strategis Tahun 2022-2027, meningkatkan koordinasi dalam penyampaian laporan pertanggungjawaban keuangan, dan meningkatkan integritas serta otomatisasi laporan keuangan untuk mencapai target yang ditetapkan dalam Rencana Investasi Tahunan;

PERFORMANCE ASSESSMENT OF EXECUTIVE BOARD AND SUPERVISORY BOARD

Performance Assessment of Executive Board

Performance assessment of the Executive Board refers to PKBP of BPKH Number 8 of 2020 concerning Guidelines for Performance Assessment of the Executive Board of BPKH.

Performance Assessment Implementation Procedures

1. Performance assessment of institution and Executive Board Members is carried out:
   a. By the Supervisory Board jointly and collectively; or
   b. By Performance Assessment Team (TPK) according to the mechanism determined by the Supervisory Board.
2. The institutional performance assessment format form is an integral part of these guidelines.
3. The institutional performance assessment format form of Executive Board Members is an integral part of these guidelines.
4. The results of the institutional performance assessment of the Executive Board and Members of the Executive Board are submitted by the Supervisory Board or TPK to the Chairman of the Supervisory Board no later than 3 (three) days after the final assessment is carried out.
5. Determination of the final score of performance assessment can be attended by the Chief of Executive Board as a witness.

Assessment in 2023

Based on the assessment conducted by the Supervisory Board, the Hajj Fund Management conducted by the Executive Board in 2023 was rated as satisfactory. For performance improvement in the coming year, and taking into account the assessment results and the Supervisory Board's review of the Audited Hajj Fund Management Accountability Report 2023, The Supervisory Board recommends that the Executive Board:

1. Immediately implement the Strategic Plan 2022-2027, improve coordination in submitting financial accountability reports, and improve the integrity and automation of financial reports to achieve the targets set in the Annual Investment Plan;

2. Menyusun dokumen perencanaan manajemen keuangan, peningkatan kompetensi bagi penyusun laporan keuangan, dan peningkatan komunikasi institusional baik secara internal maupun eksternal;
3. Meningkatkan total dana kelolaan, mencari peluang investasi yang mendukung ekosistem bisnis haji dan umrah, dan meningkatkan sosialisasi untuk menambah jumlah jemaah haji serta mengurangi jumlah pembatalan haji;
4. Melakukan tinjauan komprehensif dan harmonisasi peraturan internal, mengoptimalkan fungsi kepatuhan, dan meningkatkan penanganan sistematis serta implementasi rekomendasi;
5. Mengembangkan sistem informasi pelaporan keuangan yang terintegrasi dengan menggabungkan berbagai modul keuangan seperti akuntansi, penganggaran, dan pelacakan investasi ke dalam satu platform;
6. Mengimplementasikan sistem informasi untuk memantau tindak lanjut rekomendasi, evaluasi dan peningkatan kualitas program kemaslahatan, serta pengembangan strategi komunikasi yang efektif antara Badan Pelaksana dan Dewan Pengawas; dan
7. Meningkatkan frekuensi koordinasi, mengembangkan *roadmap* transformasi digital yang terukur, dan mengevaluasi strategi investasi saat ini untuk memastikan pencapaian target.

Untuk peningkatan kinerja pada periode berikutnya, Dewan Pengawas telah memberikan rekomendasi untuk ditindaklanjuti Badan Pelaksana sebagaimana tersebut di atas.

Pihak yang Melakukan Penilaian

1. Penilaian kinerja Badan Pelaksana dapat dilakukan oleh Dewan Pengawas atau oleh TPK.
2. TPK ditunjuk berdasarkan kesepakatan Dewan Pengawas.
3. Apabila dilakukan oleh Dewan Pengawas, penilai kinerja dilakukan dengan cara musyawarah untuk mufakat.
4. Apabila tidak terjadi kesepakatan dalam penunjukan TPK atau tidak terjadi mufakat, penunjukan TPK atau penilaian kinerja ditetapkan melalui *voting.*
5. TPK terdiri atas 3 (tiga) orang anggota:

2. Prepare financial management planning documents, improve competency of people preparing financial statements, and improve institutional communication both internally and externally;
3. Increase total managed funds, seek investment opportunities that support the hajj and umrah business ecosystem, and improve dissemination activities to increase the number of hajj pilgrims and reduce hajj cancellation rates;
4. Conduct a comprehensive review and harmonization of internal regulations, optimize compliance functions, and improve systematic handling and implementation of recommendations;
5. Develop an integrated financial reporting information system by integrating various financial modules such as accounting, budgeting, and investment tracking into one platform;
6. Implement an information system to monitor follow-up recommendations, evaluate and improve the quality of corporate social responsibility programs, and develop an effective communication strategy between the Executive Board and the Supervisory Board; and
7. Increase the frequency of coordination, develop a measurable digital transformation roadmap, and evaluate current investment strategies to ensure target achievement.

To improve performance in the following period, the Supervisory Board has provided recommendations to be followed up by the Executive Board as mentioned above.

Party Conducting Assessment

1. Performance assessment of the Executive Board may be conducted by the Supervisory Board or TPK.
2. The TPK is appointed based on agreement of the Supervisory Board.
3. If carried out by the Supervisory Board, performance assessment is conducted by way of deliberation to reach a consensus.
4. If there is no agreement on the appointment of the TPK or no consensus is reached, the appointment of the TPK or performance assessment shall be determined by voting.
5. The TPK consists of 3 (three) members:

a. Ketua Dewan Pengawas bertindak sebagai Ketua merangkap anggota TPK.
b. 2 (dua) orang anggota Independen dari luar BPKH yang bertindak sebagai perorangan atau Lembaga yang ditunjuk oleh Dewan Pengawas.

6. TPK melaksanakan pekerjaan sesuai penugasan dari Dewan Pengawas.

a. The Chairman of the Supervisory Board acts as Head concurrently member of the TPK.
b. 2 (two) independent members from outside BPKH who act as individuals or institutions appointed by the Supervisory Board.

6. TPK carries out the work according to the assignment from the Supervisory Board.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN PENGAWAS

Prosedur Penilaian Kinerja

Dewan Pengawas setiap tahun melakukan evaluasi dan penilaian terhadap pelaksanaan dan kinerja komite di bawahnya. Evaluasi dan penilaian terhadap komite dimaksudkan untuk memberikan motivasi dalam upaya peningkatan efektivitas pelaksanaan dan kinerja komite setiap tahunnya.

Penilaian Kinerja Komite Audit

Di tahun 2023, Dewan Pengawas menilai kinerja Komite Audit telah baik. Komite Audit memberikan laporan, informasi, serta melakukan komunikasi dengan anggota Dewan Pengawas terkait fungsi pengawasan akan sistem pengendalian internal dan efektivitas auditor internal maupun Badan Pemeriksa Keuangan.

Penilaian Kinerja Komite Manajemen Risiko dan Syariah (KMRS)

Di tahun 2023, Dewan Pengawas menilai kinerja Komite Manajemen Risiko dan Syariah telah baik. Komite Manajemen Risiko dan Syariah memberikan laporan, informasi serta melakukan komunikasi dengan Dewan Pengawas terkait hasil pengawasan, pemantauan, dan evaluasi terhadap kebijakan, manajemen risiko, serta pemenuhan ketentuan dan prinsip syariah sesuai dengan fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN–MUI) terkait mekanisme dan pelaksanaan dari penerimaan, pengeluaran dan pengelolaan Keuangan Haji.

Komite Investasi dan Penempatan (KIP)

Penilaian Dewan Pengawas terhadap kinerja Komite Investasi dan penempatan pada tahun 2023 dianggap baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan anggota Dewan Pengawas terkait

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER SUPERVISORY BOARD

Performance Assessment Procedures

The Supervisory Board annually evaluates and assesses the implementation and performance of the committees it supervises. Evaluation and assessment of the committee aims to provide motivation in an effort to increase the effectiveness of the implementation and performance of the committee every year.

Performance Assessment of Audit Committee

In 2023, the Supervisory Board assessed that the performance of the Audit Committee was good. The Audit Committee routinely convey a report, information, and communicate with members of the Supervisory Board regarding supervisory function of the internal control system and the effectiveness of the internal auditors and the Audit Board of RI.

Performance Assessment of Sharia and Risk Management Committee (KMRS)

In 2023, Supervisory Board assessed that performance of Sharia and Risk Management Committee was good. Sharia and Risk Management Committee routinely convey a report, information, and communicate with Supervisory Board regarding control, monitoring, and evaluation results toward policy, risk management, as well as compliance with sharia principles and standard in accordance with the National Sharia Board – Indonesian Ulama Council (DSN–MUI) related to mechanism and implementation of receipt, expenditure and management of Hajj Fund.

Investment and Placement Committee (KIP)

The Supervisory Board assesses that the Investment and placement Committee in 2023 was good as the Committee had provided reports, information and had communicated with members of the Supervisory Board regarding the pelaksanaan investasi dan penempatan dan kesesuaian dengan prinsip dan asas pengelolaan Keuangan Haji dalam Investasi yang meliputi: prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

implementation of investment and placement and conformity with the principles and basics of Hajj Fund Management in Investments which include: sharia principles, prudence principles and security, liquidity and return.

Pelaksanaan Tugas Dewan Pengawas

Pada tahun 2023, Dewan Pengawas memberikan beberapa arahan dan rekomendasi terkait investasi, penempatan, pengelolaan BPKH, Laporan Keuangan, dan *review* peraturan internal.

Implementation of Duties of the Supervisory Board

In 2023, the Supervisory Board provided several directions and recommendations regarding investment, placement, management of BPKH, Financial Statements, and review of internal regulations.

Badan Pelaksana

Executive Board

Badan Pelaksana organ BPKH yang melaksanakan perencanaan, pelaksanaan serta pertanggungjawaban dan pelaporan Keuangan Haji. Badan Pelaksana berada dibawah pengawasan Dewan Pengawas dan memberikan laporan pertanggungjawaban keuangan haji kepada presiden dan DPR melalui menteri agama.

Executive Board is the main organ of BPKH which performs the planning, implementation, accountability, and reporting of Hajj Fund. The Executive Board is under the supervision of the Supervisory Board and provides an accountability report on hajj fund to the president and DPR through the minister of religious affairs.

DASAR HUKUM

1. UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Perpres Republik Indonesia Nomor 110 Tahun 2017 Tentang BPKH.
2. PP Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

LEGAL BASIS

1. Law Number 34 of 2014 concerning Hajj Fund Management. Perpres of the Republic of Indonesia Number 110 of 2017 concerning BPKH.
2. PP Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 concerning Hajj Fund Management.

TUGAS DAN TANGGUNG JAWAB BADAN PELAKSANA

1. Menyiapkan rumusan kebijakan, rencana strategis, dan rencana kerja dan anggaran tahunan pengelolaan Keuangan Haji.
2. Melaksanakan program pengelolaan Keuangan Haji yang telah ditetapkan serta rekomendasi atas hasil pengawasan dan pemantauan dari Dewan Pengawas.

DUTIES AND RESPONSIBILITIES OF EXECUTIVE BOARD

1. Prepare formulation of policies, strategic plans, and annual work plan and budget for the management of Hajj Fund.
2. Implement Hajj Fund management program that has been set as well as recommendations of the results of supervision and monitoring from the Supervisory Board.

3. Melakukan penatausahaan pengelolaan Keuangan Haji dan aset BPKH sesuai dengan ketentuan peraturan perundang-undangan.
4. Melaporkan pelaksanaan program dan anggaran tahunan pengelolaan Keuangan Haji secara berkala kepada Dewan Pengawas.
5. Menyiapkan laporan pertanggungjawaban BPKH kepada Presiden dan DPR.
6. Menetapkan ketentuan teknis pelaksanaan operasional BPKH.
7. Menyelenggarakan administrasi pengelolaan Keuangan Haji sesuai dengan ketentuan peraturan perundang-undangan, dan
8. Membuat laporan keuangan sesuai dengan ketentuan peraturan perundang-undangan.

3. Administer Hajj Fund management and assets of BPKH in accordance with the provisions of laws and regulations.
4. Periodically report the implementation of program and annual budget of Hajj Fund management to the Supervisory Board.
5. Prepare BPKH accountability reports to the President and DPR.
6. Establish technical provisions for the implementation of BPKH operations.
7. Carry out Hajj Fund administration in accordance with the provisions of laws and regulations, and
8. Prepare financial reports in accordance with the provisions of laws and regulation.

KOMPOSISI BADAN PELAKSANA

Berdasarkan UU Nomor 34 Tahun 2014, Badan Pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional. Anggota Badan Pelaksana diangkat dan diberhentikan oleh Presiden. Anggota Badan Pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.

Komposisi Badan Pelaksana per 31 Desember 2023 adalah sebagai berikut:

EXECUTIVE BOARD COMPOSITION

Pursuant to Law Number 34 of 2014, the Executive Board shall consist of at least 5 (five) members who are professionals. Members of the Executive Board are appointed and dismissed by the President. Members of the Executive Board are appointed for a period of 5 (five) years and may be proposed to be reappointed for the next 1 (one) term of office.

Composition of the Executive Board as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Appointment Basis	Masa Jabatan Term of Office
Fadlul Imansyah, S.E., M.M., CIFP., AAK.	Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance	• Keputusan Presiden RI Nomor 101/P Tahun 2022 • Keputusan Presiden (Keppres) Nomor 117/P Tahun 2022 • Presidential Decree of RI Number 101/P of 2022 • Presidential Decree No. 117/P of 2022	2022-2027
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027

Nama Name	Jabatan Position	Dasar Pengangkatan Appointment Basis	Masa Jabatan Term of Office
Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.	Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi Executive Board Member for Securities and Gold Investment, Transformation and Information Technology	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya Executive Board Member for Collection, Placement, Direct Investment, and Other Investments	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri Executive Board Member for Foreign Investments and International Relations	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Amri Yusuf, S.E., Ak., CA., M.M., CACP.	Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan Executive Board Member for Corporate Secretariat and Social Responsibility	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Dr.(C) Sulistyowati, M.E., WMI., CFP.	Anggota Badan Pelaksana Bidang SDM, Pengadaan Barang dan Jasa, Perencanaan, dan Pengkajian Executive Board Member for HR, Procurement of Goods and Services, Planning, and Research	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027

TUGAS DAN TANGGUNG JAWAB MASING-MASING BADAN PELAKSANA

ASSIGNMENT OF EXECUTIVE BOARD DUTIES

Nama Name	Jabatan Position	Bidang Tugas Duties
Fadlul Imansyah, S.E., M.M., CIFP., AAK.	Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance.	Hukum dan Kepatuhan memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan dan kegiatan yang terkait dengan aspek hukum baik operasional, komersial dan litigasi serta pembentukan regulasi oleh BPKH sesuai dengan peraturan perundang-undangan, kegiatan yang terkait dengan aspek kepatuhan baik internal maupun eksternal yang wajib diregulasi oleh BPKH, sesuai dengan peraturan perundang-undangan, pengelolaan perencanaan, penganggaran, pelaporan dan penilaian BPKH. The field of Legal Affairs and Compliance has duties and functions and responsibilities over the management and activities related to legal aspects, be it operational, commercial, or litigation, as well as the establishment of regulations by BPKH in accordance with laws and regulations, activities related to compliance aspects both internal and external which must be regulated by BPKH, in accordance with laws and regulations, management of planning, budgeting, reporting and assessment of BPKH.

Nama Name	Jabatan Position	Bidang Tugas Duties
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	Bidang Keuangan dan Manajemen Risiko memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi Keuangan Haji termasuk penerimaan dan pengeluaran Keuangan Haji dan manajemen risiko Keuangan Haji. The field of Finance and Risk Management has duties and functions and responsibilities over the implementation of financial management, bookkeeping, and administration of Hajj Fund, including the receipt and expenditure of Hajj Fund and Hajj Fund risk management.
Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.	Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi Executive Board Member for Securities and Gold Investment, Transformation and Information Technology	Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, dan Teknologi Informasi memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan investasi Keuangan Haji meliputi investasi surat berharga, investasi emas, pengelolaan dan implementasi transformasi organisasi dan teknologi informasi BPKH. The field of Securities Investment, Gold Investment, Transformation, and Information Technology has duties and functions as well as responsibilities over the implementation of Hajj Fund investment, including securities investment, gold investment, management and implementation of organizational transformation and information technology of BPKH.
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya Executive Board Member for Collection, Placement, Direct Investment, and Other Investments	Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan penghimpunan dana calon jemaah haji baru, pengelolaan penempatan dana Keuangan Haji yang meliputi tabungan, giro dan deposito di bank penerima setoran biaya penyelenggaraan ibadah haji serta pengelolaan investasi langsung dan investasi lainnya. The field of Collection, Placement, Direct Investment, and Other Investments has duties and functions as well as responsibilities over the implementation of management of fund collection from prospective new pilgrims, placement management of Hajj Funds which include savings, current accounts and time deposits at the receiving bank for hajj pilgrimage deposit and management of direct investments and other investments.
Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri Executive Board Member for Foreign Investments and International Relations	Bidang Investasi dan Kerja Sama Luar Negeri memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan portofolio investasi berbentuk surat berharga maupun investasi langsung dan lainnya di luar negeri, serta pengelolaan kerja sama dengan pemerintah, lembaga dan pemangku kepentingan luar negeri. The field of Foreign Investment and International Relations has duties and functions as well as responsibilities over the management of investment portfolios in the form of Direct Investments and Other Investments abroad, as well as management of cooperation with foreign governments, institutions, and stakeholders.
Amri Yusuf, S.E., Ak., CA., M.M., CACP.	Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan Executive Board Member for Corporate Secretariat and Social Responsibility	Bidang Kesekretariatan Badan dan Kemaslahatan memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengkoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah. The field of Corporate Secretariat and Social Responsibility has duties and functions as well as responsibilities over the implementation of office administrative support, coordination of inter-agency relations, management of BPKH public relations, and coordination of activities for the prosperity of Muslims, including hajj pilgrimage service activities, education and da'wah, health, socio-religious matters, ummah's economy, as well as construction of praying facilities.

Nama Name	Jabatan Position	Bidang Tugas Duties
Dr.(C) Sulistyowati, M.E., WMI., CFP.	Anggota Badan Pelaksana Bidang SDM, Pengadaan Barang dan Jasa, Perencanaan, dan Pengkajian Executive Board Member for HR, Procurement of Goods and Services, Planning, and Research	Bidang SDM, Pengadaan dan Umum, Perencanaan dan Pengkajian memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan kepegawaian yang meliputi perencanaan, rekrutmen, pembinaan dan pengembangan pegawai, pengelolaan pengadaan barang dan jasa untuk operasional kantor, pengelolaan perencanaan, penganggaran, pelaporan dan penilaian BPKH, dan kajian serta riset terapan yang berkaitan dengan investasi, penempatan dan pengelolaan dana Haji yang dilakukan oleh BPKH. The field of HR Procurement of Goods and Services, Planning, and Research have duties and functions and responsibilities over the implementation of employment management which includes planning, recruitment, training and development of employees, management of procurement of goods and services for office operations, management of planning, budgeting, reporting and assessment of BPKH, as well as studies and applied research related to investment, placement and management of Hajj funds conducted by BPKH.

PEDOMAN TATA KELOLA BADAN PELAKSANA *(BOARD MANUAL)*

BPKH telah memiliki *Board Manual* Badan Pelaksana yang tercantum dalam PKBP BPKH Nomor 1 Tahun 2024 tentang Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH yang berlaku efektif tanggal 4 April 2024.

Isi dari Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH tersebut antara lain:

1. Fungsi Badan Pelaksana;
2. Keanggotaan Badan Pelaksana;
3. Program Pengenalan dan Peningkatan Kapabilitas;
4. Independensi (Kemandirian) Badan Pelaksana;
5. Prinsip Umum Etika Jabatan Anggota Badan Pelaksana;
6. Tugas dan Wewenang Badan Pelaksana;
7. Hak Anggota Badan Pelaksana;
8. Perjalanan Dinas Luar Negeri dan/atau Keikutsertaan Pelatihan oleh Anggota Badan Pelaksana;
9. Prinsip-Prinsip Pengambilan Keputusan Badan Pelaksana;
10. Organ Pendukung Badan Pelaksana;
11. Penilaian Kinerja Badan Pelaksana;
12. Tata Kelola Komunikasi Publik Badan Pelaksana;
13. Pertanggungjawaban dan Pelaporan; dan
14. Hubungan dengan Anak Perusahaan.

BOARD MANUAL OF EXECUTIVE BOARD

BPKH has a Board Manual of Executive Board as stated in PKBP of BPKH Number 1 of 2024 on Governance Guidelines of the Executive Board and Supervisory Board (Board Manual) of the BPKH which is effective on April 4, 2024.

Contents of Board Manual of BPKH are as follows:

1. Functions of Executive Board;
2. Membership of Executive Board;
3. Induction and Capability Improvement Program;
4. Independence of Executive Board;
5. General Principles of Work Ethics of Executive Board Members;
6. Duties and Authorities of Executive Board;
7. Rights of Executive Board Members;
8. Overseas Business Trip and/or Training Participation by Members of Executive Board;
9. Principles of Decision Making of Executive Board;
10. Supporting Organs of Executive Board;
11. Performance Assessment of Executive Board;
12. Public Communication Governance of Executive Board;
13. Accountability and Reporting; and
14. Relationship with Subsidiaries.

RAPAT BADAN PELAKSANA

Kebijakan Rapat Badan Pelaksana

Kebijakan rapat Badan Pelaksana tercantum dalam Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH.

Rapat Badan Pelaksana adalah rapat yang diselenggarakan oleh Anggota Badan Pelaksana. Keputusan-keputusan yang mengikat dapat juga ditetapkan tanpa diadakan Rapat Badan Pelaksana, sepanjang keputusan itu disetujui secara tertulis dan ditandatangani oleh seluruh Anggota Badan Pelaksana.

Rapat Badan Pelaksana mengatur mengenai:
1. Hal-hal yang memerlukan pengambilan keputusan melalui rapat Badan Pelaksana;
2. Jadwal rapat;
3. Tempat pelaksanaan rapat;
4. Penyelenggaraan rapat melalui sarana elektronik;
5. Undangan rapat;
6. Agenda rapat;
7. Pimpinan rapat;
8. Kuorum rapat;
9. Kehadiran dalam Rapat Badan Pelaksana;
10. Etika rapat;
11. Pengambilan keputusan dalam rapat;
12. Perbedaan pendapat (*dissenting opinion*);
13. Risalah rapat;
14. Evaluasi tindak lanjut rapat sebelumnya;
15. Rapat Badan Pelaksana;
16. Kehadiran Dewan Pengawas dalam rapat Badan Pelaksana; dan
17. Pengambilan keputusan secara sirkuler.

Frekuensi Rapat Badan Pelaksana

Badan Pelaksana memiliki kewajiban untuk menyelenggarakan rapat seminggu sekali dan risalah rapat akan dibuat oleh Sekretariat Badan Pelaksana ditandatangani oleh seluruh Anggota Badan Pelaksana untuk kemudian diarsipkan.

Sepanjang tahun 2023, Badan Pelaksana melaksanakan rapat sebanyak 57 (lima puluh tujuh) kali dengan frekuensi kehadiran sebagai berikut:

MEETING OF EXECUTIVE BOARD

Meeting Policy of Executive Board

Meeting policy of the Executive Board is stated in the Governance Guidelines of the Executive Board and Supervisory Board (Board Manual) of BPKH.

Executive Board Meeting is a meeting held by Executive Board Members. Binding decisions may also be made in lieu of Executive Board Meeting, so long that the decision is agreed upon in writing and signed by all Executive Board Members.

Executive Board Meeting regulates the following:
1. Matters that require decision-making at Executive Board Meeting;
2. Meeting schedule;
3. Meeting venue;
4. E-meeting organization;
5. Meeting invitation;
6. Meeting agenda;
7. Meeting chairman;
8. Meeting quorum;
9. Attendance at Executive Board Meeting;
10. Meeting etiquette;
11. Decision-making at meeting;
12. Dissenting opinion;
13. Minutes of meeting;
14. Evaluation of follow-up to the previous meeting;
15. Executive Board meeting;
16. Attendance of Supervisory Board at Executive Board meeting; and
17. Circular decision-making.

Frequency of Executive Board Meeting

Executive Board has the obligation to hold a meeting once a week, and minutes of the meeting will be prepared by Secretary of the Executive Board and signed by all Members of the Executive Board to be archived later.

Throughout 2023, the Executive Board held 57 (fifty-seven) meetings with the following attendance frequency:

Frekuensi Kehadiran Rapat

Meeting Attendance Frequency

Nama Name	Jabatan Position	Jumlah rapat Number of meetings	Kehadiran Attendance	Persentase Percentage
Fadlul Imansyah, S.E., M.M., CIFP., AAK.	Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance	57	57	100,00%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	57	54	94,74%
Dr. H. Indra Gunawan, SE., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.	Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi Executive Board Member for Securities and Gold Investment, Transformation and Information Technology	57	47	82,46%
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya Executive Board Member for Collection, Placement, Direct Investment, and Other Investments	57	52	91,22%
Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri Executive Board Member for Foreign Investments and International Relations	57	56	98,24%
Amri Yusuf, S.E., Ak., CA., M.M., CACP.	Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan Executive Board Member for Corporate Secretariat and Social Responsibility	57	53	92,98%
Dr.(C) Sulistyowati, M.E., WMI., CFP.	Anggota Badan Pelaksana Bidang SDM, Pengadaan Barang dan Jasa, Perencanaan, dan Pengkajian Executive Board Member for HR, Procurement of Goods and Services, Planning, and Research	57	54	94,74%

KEBIJAKAN PELATIHAN DAN/ ATAU PENINGKATAN KOMPETENSI ANGGOTA BADAN PELAKSANA

Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Badan Pelaksana tercantum dalam PKBP BPKH Nomor 1 Tahun 2024 tentang Pedoman Tata Kelola Badan Pelaksana dan Dewan Pengawas (*Board Manual*) BPKH yang berlaku efektif tanggal 4 April 2024.

TRAINING AND/OR COMPETENCY IMPROVEMENT POLICY FOR EXECUTIVE BOARD MEMBERS

Training and/or competency improvement policy for Executive Board members is stated in the PKBP of BPKH Number 1 of 2024 on Governance Guidelines of the Executive Board and Supervisory Board (Board Manual) of BPKH which is effective on April 4, 2024.

PROGRAM ORIENTASI BAGI ANGGOTA BADAN PELAKSANA BARU

Pada tahun 2023, tidak terjadi perubahan komposisi Badan Pelaksana. Sehingga tidak ada informasi terkait program orientasi bagi Badan Pelaksana yang baru diangkat.

ORIENTATION PROGRAM FOR NEW EXECUTIVE BOARD MEMBERS

In 2023, there was no change in the composition of the Executive Board. Thus, there is no information on orientation program for the newly appointed Executive Board.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI ANGGOTA BADAN PELAKSANA

Pada tahun 2023, Badan Pelaksana telah mengikuti pelatihan dan/atau peningkatan kompetensi sebagai berikut:

TRAINING AND/OR COMPETENCY IMPROVEMENT OF EXECUTIVE BOARD MEMBERS

In 2023, the Executive Board did not attend training and/or competency improvement program.

No	Nama Peserta Participant	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
1	Fadlul Imansyah, S.E., M.M., CIFP., AAK.	Kepala Badan Pelaksana merangkap sebagai Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Chief of Executive Board concurrently serving as a Member of the Executive Board for Legal Affairs and Compliance.	Pelatihan ESG *Financing With Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
2	Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	Pelatihan dan Sertifikasi Risiko Bisnis Spesialis (CBRS) Business Risk Specialist Certification and Training	PT Leadership Nasional	8–10 Maret 2023 March 8–10, 2023
			Refreshment Certified Risk Governance Professional Refreshment of Certified Risk Governance Professional	RAP Learning Center	28–29 Maret 2023 March 28–29, 2023
			Refreshment Sertifikasi Manajemen Risiko Tingkat 5 Refreshment of Risk Management Level 5 Certification	PT Leadership Nasional	4 Mei 2024 May 4, 2024
			Pelatihan Halal *Economy Strategy* di Jepang Halal Economy Strategy Training in Japan	PT Leadership Nasional	29 Oktober–5 November 2023 October 29–November 5, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
3	Dr. H. Indra Gunawan, S.E., SIP., M.Sc., CIMBA., CIB., CPM., CSA., ACiArb., CRP.	Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi Executive Board Member for Securities and Gold Investment, Transformation and Information Technology	*The Oxford Impact Finance Innovations Programme*	Said Business School, University of Oxford	29 Oktober–4 November 2023 October 29–November 4, 2023
			Refreshment Sertifikasi Manajemen Risiko Tingkat 5 Refreshment of Risk Management Level 5 Certification	PT Leadership Nasional	4 Mei 2024 May 4, 2024
			CRP	PT Leadership Nasional	16–30 Agustus 2023 August 16–30, 2023

No	Nama Peserta Participant	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Eksekutif Digital *Disruption: Digital Transformation Strategies* Executive Digital Disruption: Digital Transformation Strategies	University of Cambridge	21 November 2023–21 Januari 2024 November 21, 2023–January 21, 2024
4	Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya Executive Board Member for Collection, Placement, Direct Investment, and Other Investments	Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Effective Negotiating, Oregon Bank Leadership, dan *Business & The Environment* Effective Negotiating, Oregon Bank Leadership, and Business & The Environment	Karras, Oregon Bank Assosiation, and Northwest Environmental Business Council	28 November–8 Desember 2023 November 28–December 8, 2023
5	Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri Executive Board Member for Foreign Investments and International Relations	Pelatihan Halal *Economy Strategy* di Jepang Halal Economy Strategy Training in Japan	PT Leadership Nasional	29 Oktober–5 November 2023 October 29–November 5, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
6	Amri Yusuf, S.E., Ak., CA., M.M., CACP.	Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan Executive Board Member for Corporate Secretariat and Social Responsibility	Pelatihan *Leading Innovation in Global Economic Recovery* Leading Innovation in Global Economic Recovery Training	Asean Global Leadership Program	16–24 September 2023 September 16–24, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
7	Dr.(C) Sulistyowati, M.E., WMI., CFP.	Anggota Badan Pelaksana Bidang SDM, Pengadaan Barang dan Jasa, Perencanaan, dan Pengkajian Executive Board Member for HR, Procurement of Goods and Services, Planning, and Research	Seminar Membangun Percepatan Kemajuan Perbankan Syariah Paska Pengesahan UU P2SK Seminar on Building Accelerated Development in Sharia Banking After Ratification of the P2SK Law	Perkumpulan Bank Syariah Indonesia (ASBISINDO)	27–30 Januari 2023 January 27–30, 2023
			Sertifikasi Manajemen Risiko Level 5 Risk Management Level 5 Certification	PT Leadership Nasional	10–31 Maret 2023 March 10–31, 2023
			Strategic Human Resources Management	BMC Training and Development	1–7 Juli 2023 July 1–7, 2023
			Pelatihan *General Conversation Programs* General Conversation Programs Training	PT Tabina Zhafran Konsultan	11 Mei– 11 Oktober 2023 May 11–October 11, 2023

No	Nama Peserta Participant	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
			Seminar Nasional Revitalisasi Peran BPKH Menuju Pengelolaan Keuangan Haji di Aceh National Seminar on Revitalization of Role of BPKH Towards Hajj Fund Management in Aceh	BPKH x Univ Syiah Kuala	13–15 September 2023 September 13–15, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023

PENILAIAN KINERJA KOMITE DI BAWAH BADAN PELAKSANA

Pada tahun 2023, Badan Pelaksana belum memiliki komite yang mendukung pelaksanaan tugas Badan Pelaksana. Sehingga tidak terdapat informasi terkait penilaian Badan Pelaksana terhadap kinerja komite yang mendukung pelaksanaan tugas Badan Pelaksana.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER EXECUTIVE BOARD

In 2023, the Executive Board did not have a committee supporting duty implementation of the Executive Board. Thus, there is no information on assessment of the Executive Board regarding performance of the committees supporting duty implementation of the Executive Board.

Nominasi dan Remunerasi Dewan Pengawas dan Badan Pelaksana

Nomination and Remuneration of Supervisory Board and Executive Board

NOMINASI ANGGOTA DEWAN PENGAWAS DAN BADAN PELAKSANA

Sesuai ketentuan UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji dan Perpres Nomor 110 Tahun 2017 tentang BPKH, anggota Dewan Pengawas dan Badan Pelaksana diangkat dan diberhentikan oleh presiden. Pemilihan anggota Dewan Pengawas dan Badan Pelaksana dilakukan oleh panitia seleksi yang dibentuk oleh Presiden dan dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan.

Nominasi Anggota Dewan Pengawas

Dewan Pengawas beranggotakan 7 (tujuh) orang, yang terdiri atas 2 (dua) orang dari unsur pemerintah dan 5 (lima) orang dari unsur masyarakat, dengan ketentuan sebagai berikut:

NOMINATION OF MEMBERS OF SUPERVISORY BOARD AND EXECUTIVE BOARD

In accordance with the provisions of Law Number 34 of 2014 concerning Hajj Fund Management and Perpres Number 110 of 2017 concerning BPKH, members of the Supervisory Board and Executive Board are appointed and dismissed by the president. Members of the Supervisory Board and Executive Board are selected by a selection committee formed by the President and implemented in accordance with the provisions of laws and regulations.

Nomination of Supervisory Board Members

The Supervisory Board consists of 7 (seven) members, consisting of 2 (two) people from the government agency and 5 (five) people representing the public, with the following provisions:

1. Anggota Dewan Pengawas yang berasal dari unsur pemerintah terdiri atas:
   a. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang agama;
   b. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang keuangan.
2. Anggota Dewan Pengawas yang berasal dari unsur masyarakat dipilih oleh panitia seleksi yang dibentuk oleh Presiden.

1. Members of the Supervisory Board who come from government agency consist of:
   a. 1 (one) person from the ministry that manages government affairs in the field of religious affairs;
   b. 1 (one) person from the ministry that manages government affairs in the financial sector.
2. Members of the Supervisory Board representing the public are selected by a selection committee formed by the President.

Nominasi Anggota Badan Pelaksana

1. Badan Pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional.
2. Anggota Badan Pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.
3. Anggota Badan Pelaksana dipilih oleh panitia seleksi yang dibentuk oleh presiden.

Nomination of Executive Board Members

1. The Executive Board consists of at least 5 (five) members who are professionals.
2. Members of the Executive Board are appointed for a period of 5 (five) years and may be proposed to be reappointed for the following 1 (one) term of office.
3. Members of the Executive Board are selected by a selection committee formed by the president.

REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Anggota Badan Pelaksana dan anggota Dewan Pengawas memperoleh penghasilan sesuai dengan tanggung jawab serta tuntutan profesionalisme yang diperlukan dalam menjalankan tugas di dalam BPKH sebagaimana telah ditentukan dalam Perpres No. 49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas BPKH.

Prosedur Penetapan Remunerasi Dewan Pengawas dan Badan Pelaksana

Besaran remunerasi bagi anggota Dewan Pengawas dan anggota Badan Pelaksana ditetapkan melalui Perpres dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi, dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan. Faktor lain yang relevan tersebut merupakan faktor yang berlaku umum untuk menentukan tingkat penghasilan pada lembaga sejenis atau lembaga yang mengelola dana/ atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

REMUNERATION OF SUPERVISORY BOARD AND EXECUTIVE BOARD

Members of the Executive Board and members of the Supervisory Board earn income in accordance with the responsibilities and demands of professionalism required to perform their duties at BPKH as stipulated in Perpres No. 49 of 2020 concerning Salaries or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of BPKH.

Remuneration Setting Procedures for Supervisory Board and Executive Board

The amount of remuneration for members of the Supervisory Board and members of the Executive Board is set through a Perpres by paying attention to the prevailing rules on reasonable remuneration by considering several factors, namely management of fund, asset, condition, and financial capacity of BPKH, inflation rates, and other relevant factors. These other relevant factors are generally accepted factors for determining the level of income in similar institutions or institutions that manage funds/or take responsibilities and workloads commensurate with the duties and functions of BPKH.

Struktur Remunerasi Dewan Pengawas dan Badan Pelaksana

Remuneration Structure of Supervisory Board and Executive Board

Struktur Remunerasi Dewan Pengawas dan Badan Pelaksana Tahun 2023
Remuneration Structure of Supervisory Board and Executive Board in 2023

No	Remunerasi Dewan Pengawas Supervisory Board Remuneration	Remunerasi Badan Pelaksana Executive Board Remuneration
1	Honorarium Honorarium	Gaji Salary
2	Tunjangan terdiri dari Tunjangan Transportasi, Tunjangan Hari Raya, Purna Jabatan Allowance consists of Transport Allowance, Religious Holiday Allowance, and Post-Employment Allowance	Tunjangan terdiri dari Tunjangan Hari Raya, Tunjangan Purna Jabatan, Tunjangan Perumahan Allowance consists of Religious Holiday Allowance, Post-Employment Allowance, Housing Allowance
3	Fasilitas terdiri dari Fasilitas Kesehatan, Fasilitas Bantuan Hukum Facilities, comprising Health Facilities, Legal Aid Facilities	Fasilitas terdiri dari Fasilitas Kesehatan, Fasilitas Kendaraan, Perumahan, Fasilitas Bantuan Hukum Facilities include Healthcare Facilities, Vehicle Facilities, House, Legal Aid Facilities

Indikator Penetapan Remunerasi Dewan Pengawas dan Badan Pelaksana

Penetapan penghasilan dilakukan dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan pada lembaga sejenis atau lembaga yang mengelola dana atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

Indicators of Remuneration-Setting Procedure for Supervisory Board and Executive Board

Income is determined by taking into account the prevailing rules on reasonable remuneration by considering several factors, namely management of fund, asset, condition, and financial capacity of BPKH, inflation rates, and other relevant factors in similar institutions or institutions that manage funds or bear responsibility and workload equivalent to the duties and function of BPKH.

Jumlah Remunerasi Dewan Pengawas dan Badan Pelaksana

Sesuai Perpres No. 49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya Bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas BPKH. Jumlah gaji dan tunjangan Dewan Pengawas dan Badan Pelaksana tahun 2023 adalah sebagai berikut:

Total Remuneration of Supervisory Board and Executive Board

In accordance with Perpres No. 49 of 2020 concerning Salary or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of BPKH, the total salaries and allowances for the Supervisory Board and Executive Board for 2023 are as follows:

Remunerasi Badan Pelaksana Tahun 2023
Remuneration of Executive Board in 2023

Jumlah Badan Pelaksana Total Members of Executive Board	Gaji dan Tunjangan Salary and Allowances	Total
7 orang 7 people	Rp11.680.032.000	**Rp11.680.032.000**

Remunerasi Dewan Pengawas Tahun 2023
Remuneration of Supervisory Board in 2023

Jumlah Dewan Pengawas Total Members of Supervisory Board	Gaji dan Tunjangan Salary and Allowances	Total
7 orang 7 people	Rp8.911.980.000	**Rp8.911.980.000**

Organ dan Komite di bawah Dewan Pengawas

Organ and Committees under Supervisory Board

KOMITE AUDIT

Komite Audit sebagai organ pendukung Dewan Pengawas dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan antara lain sistem pengendalian intern, tata kelola organisasi BPKH, dan pemeriksaan atas laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji.

Dasar Pembentukan

Dasar hukum yang mendasari terbentuknya Komite Audit ada pada UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji Pasal 32 Ayat (4) dan (5).

Tugas dan Tanggung Jawab Komite Audit

1. Melakukan tata kelola kegiatan Komite Audit, meliputi:
    a. Menyusun rencana kerja tahunan.
    b. Menyusun jadwal rapat tahunan.
    c. Membuat risalah rapat untuk kemudian disampaikan kepada Dewan Pengawas dalam bentuk Laporan Rapat Berkala Komite Audit.
    d. Membuat laporan berkala dan dokumentasi kegiatan Komite Audit.
2. Komite Audit memberikan rekomendasi kepada Dewan Pengawas terhadap hasil pemeriksaan, pemantauan, dan evaluasinya yang meliputi:
    a. Kecukupan struktur dan pelaksanaan sistem pengendalian internal.
    b. Prosedur yang terkait dengan proses penyusunan Laporan Keuangan.
    c. Kesesuaian Laporan Keuangan yang disajikan dengan prinsip akuntansi yang berlaku umum.

AUDIT COMMITTEE

Audit Committee serves as a supporting organ of the Supervisory Board in performing its supervisory duties and functions on matters related to, among others, internal control system, BPKH organizational governance, and audit of hajj fund management accountability report.

Legal Basis

Legal basis underlying the formation of the Audit Committee is Law Number 34 of 2014 on Hajj Fund Management Article 32 Paragraph (4) and (5).

Duties and Responsibilities of Audit Committee

1. Manage activities of the Audit Committee, covering:
    a. Develop an annual work plan.
    b. Arrange an annual meeting schedule.
    c. Prepare minutes of meetings to be submitted to the Supervisory Board in the form of Audit Committee Periodic Meeting Reports.
    d. Prepare periodic reports and documentation of Audit Committee activities.
2. The Audit Committee provides recommendations to the Supervisory Board regarding its audit, monitoring, and evaluation results, including:
    a. Adequacy of structure and implementation of internal control system.
    b. Procedures related to the preparation of Financial Statements process.
    c. Conformity of the presented Financial Statements with generally accepted accounting principles.

3. Melakukan telaah/*review* dan pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji, yang meliputi namun tidak terbatas pada Laporan Keuangan dan Laporan Kinerja Operasional BPKH.
4. Melakukan telaah/*review* atas usulan rancangan rencana strategis dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
5. Melakukan telaah/*review* atas usulan rancangan RKAT dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
6. Melakukan telaah/*review* atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji berkala (bulanan, triwulan, semester, dan tahunan).
7. Melakukan koordinasi dan harmonisasi atas laporan keuangan BPKH tahunan yang telah diaudit oleh BPK sebelum dipublikasikan ke publik atau kepada para pemangku kepentingan.
8. Melakukan *monitoring* dan evaluasi atas tindak lanjut hasil pemeriksaan internal maupun ekstemal.
9. Melakukan telaah/*review* atau pemeriksaan atas proses pengadaan barang dan/atau jasa.
10. Melakukan penilaian atas kinerja BPKH.
11. Melakukan *monitoring* tindak lanjut atas pengaduan atau kritik yang relevan terkait pengelolaan keuangan haji.
12. Melakukan telaah/*review* atas usulan pemindahtanganan atau penghapusan aset BPKH.
13. Melakukan evaluasi kinerja Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun.
14. Melakukan tugas lain yang berkaitan dengan pengawasan yang diberikan oleh Dewan Pengawas.

3. Review and audit accountability reports on the implementation of hajj fund management, including but not limited to BPKH Financial Statements and Operational Performance Reports.
4. Review the proposed strategic plan draft and its revised version in respect of its financial aspects, performance targets, and compliance.
5. Review the proposed annual work plan and budget and its revised version in respect of its financial aspects, performance targets, and compliance.
6. Review periodic hajj fund management accountability report (monthly, quarterly, semi-annually, annually).
7. Coordinate and align the annual BPKH financial statements that have been audited by BPK prior to its publication to the public or to stakeholders.
8. Monitor and evaluate the follow-up results of internal and external audit.
9. Review or audit the procurement of goods and/or services process.
10. Conduct an assessment of BPKH performance.
11. Monitor follow-up on relevant complaints or criticisms related to hajj fund management.
12. Review the proposed transfer or write-off of BPKH assets.
13. Evaluate the performance of Audit Committee independently and report the results to the Supervisory Board annually.
14. Perform other tasks related to supervision given by the Supervisory Board.

Pedoman Kerja Komite Audit

BPKH telah menyusun PKBP BPKH Nomor 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas BPKH, yakni dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Audit. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, masa jabatan, aturan pengangkatan anggota komite, serta aturan rapat.

Audit Committee Work Guidelines

BPKH has drawn up PKBP of BPKH No. 9 of 2020 on Work Guidelines for Committees under the Supervisory Board of BPKH, where one of the attachment thereto presents an explanation of the Audit Committee. The regulation sets out functions, authorities, duties, responsibilities, term of office, rules for appointing committee members, and meeting rules.

Masa Jabatan Komite Audit

1. Masa tugas anggota Komite Audit dari unsur non-Dewan Pengawas mengikuti ketentuan kepegawaian yang berlaku di BPKH.
2. Anggota Komite Audit dari unsur Dewan Pengawas berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Pengawas berakhir.

Term of Office of Audit Committee

1. Term of office of Audit Committee from non-Supervisory Board element follows employment rule applicable at BPKH.
2. Term of office of Audit Committee Member from Supervisory Board element ends automatically when their term of office as Supervisory Board Member ends.

Struktur, Keanggotaan, dan Keahlian Komite Audit

Keanggotaan komite ditetapkan oleh Dewan Pengawas dengan jumlah anggota disesuaikan dengan tetap memperhatikan efektivitasnya. Komite Audit diketuai oleh anggota Dewan Pengawas yang membidangi Audit Internal, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya, Pegawai BPKH, dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi akuntansi dan keuangan yang baik serta mampu bertindak independen.

Keanggotaan Komite Audit per 31 Desember 2023 adalah sebagai berikut:

Structure, Membership, and Expertise of Audit Committee

Committee membership is determined by the Supervisory Board by taking into account effectiveness in adjusting the number of the member. The Audit Committee is led by a member of the Supervisory Board in charge of Internal Audit, and its members may consist of other members of the Supervisory Board, BPKH Employees, and/or independent parties external to BPKH who have good accounting and financial background and reputation and are able to act independently.

The membership of the Audit Committee as of December 31, 2023 is as follows:

Nama Name	Jabatan Position	Keahlian Expertise	Keterangan Description	Periode Period
Dr. H. Rojikin, S.H., M.Si., QIA.	Ketua Head	Hukum Legal	Dewan Pengawas Supervisory Board	17 Oktober 2022–sekarang October 17, 2022–present
Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Wakil Ketua Deputy Head	Akuntansi Accounting	Dewan Pengawas Supervisory Board	17 Oktober 2022–sekarang October 17, 2022–present
H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Wakil Ketua Deputy Head	Akuntansi Accounting	Dewan Pengawas Supervisory Board	17 Oktober 2022–sekarang October 17, 2022–present
Ismail, M.Si., Ak., CA., CRMP., QIA., CACP., CCFA.	Anggota Member	Akuntansi dan Audit Accounting and Audit	Pihak Independen Independent Party	September 2020–sekarang September 2020–present
Nasermen, S.H., CRBD., CACP.	Anggota Member	Akuntansi dan Tata Kelola Accounting and Governance	Pihak Independen Independent Party	Oktober 2021–Juni 2023 October 2021–June 2023
M. Sopian Hadianto S.E., Ak., CA., QIA., CICA., CACP., CCFA., GRCP., GRCA., CGP.	Anggota Member	Akuntansi dan Tata Kelola Accounting and Governance	Pihak Independen Independent Party	November 2018–sekarang November 2018–present
Irham Yusnadi	Anggota Member	Akuntansi, Audit dan Investigasi Accounting, Audit and Investigation	Pihak Independen Independent Party	Oktober 2021–sekarang October 2021–present
Yanu Suwandika	Anggota Member	Hukum, Kepatuhan dan Investigasi Legal, Compliance and Investigation	Pihak Independen Independent Party	Oktober 2021–sekarang October 2021–present

Profil Anggota Komite Audit

Profil Dr. H. Rojikin, S.H., M.Si., QIA., Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE., dan H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA., merupakan anggota Dewan Pengawas dan profil mereka dapat dilihat pada bab Profil BPKH dalam buku Laporan Tahunan ini.

Profile of Audit Committee Members

Dr. H. Rojikin, S.H., M.Si., QIA., Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE., and H. Firmansyah N. Nazaroedin, Ak. MSc., CA., Asean CPA., are members of the Supervisory Board and their profiles can be seen in the BPKH Profile chapter in this Annual Report.

Ismail, M.Si., Ak., CA., CRMP., QIA., CACP., CCFA.

Anggota Komite Audit
Audit Committee Member

Usia Age	50 Tahun 50 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan
Educational Background

- S2 Magister Ilmu Ekonomi dan Studi Pembangunan UNDIP
- D4 Sekolah Tinggi Akuntansi Negara
- Masters—Master of Economics and Development Studies UNDIP
- D4—Sekolah Tinggi Akuntansi Negara

Riwayat Pekerjaan
Work Experience

- Kepala Satuan Pengawas Internal BLU PPDPP (2017–2020)
- Auditor pada Kementerian Pekerjaan Umum dan Perumahan Rakyat (2015–2017)
- Auditor pada Kementerian Perumahan Rakyat (2012–2015)
- Auditor pada Badan Pengawasan Keuangan dan Pembangunan (1994–2012)
- Head of Internal Audit Unit of BLU PPDPP (2017–2020)
- Auditor at the Ministry of Public Works and Public Housing (2015–2017)
- Auditor at the Ministry of Public Housing (2012–2015)
- Auditor of the Financial and Development Supervisory Agency (1994–2012)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

- Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021
- Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022
- Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021
- Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022

Rangkap Jabatan
Concurrent Position

Tidak ada
None

Keahlian
Expertise

Akuntansi dan Audit
Accounting and Audit

Nasermen, S.H., CRBD., CACP.

Anggota Komite Audit
Audit Committee Member

Usia Age	51 Tahun 51 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan **Educational Background**	• S2 Magister Management Universitas Muhammadiyah Tangerang (2022–sekarang) • S1 Hukum Universitas Andalas (1997) • Master's degree in Management, Universitas Muhammadiyah Tangerang (2022–present) • Bachelor's degree in Law, Universitas Andalas (1997)
Riwayat Pekerjaan **Work Experience**	• *Head of Wholesales Financing Risk* dan *Head of IB/SME Financing Risk* (VP) (2017–2021) • *Credit Manager* dan *Syariah Wholesale Business Expert* PT Bank Danamon Indonesia Tbk/UUS (AVP) (2013–2017) • *Credit Manager* dan *Branch Manager* Maybank Indonesia UUS (2011–2013) • *President Director* PT BPR Cempaka Mandiri (2007–2010) • *Account Officer* dan *Credit Analyst* PT Bank Danamon Indonesia Tbk. (1997–2007) • Head of Wholesales Financing Risk and Head of IB/SME Financing Risk (VP) (2017–2021) • Credit Manager and Sharia Wholesale Business Expert of PT Bank Danamon Indonesia Tbk/UUS (AVP) (2013–2017) • Credit Manager and Branch Manager of UUS of Maybank Indonesia (2011–2013) • President Director of PT BPR Cempaka Mandiri. (2007–2010) • Account Officer and Credit Analyst of PT Bank Danamon Indonesia Tbk (1997–2007)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Hukum dan Manajemen Risiko Legal and Risk Management

M. Sopian Hadianto S.E., Ak., CA., QIA., CICA., CACP., CCFA., GRCP., GRCA., CGP.

Anggota Komite Audit
Audit Committee Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan **Educational Background**	• S2 MM PJJ Universitas Telkom—Bandung (2023–sekarang) • S1 Akuntansi, Universitas Gadjah Mada—Jogja (2001) • Master's degree in Management (online learning), Universitas Telkom—Bandung (2023–present) • Bachelor's degree in Accounting, Universitas Gadjah Mada —Jogja (2001)
Riwayat Pekerjaan **Work Experience**	• *Partner* PT Kharisma Integrasi Manajemen (KIM Consulting) (2017–2018) • *Senior Manager* PT Sarana Multigriya Finansial (Persero) (2013–2017) • *Manager Audit* PT Danareksa (Persero) (2011–2013) • *Resident Auditor* PT Bank BRI Tbk (2010–2011) • Auditor Internal PT Bank CIMB Niaga Tbk (2005–2010) • IT Auditor PT Bank Syariah Mandiri (2005) • Auditor Internal PT Intraco Penta Tbk (2002–2004)

	• Partner of PT Kharisma Integrasi Manajemen (KIM Consulting) (2017–2018) • Senior Manager of PT Sarana Multigriya Financial (Persero) (2013–2017) • Audit Manager of PT Danareksa (Persero) (2011–2013) • Resident Auditor of PT Bank BRI, Tbk. (2010–2011) • Internal Auditor of PT Bank CIMB Niaga Tbk (2005–2010) • IT Auditor of PT Bank Syariah Mandiri (2005) • Internal Auditor of PT Intraco Penta Tbk (2002–2004)
Dasar Hukum Pengangkatan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-04/DEWAS.BPKH/2018 Tertanggal 31 November 2018 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number 04/DEWAS.BPKH/2018 Dated November 31, 2018 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Akuntansi dan Tata Kelola Accounting and Governance

Irham Yusnadi

Anggota Komite Audit
Audit Committee Member

Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Bogor

Riwayat Pendidikan Educational Background	• S2 Magister Manajemen, Universitas Indonesia (2007) • S1 Akuntansi, Universitas Trisakti (2003) • Master's degree in Management, Universitas Indonesia (2007) • Bachelor's degree in Accounting, Universitas Trisakti (2003)
Riwayat Pekerjaan Work Experience	• Anggota Komite Audit Badan Pengelola Keuangan Haji (BPKH) (2021–sekarang) • Kepala Departemen Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Anti Kecurangan, PT MNC Kapital Indonesia Tbk (2020–2021) • Kepala Departemen Investigasi, PT Bank Muamalat Indonesia Tbk (2018–2020) • Manager Senior Investigasi PT Bank Maybank Indonesia Tbk (2014–2018) • Audit, PT Bank Rakyat Indonesia (Persero) Tbk (2009–2014) • Member of Audit Committee of the Fund Financial Management Agency (BPKH) (2021–Present) • Head of Anti-Money Laundering, Prevention of Terrorism Financing and Anti-Fraud Department, PT MNC Kapital Indonesia Tbk (2020–2021) • Head of Investigation Department, PT Bank Muamalat Indonesia Tbk (2018–2020) • Senior Investigation Manager of PT Bank Maybank Indonesia Tbk (2014–2018) • Audit, PT Bank Rakyat Indonesia (Persero) Tbk (2009–2014)
Dasar Hukum Pengangkatan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022

Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Akuntansi, Audit dan Investigasi Accounting, Audit and Investigation

Yanu Suwandika

Anggota Komite Audit
Audit Committee Member

Usia Age	38 Tahun 38 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Bogor

Riwayat Pendidikan **Educational Background**	• S2 - Magister Hukum, Universitas Gadjah Mada (berjalan) • S1 - Hukum, Universitas Gadjah Mada (2004) • Master's degree - Law, Universitas Gadjah Mada (ongoing) • Bachelor's degree - Law, Universitas Gadjah Mada (2004)
Riwayat Pekerjaan **Work Experience**	• Komisaris PT Pandu Solusi Indonesia (2018–2020) • Kurator dan Pengurus PKPU dan Kepailitan (2018–sekarang) • Advokat (2014–sekarang) • *Head, Legal Advisory* PT Kustodian Sentral Efek Indonesia (2010–2020) • *Management Trainee* pada PT Indofood CBP Sukses Makmur Tbk (2009–2010) • Commissioner at PT Pandu Solusi Indonesia (2018–2020) • Receiver and Management of PKPU and Bankruptcy (2018–present) • Advocate (2014–present) • Head, Legal Advisory of PT Kustodian Sentral Efek Indonesia (2010–2020) • Management Trainee of PT Indofood CBP Sukses Makmur Tbk. (2009–2010)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Hukum Legal

Independensi Anggota Komite Audit

Komite Audit menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/ melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Audit tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Audit juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain BPKH, tidak memiliki hubungan

Independence of Audit Committee Members

The Audit Committee performs its duties and responsibilities professionally and independently, and does not accept/conduct intervention from/to other parties. All members of the Audit Committee have no financial or family relationship with the Supervisory Board, Executive Board, and other committee members. All members of the Audit Committee also do not have management relationships in other institutions/business units of BPKH;

kepemilikan saham BPKH, dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Audit yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

does not have share ownership and does not serve as the management in political parties, officials, and government officers. The Audit Committee who is external to BPKH has no personal interest/relationship that may have a negative impact and conflict of interest with the Agency.

Pelatihan Komite Audit

BPKH memberikan kesempatan kepada anggota Komite Audit untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang diberikan secara *in house* maupun pihak eksternal. Pada tahun 2023, Komite Audit mengikuti pelatihan sebagai berikut:

Audit Committee Training

BPKH provides opportunities for members of the Audit Committee to take part in a self-competence development through various training/education programs, both provided in-house and externally. In 2023, the Audit Committee participated in the following training:

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
1	Dr. H. Rojikin, S.H., M.Si., QIA.	Ketua Head	Sertifikasi Manajemen Risiko Level 5 Risk Management Level 5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28– March 28, 2023
			Business English Communication	PT Advance Learning Indonesia	17 Maret–5 Mei 2023 March 17–May 5, 2023
			Pelatihan ESG *Financing 2ith Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
2	Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Wakil Ketua Deputy Head	Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
3	H. Firmansyah N. Nazaroedin, Ak., M.Sc., CA., Asean CPA.	Wakil Ketua Deputy Head	Pelatihan *Achieving Your Leadership Vision Fall* 2023 Ketua Dewan Pengawas Achieving Your Leadership Vision Fall 2023 Training of Chairman of the Supervisory Board	New York University	11–18 November 2023 November 11–18, 2023
4	Ismail, M.Si., Ak., CA., CRMP., QIA., CACP., CCFA.	Anggota Member	Persiapan Ujian Sertifikasi CFE 2023 CFE 2023 Certification Test Preparation	ACFE Indonesia	8–12 Mei 2023 May 8–12, 2023
			National Anti Fraud Conference 2023	Association of Certified Fraud Examiners (ACFE)	12–14 September 2023 September 12–14, 2023
5	Nasermen, S.H., CRBD., CACP.	Anggota Member	CRP	PT Leadership Nasional Asia	16, 18, 25, 30 Agustus dan 9 September 2023 August 16, 18, 25, 30 and September 9, 2023

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
6	M. Sopian Hadianto S.E., Ak., CA., QIA., CICA., CACP., CCFA., GRCP., GRCA., CGP.	Anggota Member	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	PT Leadership Nasional	31 Januari– 13 Februari 2023 January 31–February 13, 2023
			Konferensi Auditor Internal 2023 Internal Auditor Conference 2023	Yayasan Pendidikan Internal Audit	5–6 Juli 2023 July 5–6, 2023
7	Irham Yusnadi	Anggota Member	Persiapan Ujian Sertifikasi CFE 2023 CFE 2023 Certification Test Preparation	ACFE Indonesia	8–12 Mei 2023 May 8–12, 2023
			National Anti Fraud Conference 2023	Association of Certified Fraud Examiners (ACFE)	12–14 September 2023 September 12–14, 2023
8	Yanu Suwandika	Anggota Member	Pelatihan Pengelolaan *Whistleblowing System* Pengaduan Korupsi" *Batch* 2 Whistleblowing System Management Training on Corruption Complaints Batch 2	Komisi Pemberantasan Korupsi Corruption Eradication Commission	15–25 Mei 2023 May 15–25, 2023
			Pelatihan Manajemen Risiko Perbankan Syariah Level 2 Sharia Banking Risk Management Level 2 Training	Muamalat Institute	20–21 Mei 2023 May 20–21, 2023
			Pelatihan *The 7 Habits of Highly Effective People Batch* 3 The 7 Habits of Highly Effective People Batch 3 Training	Dunamis	6–8 September 2023 September 6–8, 2023

Rapat Komite Audit

Dalam PKBP BPKH Nomor 9 Tahun 2020, tercantum bahwa Komite Audit dapat mengadakan rapat rutin minimal 2 (dua) kali dalam sebulan, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat.

Sepanjang tahun 2023 Komite Audit telah mengadakan 14 (empat belas) kali rapat dengan persentase kehadiran sebagai berikut:

Audit Committee Meeting

PKBP of BPKH Number 9 of 2020 stated that the Audit Committee may hold regular meetings at least twice a month, presided over by Head of the Committee or its representative so that they can make decisions based on deliberation to reach a consensus.

Throughout 2023, the Audit Committee held 14 (fourteen) meetings with the following percentage of attendance:

Frekuensi dan Tingkat Kehadiran Rapat Komite Audit

Frequency and Attendance of Audit Committee Meeting

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Ismail, M.Si., Ak., CA., CRMP., QIA., CACP., CCFA.	Anggota Member	14	14	100%
Nasermen, S.H., CRBD., CACP.*	Anggota Member	9	7	78%

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Irham Yusnadi	Anggota Member	14	14	100%
M. Sopian Hadianto S.E., Ak., CA., QIA., CICA., CACP., CCFA., GRCP., GRCA., CGP.	Anggota Member	14	13	93%
Yanu Suwandika	Anggota Member	14	13	93%

* Masa jabatan berakhir pada Juni 2023
* Term of office ended in June 2023

Laporan Pelaksanaan Kerja Komite Audit

Pelaksanaan kegiatan komite audit pada tahun 2023 sesuai dengan yang dicantumkan dalam Pedoman Kerja Komite Audit.

Sepanjang tahun 2023, Komite Audit telah melakukan kegiatan sebagai berikut:

1. Melakukan Pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji, dan menyampaikan rekomendasi penilaian dan pertimbangannya kepada Dewan Pengawas;
2. Melakukan telaah/reviu atas usulan rancangan rencana strategis dan/atau RKAT serta perubahannya, dan menyampaikan rekomendasinya kepada Dewan Pengawas;
3. Melakukan Pengawasan atas:
    a. ketersediaan sistem GRC yang memadai termasuk pelaksanaannya di BPKH;
    b. tindak lanjut hasil pengawasan intern dan pemeriksaan eksternal;
    c. pengaduan atau kritik yang relevan terkait pengelolaan Keuangan Haji;
    d. kinerja bidang Audit Internal sesuai rencana dan target yang telah ditetapkan; dan
    e. pelaksanaan audit, dan pengawasan dalam bentuk lainnya oleh bidang Audit Internal, termasuk laporan yang dihasilkan, baik atas audit yang telah direncanakan maupun audit khusus;
4. Memberikan rekomendasi kepada Dewan Pengawas mengenai penilaian atas kinerja BPKH;
5. Melakukan evaluasi kinerja Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap semester;

Audit Committee Work Implementation Report

Audit Committee's activities in 2023 were implemented according to the activities set out in Audit Committee Charter.

Throughout 2023, the Audit Committee performed the following duties and responsibilities:

1. Conduct audit of the accountability report on the implementation of Hajj Fund management, and submit recommendations of the assessment and considerations to the Supervisory Board;
2. Conduct review of the proposed strategic plan and/or RKAT draft and its amendments, and submit recommendations to the Supervisory Board;
3. Conduct supervision on:
    a. the availability of an adequate Governance, GRC system including its implementation at BPKH;
    b. follow-up on the results of internal control and external audit;
    c. relevant complaints or criticisms regarding the management of Hajj Fund;
    d. Internal Audit performance according to the plan and target that have been set; and
    e. implementation of audit, and supervision in other forms by the Internal Audit division, including reports produced, both for planned and special audit;
4. Provide recommendations to the Supervisory Board regarding the assessment of BPKH performance;
5. Evaluate the performance of the Audit Committee independently and report the results to the Supervisory Board every semester;

6. Melakukan Pengawasan atas kepatuhan BPKH terhadap peraturan perundang-undangan yang berlaku;
7. Melakukan Pengawasan untuk memastikan kecukupan dan konsistensi implementasi GRC pada Dewan Pengawas, serta tercapainya target kinerja Dewan Pengawas, dan menyampaikan laporannya kepada Dewan Pengawas; dan
8. Melakukan tugas lain yang berkaitan dengan Pengawasan yang diberikan oleh Dewan Pengawas.

6. Supervise BPKH's compliance with applicable laws and regulations;
7. Supervise to ensure the adequacy and consistency of GRC implementation at the Supervisory Board and the achievement of the Supervisory Board's performance targets, and submit the report to the Supervisory Board; and
8. Perform other tasks related to Supervision given by the Supervisory Board.

KOMITE MANAJEMEN RISIKO DAN SYARIAH

Dewan Pengawas dibantu oleh Komite Manajemen Risiko dan Syariah dalam hal pemberian pertimbangan, pendapat dan rekomendasi kepada Badan Pelaksana. Pembentukan Komite Manajemen Risiko dan Syariah pada awalnya bernama Komite Pemantau Risiko dan Kepatuhan Syariah, berdasarkan Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH. Kemudian mengalami perubahan nama menjadi Komite Manajemen Risiko dan Syariah pada akhir tahun 2018.

Tugas dan Tanggung Jawab Komite Manajemen Risiko dan Syariah

Seluruh anggota Komite Manajemen Risiko dan Syariah bertugas dan bertanggung jawab untuk membantu Dewan Pengawas dalam hal pemberian pertimbangan, pendapat, dan rekomendasi kepada Badan Pelaksana, berkenaan dengan hal-hal sebagai berikut:

1. Melakukan *review* atas kebijakan manajemen risiko Badan Pelaksana dan memberikan rekomendasi mengenai penyempurnaan terhadap kebijakan dan pelaksanaan manajemen risiko dan penerapan prinsip Syariah;
2. Membantu Dewan Pengawas untuk memastikan efektivitas Badan Pelaksana dalam pelaksanaan manajemen risiko dan memastikan ketaatan Badan Pelaksana untuk menerapkan penerapan prinsip-prinsip Syariah dalam pelaksanaan kegiatan operasional BPKH;
3. Melakukan evaluasi terhadap penilaian risiko yang digunakan oleh BPKH dan memberikan saran penyempurnaan lebih lanjut;

RISK MANAGEMENT AND SHARIA COMMITTEE

Supervisory Board is assisted by Risk Management and Sharia Committee in providing considerations, opinions and recommendations to the Executive Board. The Risk Management and Sharia Committee was originally formed under the name Risk Monitoring and Sharia Compliance Committee based on BPKH Regulation Number 3 of 2018 on Compliance Policy, Good Governance Implementation, Code of Ethics and Integrity Pact of BPKH. The Committee later changed its name to Risk Management and Sharia Committee at the end of 2018.

Duties and Responsibilities of Risk Management and Sharia Committee

All members of the Risk Management and Sharia Committee have the duties and responsibilities in assisting the Supervisory Board in providing considerations, opinions and recommendations to the Executive Board on the following matters:

1. Reviewing risk management policy of the Executive Board and providing recommendations regarding improvements to policies and implementation of risk management and application of Sharia principles;
2. Assisting the Supervisory Board in ensuring the effectiveness of Executive Board in implementing risk management and ensuring the Board's adherence to the application of Sharia principles in the implementation of BPKH operational activities;
3. Evaluating risk assessment used by BPKH and providing recommendations for further improvement;

4. Melakukan telaah kesesuaian kebijakan manajemen risiko dan penerapan prinsip Syariah dengan implementasinya;
5. Melakukan pemantauan atas profil risiko BPKH dan efektivitas rencana mitigasinya, baik yang mengacu kepada Rencana Strategis maupun RKAT;
6. Melakukan telaah atas hasil pengukuran tingkat maturitas manajemen risiko;
7. Memastikan telah terdapat prosedur evaluasi yang handal terhadap risiko-risiko strategis;
8. Merencanakan program kerja tahunan Komite dengan berkordinasi dengan Ketua Dewan Pengawas;
9. Mengelola sumber daya untuk melaksanakan program kerja Komite sesuai tenggat waktu yang telah ditetapkan;
10. Melakukan pertemuan berkala, guna membahas proses pengawasan yang telah dilakukan dan rencana tindakan ke depan;
11. Menyampaikan laporan berkala tentang pelaksanaan program kerja Komite kepada Dewan Pengawas;
12. Secara periodik melakukan pengkajian dan menelaah kelengkapan *Charter* (Pedoman Kerja) dan memberikan rekomendasi kepada Dewan Pengawas atas penyesuaian-penyesuaian yang diperlukan; dan
13. Melaksanakan tugas-tugas lainnya sesuai dengan kelayakan dan praktik terbaik (*best practices*) dan berdasarkan kebijakan yang digariskan oleh Dewan Pengawas.

4. Reviewing the conformity of risk management policies and Sharia principles with their implementation;
5. Monitoring risk profile of BPKH and the effectiveness of its mitigation plans, be it those referring to the Strategic Plan or the RKAT;
6. Reviewing the results of risk management maturity level measurements.
7. Ensuring that there is a reliable evaluation procedure for strategic risks;
8. Planning the Committee's annual work program in coordination with Chairman of the Supervisory Board;
9. Managing resources to carry out the Committee's work program according to the set deadline;
10. Holding periodical meetings to discuss monitoring process that has been carried out and future action plans;
11. Submitting periodical reports on the implementation of the Committee's work program to the Supervisory Board;
12. Periodically reviewing and examining the completeness of Charter (Work Guidelines) and providing recommendations on necessary adjustments to the Supervisory Board; and
13. Performing other tasks in accordance with feasibility and best practices and based on policies enforced by the Supervisory Board.

Pedoman Kerja Komite Manajemen Risiko dan Syariah

BPKH telah menyusun Peraturan BPKH Nomor 9 Tahun 2020, tentang Pedoman Kerja Komite di bawah Dewan Pengawas BPKH. Dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Manajemen Risiko dan Syariah. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite, serta aturan rapat.

Risk Management and Sharia Committee Work Guidelines

BPKH has drawn up BPKH Regulation No. 9 of 2020 on Work Guidelines for Committees under the Supervisory Board of BPKH. One of the attachments of the regulation includes an explanation of the Risk Management and Sharia Committee. The regulation contains description on functions, authorities, duties, responsibilities, rules for appointing committee members, and meeting rules.

Masa Jabatan Komite Manajemen Risiko dan Syariah

1. Masa anggota Komite Manajemen Risiko dan Syariah dari unsur Dewan Pengawas berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Pengawas berakhir.

Term of Office of Risk Management and Sharia Committee

1. Term of Office of Risk Management and Sharia Committee from Supervisory Board element ends automatically when their term of office as Supervisory Board member ends.

2. Masa tugas anggota Komite Manajemen Risiko dan Syariah dari unsur non-Dewan Pengawas mengikuti ketentuan kepegawaian yang berlaku di BPKH.

2. Term of Office of Risk Management and Sharia Committee from non-Supervisory Board element follows employment rule applicable at BPKH.

Struktur, Keanggotaan, dan Keahlian Komite Manajemen Risiko dan Syariah

Keanggotaan Komite Manajemen Risiko dan Syariah ditetapkan oleh Dewan Pengawas, diketuai oleh Dewan Pengawas yang membidangi hal-hal terkait manajemen risiko dengan anggota yang memiliki latar belakang kemampuan dan reputasi manajemen risiko yang baik, juga memiliki pengetahuan terhadap prinsip syariah/ keahlian dalam akuntansi/keuangan syariah, dan mampu bertindak independen. Komposisi Komite Manajemen Risiko dan Syariah per 31 Desember 2023 adalah sebagai berikut:

Structure, Membership, and Expertise of Risk Management and Sharia Committee

Members of the Risk Management and Sharia Committee is determined by the Supervisory Board, led by the Supervisory Board in charge of matters related to risk management with members who have excellent risk management capabilities, as well as knowledge in sharia principles/expertise in sharia accounting/finance, and are able to act independently. The composition of the Risk Management and Sharia Committee as of December 31, 2023 is as follows:

No	Nama Name	Jabatan Position	Periode Period
1	Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Ketua merangkap Anggota (unsur Dewan Pengawas) Head concurrently Member (from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
2	Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota (*alternate* 1—unsur Dewan Pengawas) Member (alternate 1—from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
3	H. Ishfah Abidal Aziz, SHI., M.H.	Anggota (*alternate* 2—unsur Dewan Pengawas) Member (alternate 2—from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
4	Faris Kasenda	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	2019-sekarang 2019-present
5	Sri Wiyana	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	2019-sekarang 2019-present
6	Budi Prasetyo	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non—Supervisory Board)	2019-sekarang 2019-present
7	Suryo Tri Utomo	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	2021-sekarang 2021-present
8	Bambang Kuncoro	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	2021-Desember 2023 2021-December 2023

Profil Anggota Komite Manajemen Risiko dan Syariah

Profil Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE., Dr. H. Rojikin, S.H., M.Si., QIA., dan H. Ishfah Abidal Aziz, SHI., M.H. dapat dilihat pada bab Profil BPKH dalam buku Laporan Tahunan ini.

Profile of Risk Management and Sharia Committee Members

Profiles of Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE., Dr. H. Rojikin, S.H., M.Si., QIA., and H. Ishfah Abidal Aziz, SHI., M.H. can be seen in the BPKH Profile chapter in this Annual Report.

Faris Kasenda

Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	41 Tahun 41 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan **Educational Background**	• S3 Keuangan, Universitas Persada Indonesia (2015) • S2 Keuangan, Universitas Indonesia (2005) • S1 *Accounting*, Universitas Indonesia (2004) • Doctoral degree, Universitas Persada Indonesia (2015) • Master's degree in Finance, Universitas Indonesia (2005) • Bachelor's degree in Accounting, Universitas Indonesia (2004)
Riwayat Pekerjaan **Work Experience**	• *Head of Finance & Accounting The Global Fund* (2017–2018) • *Infrastructure & State Assets Policy Adviser*, Australia Indonesia Partnership for Economic Governance (AIPEG) (2015–2017) • Australia Indonesia Partnership for Economic Governance (AIPEG) Bank of Tokyo Mitsubishi UFJ (2014–2015)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	• Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. • SK Kepala Badan Pelaksana BPKH No.5/BPKH.00/2019 tentang Pengangkatan Pegawai Tetap. • BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. • Decision Letter of Head of Executive Board of BPKH No.5/BPKH.00/2019 on Appointment of Permanent Employees.
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Akuntansi dan Keuangan Accounting and Finance

Sri Wiyana

Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	40 Tahun 40 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan **Educational Background**	S1 Teknik Pertanian, Fakultas Teknologi Pertanian, Institut Pertanian Bogor (2004) Bachelor's degree in Agricultural Engineering, Faculty of Agricultural Technology, Institut Pertanian Bogor (2004)
Riwayat Pekerjaan **Work Experience**	• Pengawas Internal, Komisi Pemberantasan Korupsi (2013–2018) • IT Auditor Bank Syariah Mandiri (2008–2013) • Internal Audit, Corruption Eradication Commission (2013–2018) • IT Auditor of Bank Syariah Mandiri (2008–2013)

Dasar Hukum Pengangkatan Legal Basis of Appointment	• Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. • SK Kepala Badan Pelaksana BPKH No.001/BPKH.00/IX/2019 tentang Pengangkatan Pegawai Tetap. • BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. • Decision Letter of Head of Executive Board of BPKH No.001/BPKH.00/IX/2019 on Appointment of Permanent Employees.
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Audit dan Manajemen Risiko Audit and Risk Management

Budi Prasetyo

Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	40 Tahun 40 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan Educational Background	S1 Ekonomi, Universitas Padjadjaran (2005) Bachelor's degree in Economics, Universitas Padjadjaran (2005)
Riwayat Pekerjaan Work Experience	• *Portfolio & Process Improvement Head* Panin Dubai Syariah Bank (2017–2018) • *Deputy Head RCS Secured Loan* (*Mortgage, Wealth & Staff Loan*) Hongkong and Shanghai Bank Corporation (HSBC) (2015–2017) • *Manager Risk Assessment and Verification Secured and Loan* Hongkong and Shanghai Bank Corporation (HSBC) (2011–2015)
Dasar Hukum Pengangkatan Legal Basis of Appointment	• Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. • SK Kepala Badan Pelaksana BPKH No.001/BPKH.00/IX/2019 tentang Pengangkatan Pegawai Tetap. • BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. • Decision Letter of Head of Executive Board of BPKH No.001/BPKH.00/IX/2019 on Appointment of Permanent Employees.
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Manajemen Risiko Risk Management

Suryo Tri Utomo

Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	43 Tahun 43 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan **Educational Background**	• *Magister Management*, Universitas Indonesia (2008) • S1 Ekonomi, Universitas Pancasila (2002) • Master's degree in Management, Universitas Indonesia (2008) • Bachelor's degree in Economics, Universitas Pancasila (2002)
Riwayat Pekerjaan **Work Experience**	• *Senior Managing Partner* BW Kapital (2020–2021) • *Vice President,* Indonesia Eximbank (2020) • *Head of Sharia Business*, Indonesia Eximbank (2019–2020) • *Head of Special Asset Management*, Indonesia Eximbank (2018–2019)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	• Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. • SK Kepala Badan Pelaksana BPKH No.603/BPKH.00/XII/2021 tentang Pengangkatan Pegawai Tetap. • BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. • Decision Letter of Head of Executive Board of BPKH No.603/BPKH.00/XII/2021 on Appointment of Permanent Employees.
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Keuangan Syariah Sharia Finance

Bambang Kuncoro

Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan **Educational Background**	• Magister *Management*, Universitas Indonesia (2019) • S1 Teknik Geodesi, Universitas Gadjah Mada (2001) • Master's degree in Management, Universitas Indonesia (2019) • Bachelor's degree in Geodesy Engineering, Universitas Gadjah Mada (2001)
Riwayat Pekerjaan **Work Experience**	• *Assistant Vice President* (AVP), *Micro Business Risk Management,* Bank Danamon (2013–2017) • *Senior Manager, Micro Business Risk Management*, Bank Danamon (2011–2012) • *Senior Manager, Risk Management Learning Partner*, Bank Danamon (2008–2010)

Dasar Hukum Pengangkatan Legal Basis of Appointment	• Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. • SK Kepala Badan Pelaksana BPKH No.034/BPKH.00/XII/2020 tentang Pengangkatan Pegawai Tetap. • BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. • Decision Letter of Head of Executive Board of BPKH No.603/BPKH.00/XII/2021 on Appointment of Permanent Employees.
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	*Risk Management*, Tata Kelola/*Good Governance*, *Financial Analysis*, *Investment/Credit Analysis*

Independensi Anggota Komite Manajemen Risiko dan Syariah

Komite Manajemen Risiko dan Syariah menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Manajemen Risiko dan Syariah tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Manajemen Risiko dan Syariah juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain BPKH, tidak memiliki hubungan kepemilikan saham BPKH, dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Manajemen Risiko dan Syariah yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

Independence of Risk Management and Sharia Committee Members

The Risk Management and Sharia Committee performs its duties and responsibilities professionally and independently, and does not accept/conduct intervention from/to other parties. All members of the Risk Management and Sharia Committee have no financial or family relationship with the Supervisory Board, Executive Board and members of other committees. All members of the Risk Management and Sharia Committee also do not have management relationships in other institutions/ business units of BPKH, do not have shareholding at BPKH, and do not serve as a management in a political party, as officials, and government officers. The Risk Management and Sharia Committee members external to BPKH have no personal interests/relationship that may bring negative impact and conflict of interest with the Agency.

Pelatihan Komite Manajemen Risiko dan Syariah

Kegiatan pelatihan dan pengembangan kompetensi yang dilakukan sepanjang tahun 2023 adalah sebagai berikut:

Training for Risk Management and Sharia Committee

Competency training and development activities implemented throughout 2023 are as follows:

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
1	Dr. H. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE.	Ketua merangkap Anggota (unsur Dewan Pengawas) Head concurrently Member (Supervisory Board)	Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
			Pelatihan *Financial Economic Training* Financial Economic Training	*Semar Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
2	Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota (*alternate* 1—unsur Dewan Pengawas) Member (alternate 1—Supervisory Board)	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari–28 Maret 2023 February 28–March 28, 2023
			Business English Communication	PT Advance Learning Indonesia	17 Maret–5 Mei 2023 March 17–May 5, 2023
			Pelatihan ESG *Financing With Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
3	H. Ishfah Abidal Aziz, SHI., M.H.	Anggota (alternate 2—unsur Dewan Pengawas) Member (alternate 2—Supervisory Board)	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari–28 Maret 2023 February 28–March 28, 2023
4	Faris Kasenda	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	PT Leadership Nasional	31 Januari–13 Februari 2023 January 31–February 13, 2023
			Konferensi Auditor Internal 2023 Internal Auditor Conference 2023	Yayasan Pendidikan Internal Audit	5–6 Juli 2023 July 5–6, 2023
5	Sri Wiyana	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	PT Leadership Nasional	31 Januari–13 Februari 2023 January 31–February 13, 2023
			Financial Economic Training di Malaysia Financial Economic Training in Malaysia	Semar Training Center—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
6	Budi Prasetyo	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	PT Leadership Nasional	31 Januari–13 Februari 2023 January 31–February, 2023
7	Suryo Tri Utomo	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	Pelatihan Investasi, Pengendalian Risiko dan Pemantauan Internal Investment, Risk Control and Internal Monitoring Training	PT Leadership Nasional	31 Januari–13 Februari 2023 January 31–February, 2023

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
8	Bambang Kuncoro	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	Pelatihan Manajemen Investasi dan Mitigasi Risiko Investment Management and Risk Mitigation Training	PT Leadership Nasional	6–14 Februari 2023 February 6–14, 2023
			Pelatihan Financial Risk Manager (FRM) Financial Risk Manager (FRM) Training	KAPLAN EDUPAC	17 Juli– 27 September 2023 July 17–September 27, 2023

Rapat Komite Manajemen Risiko dan Syariah

Sesuai dengan Peraturan BPKH Nomor 9 Tahun 2020, bahwa Komite Manajemen Risiko dan Syariah mengadakan rapat minimal 4 (empat) kali dalam setahun, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat. Sepanjang tahun 2023 Komite Manajemen Risiko dan Syariah telah mengadakan 21 (dua puluh satu) kali rapat dengan persentase kehadiran sebagai berikut:

Frekuensi dan Tingkat Kehadiran Rapat Komite Manajemen Risiko dan Syariah

Risk Management and Sharia Committee Meetings

In accordance with BPKH Regulation Number 9 of 2020, the Risk Management and Sharia Committee holds a meeting at least 4 (four) times a year, led by Head of the Committee or its representative in order to make decisions based on deliberation to reach consensus. Throughout 2023 the Risk Management and Sharia Committee has held 21 (twenty-one) meetings with the following attendance rate:

Frequency and Attendance of Risk Management and Sharia Committee

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Faris Kasenda	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	21	19	90%
Sri Wiyana	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	21	20	95%
Budi Prasetyo	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	21	20	95%
Suryo Tri Utomo	Anggota (setara Kadiv—Unsur Non-Dewan Pengawas) Member (equal to Head of Division—From Non-Supervisory Board)	21	20	95%
Bambang Kuncoro*	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	16	16	100%

* Masa jabatan berakhir pada Desember 2023
* Term of office ended in December 2023

Laporan Pelaksanaan Kerja Komite Manajemen Risiko dan Syariah

Sepanjang tahun 2023, Komite Manajemen Risiko dan Syariah telah melaksanakan tugas dan tanggung jawab sebagai berikut:

Work Implementation Report of Risk Management and Sharia Committee

Throughout 2023, the Risk Management and Sharia Committee has carried out the following duties and responsibilities:

No	Program Kerja/Kegiatan Komite Work Program/Activity of the Committee
1	Kegiatan rapat-rapat internal Komite Manajemen Risiko dan Syariah dalam rangka memberikan masukan berupa kajian risiko pada Dewan Pengawas atas usulan investasi dan penempatan serta usulan-usulan lainnya dari Badan Pelaksana yang membutuhkan kajian risiko dari Komite Manajemen Risiko dan Syariah.. Risk Management and Sharia Committee internal meeting activities in order to provide input in the form of risk assessment to the Supervisory Board regarding investment and placement proposals as well as other proposals from the Executive Board that require Risk Management and Sharia Committee risk assessment.
2	Kegiatan reviu dan kajian risiko atas usulan penempatan, investasi, dan usulan kajian lainnya terkait dengan kelengkapan peraturan dan dokumen pendukung pelaksanaan investasi dan penempatan BPKH, meliputi: • Reviu dan kajian risiko atas usulan Investasi Surat Berharga dan Emas; • Reviu dan kajian risiko atas usulan Investasi Langsung dan lainnya dalam Negeri; • Reviu dan kajian risiko atas usulan Investasi langsung dan lainnya Luar Negeri; • Reviu dan kajian risiko atas usulan Penempatan dana BPKH pada BPS BPIH; • Reviu dan kajian risiko atas usulan peraturan dan dokumen pendukung Investasi dan Penempatan lainnya (Rencana Investasi Tahunan, Perjanjian Kerja Sama dan lain-lain); dan • Reviu dan kajian risiko atas usulan lainnya sesuai dengan permintaan Dewan Pengawas. Risk review and assessment on proposal for placement, investments and other proposals related to the completeness of regulations and documents supporting the implementation of BPKH investments and placements include the following: • Risk review and assessment of proposed Securities and Gold Investments; • Risk review and assessment of proposed Domestic Direct and Other Investments; • Risk review and assessment of proposed Foreign Direct and Other Investments; • Risk review and assessment of proposed Placement of BPKH funds at BPS BPIH; • Risk review and assessment of proposed regulations and other supporting documents for Investment and Placement (Annual Investment Plan, , Contract and others); and • Risk review and assessment of other proposals as requested by the Supervisory Board.
3	Kegiatan pemantauan risiko secara berkala dan tindak lanjut rekomendasi Komite Manajemen Risiko dan Syariah atas penempatan dan investasi baik investasi surat berharga dan emas, investasi langsung dan investasi lainnya di dalam negeri, serta investasi langsung dan investasi lainnya di luar negeri. Periodical risk monitoring activities and follow-up on Risk Management and Sharia Committee recommendations for placement and investment securities and gold, domestic direct investments and other domestic investments, and foreign direct investments and other foreign direct investments.
4	Kegiatan *site* visit dalam dan luar negeri dalam rangka pengawasan risiko terhadap *counterparty* investasi dan/atau BPS BPIH, meliputi: • *Site* visit dalam rangka pengawasan dan pemantauan risiko investasi berupa kunjungan lapangan terhadap *counterparty* investasi BPKH baik dalam dan luar negeri; • *Site* visit dalam rangka pengawasan dan pemantauan risiko atas penghimpunan dan penempatan dana BPKH di BPS BPIH. Domestic and foreign site visit activities for the purpose of monitoring of investment counterparties and/or BPS BPIH include: • Site visits for the purpose of supervising and monitoring investment risks in the form of site visit to BPKH investment counterparties both domestic and foreign; • Site visit for the purpose of supervising and monitoring risks regarding collection and placement of BPKH funds at BPS BPIH.
5	Kegiatan pengawasan dan pemantauan atas pengelolaan risiko BPKH, yang meliputi kegiatan: • Reviu atas *risk appetite* dan *risk tolerance* yang ditetapkan oleh Badan Pelaksana; • Pemantauan atas Profil Risiko Badan Pelaksana; • Pemantauan atas penerapan *Business Continuity Management*; • Telaah atas Penilaian Kematangan Manajemen Risiko; • Pemantauan dan telaah atas kepatuhan terhadap aspek Syariah; dan • Pengawasan atas risiko dan tata kelola *Information & Communication Technology* (ICT).

No	Program Kerja/Kegiatan Komite Work Program/Activity of the Committee
	Supervision and monitoring activities on BPKH risk management, which include the following activities: • Review of risk appetite and risk tolerance set by the Executive Board; • Monitoring Risk Profile of Executive Board; • Monitoring the implementation of Business Continuity Management; • Review of Risk Management Maturity Assessment; • Monitoring and review of compliance with Sharia aspects; and • Supervision of risks and governance of Information & Communication Technology (ICT).
6	Kegiatan evaluasi kinerja Badan Pelaksana bidang Manajemen Risiko yang meliputi evaluasi kinerja semesteran dan tahunan. Performance evaluation activities of Executive Board in the field of Risk Management which include semiannual and annual performance evaluations.
7	Kegiatan penugasan lainnya sesuai arahan Dewan Pengawas. Other assignment activities as directed by the Supervisory Board.

KOMITE INVESTASI DAN PENEMPATAN

Komite Investasi dan Penempatan dibentuk oleh Dewan Pengawas untuk membantu menjalankan tugas dan fungsi pengawasan dalam hal pemberian pertimbangan/ pendapat kepada Badan Pelaksana agar memenuhi prinsip dan asas pengelolaan keuangan haji dalam investasi yang meliputi prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

Masa Jabatan Komite Investasi dan Penempatan

1. Masa tugas anggota Komite Investasi dan Penempatan dari unsur non Dewan Pengawas mengikuti ketentuan kepegawaian yang berlaku di BPKH.
2. Anggota Komite Investasi dan Penempatan dari unsur Dewan Pengawas berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Pengawas berakhir.

Tugas dan Tanggung Jawab Komite Investasi dan Penempatan

Ruang lingkup tugas Komite Investasi dan Penempatan adalah memberikan telaah kepada Dewan Pengawas atas usulan investasi dan/atau penempatan dari Badan Pelaksana, yaitu dengan tugas pokok sebagai berikut:

1. Melakukan *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan yang disampaikan oleh Badan Pelaksana, yang meliputi aspek syariah, administrasi legalitas, bisnis dan industri, teknis dan prospek usaha, risiko usaha, imbal hasil.

INVESTMENT AND PLACEMENT COMMITTEE

The Investment and Placement Committee was formed by the Supervisory Board to assist the Board in carrying out its supervisory duties and functions in respect of providing considerations/opinions to the Executive Board so that the Agency can comply with hajj fund management principles in investment which include sharia principles, prudence principles and security, liquidity and benefits.

Term of Office of Investment and Placement Committee

1. Term of Office of Investment and Placement Committee from non-Supervisory Board element follows employment rule applicable at BPKH.
2. Term of Office of Investment and Placement Committee from Supervisory Board element ends automatically when their term of office as Supervisory Board member ends.

Duties and Responsibilities of Investment and Placement Committee

The scope of duties of the Investment and Placement Committee includes providing a review result to the Supervisory Board on investment and/or placement proposals from the Executive Board. Its main tasks are as follows:

1. Conducting review; assessment and feasibility study of investment and/or placement presented by the Executive Board, covering sharia, legality administration, business and industry, technical and business prospects, business risk, return aspects.

2. Menyusun draf hasil *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas.
3. Memberikan paparan dan penjelasan atas hasil *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas (jika diperlukan).
4. Berdasarkan rekomendasi Dewan Pengawas maka Komite Investasi dan Penempatan menyusun dan menyampaikan laporan final hasil *review,* telaah dan penilaian atas kelayakan penempatan dan/atau investasi.
5. Memastikan dibuatnya risalah rapat yang dilakukan Komite Investasi dan Penempatan untuk dilaporkan kepada Dewan Pengawas secara reguler.
6. Menyediakan bahan rujukan dan informasi untuk keperluan Dewan Pengawas terkait pengelolaan Investasi apabila diminta.
7. Melaksanakan tugas lain dari Dewan Pengawas terkait dengan peran dan tanggung jawab Dewan Pengawas dalam hal pengawasan atas investasi dan/atau penempatan BPKH.
8. Dalam melaksanakan tugasnya, Komite Investasi dan Penempatan wajib mengedepankan prinsip syariah serta memastikan komposisi dan portofolio investasi dan/atau penempatan keuangan haji tidak melampaui batas persentase pengeluaran keuangan haji sesuai dengan PP Nomor 5 Tahun 2018 tentang Pelaksanaan UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
9. Melaporkan hasil-hasil kerja Komite Investasi dan Penempatan kepada Dewan Pengawas secara berkala.
10. Melakukan pengkajian dan menelaah kelengkapan pedoman Komite Investasi dan Penempatan serta memberikan rekomendasi kepada Dewan Pengawas atas penyesuaian-penyesuaian yang diperlukan secara berkala.
11. Mengawasi dan memastikan pelaksanaan kebijakan investasi dan penempatan yang telah ditetapkan sesuai dengan regulasi terkait dengan investasi dan penempatan yang berlaku.
12. Melakukan evaluasi kinerja Komite Investasi dan Penempatan secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun.

2. Preparing a review result draft; a assessment and feasibility study of investment and/or placement to the Supervisory Board.
3. Presenting and explaining the review results; assessment and feasibility study of investment and/or placement to the Supervisory Board (if necessary).
4. Based on the recommendation of the Supervisory Board, the Investment and Placement Committee prepares and submits a final report on the review result, assessment and feasibility study of placement and/or investment.
5. Ensuring that minutes of the Investment and Placement Committee meetings are prepared to be reported to the Supervisory Board on a regularly.
6. Providing reference materials and information for the needs of the Supervisory Board regarding investment management if requested.
7. Performing other duties of the Supervisory Board related to the roles and responsibilities of the Supervisory Board in terms of supervision of investment and/or placement of BPKH.
8. In performing its duties, the Investment and Placement Committee must uphold sharia principles and ensure that the composition and portfolio of hajj fund investment and/or placements do not exceed the percentage limit of hajj fund disbursement in accordance with PP Number 5 of 2018 on the Implementation of Law Number 34 of 2014 on Hajj Fund Management.
9. Periodically reporting the work results of the Investment and Placement Committee to the Supervisory Board.
10. Reviewing and examining the completeness of the Investment and Placement Committee guidelines and providing recommendations to the Supervisory Board on the necessary adjustments regularly.
11. Supervising and ensuring the implementation of investment and placement policies that have been stipulated according to applicable regulations related to investment and placement.
12. Evaluating the performance of the Investment and Placement Committee independently and reporting the results to the Supervisory Board annually.

13. Membuat rencana kerja tahunan Komite Investasi dan Penempatan yang diselaraskan dengan rencana kerja tahunan atas kebijakan Investasi dan/atau Penempatan BPKH.

Wewenang

Wewenang Komite Investasi dan Penempatan dalam rangka bertugas membantu Dewan Pengawas atas hal-hal yang terkait pelaksanaan pengelolaan keuangan haji meliputi:

1. Mengakses catatan atau informasi tentang investasi dan/atau penempatan keuangan haji, penggunaan dana terkait investasi atau penempatan keuangan haji, aset serta sumber daya BPKH lainnya yang berkaitan dengan pelaksanaan tugas.
2. Melakukan komunikasi secara langsung dengan Dewan Pengawas dan Anggota Badan Pelaksana Bidang Investasi dan Anggota Badan Pelaksana bidang Operasional, serta jajarannya masing-masing.
3. Meminta dan/atau mendapatkan kerja sama dari mitra kerja antara lain Sekretaris Dewan Pengawas dan komite lain, Deputi Investasi dan Deputi Operasional pada Badan Pelaksana.
4. Melibatkan pihak independen di luar anggota Komite Investasi dan Penempatan untuk membantu pelaksanaan tugas jika diperlukan.
5. Menyusun, mengevaluasi, mengubah, dan melaksanakan pedoman Komite Investasi dan Penempatan termasuk menentukan prosedur dan lingkup pelaksanaan pekerjaan Komite Investasi dan Penempatan dengan persetujuan Dewan Pengawas.
6. Melakukan kewenangan lain yang diberikan oleh Dewan Pengawas.

Pedoman Kerja Komite Investasi dan Penempatan

BPKH telah menyusun Peraturan BPKH Nomor 9 Tahun 2020 tentang Pedoman Kerja Komite di Bawah Dewan Pengawas BPKH, yakni dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Investasi dan Penempatan. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite, serta aturan rapat.

13. Drawing up an annual work plan of the Investment and Placement Committee which is aligned with the annual work plan of BPKH Investment and/or Placement policies.

Authority

The authority of the Investment and Placement Committee in supporting the Supervisory Board on matters related to the implementation of hajj fund management includes:

1. Accessing records or information about hajj fund investment and/or placement, use of funds related to investment or placement of hajj fund, assets and other resources of BPKH that is related to the implementation of tasks.
2. Communicating directly with the Supervisory Board and Members of the Executive Board, the Investment Division and Members of the Executive Board for Operations, as well as their respective staff.
3. Requesting and/or obtaining cooperation from partners, including the Secretary of the Supervisory Board and other committees, Deputy of Investment and Deputy of Operations at the Executive Board.
4. Engaging independent parties outside members of the Investment and Placement Committee to assist in the performance of tasks if necessary.
5. Preparing, evaluating, revising, and implementing the Investment and Placement Committee guidelines, including determining the procedures and scope of work of the Investment and Placement Committee with the approval of the Supervisory Board.
6. Exercising other authorities given by the Supervisory Board.

Work Guidelines of Investment and Placement Committee

BPKH has drawn up BPKH Regulation No. 9 of 2020 on Work Guidelines for Committees Under the Supervisory Board of BPKH. One of the attachments thereto sets out an explanation regarding the Investment and Placement Committee. The regulation describes functions, authorities, duties, responsibilities, rules for appointing committee members, and meeting rules.

Struktur, Keanggotaan, dan Keahlian Komite Investasi dan Penempatan

Komite Investasi dan Penempatan diketuai oleh anggota Dewan Pengawas yang membidangi hal-hal terkait Investasi, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi bidang investasi yang baik serta mampu bertindak independen. Per 31 Desember 2023, keanggotaan komite terdiri dari:

Structure, Membership, and Expertise of Investment and Placement Committee

The Investment and Placement Committee is chaired by a member of the Supervisory Board in charge of investment-related matters, and its members may consist of other members of the Supervisory Board and/or independent parties external to BPKH who have good investment capabilities and reputation and are able to act independently. As of December 31, 2023, the committee membership consisted of:

Nama Name	Jabatan di Komite Investasi dan Penempatan Position in Investment and Placement Committee	Jabatan di BPKH Position in BPKH	Periode
Dr. H. Mulyadi, S.E., Akt., M.M., MSi., CPMA., SAS., CA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Penghimpunan Dana, Penempatan, Investasi Langsung dan Investasi Lainnya merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Collection, Placement, Direct Investment, and Other Investments Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022–2027 October 17, 2022–2027
H. Heru Muara Sidik, Ak., CMA., CA., MM., QIA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi Surat Berharga dan Emas merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Securities and Gold Investment Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022–2027 October 17, 2022–2027
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi dan Kerja Sama Luar Negeri merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Investment and International Relations Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022–2027 October 17, 2022–2027
Yogashwara Vidyan	Anggota Member	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Desember 2021–sekarang December 2021–present
Rifat Annur	Anggota Member	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	2021–sekarang 2021–present
Ari Supangat	Anggota Member	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	2019–sekarang 2019–present
Dyah Puspita Rini	Anggota Member	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	2021–Juli 2023 2021–July 2023

Nama Name	Jabatan di Komite Investasi dan Penempatan Position in Investment and Placement Committee	Jabatan di BPKH Position in BPKH	Periode
Bambang Kuncoro	Anggota Member	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Desember 2023–sekarang December 2023–present

Profil Anggota Komite Investasi dan Penempatan

Profil Bapak Dr. H. Mulyadi, S.E., Akt., M.M., MSi., CPMA., SAS., CA., H. Heru Muara Sidik, Ak., CMA., CA., MM., QIA. dan Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA., dapat dilihat pada bab Profil BPKH dan profil Bapak Bambang Kuncoro dapat dilihat pada bab Tata Kelola BPKH dalam buku Laporan tahunan ini.

Profile of Investment and Placement Committee Member

Profiles of Mr. Dr. H. Mulyadi, S.E., Akt., M.M., MSi., CPMA., SAS., CA., H. Heru Muara Sidik, Ak., CMA., CA., MM., QIA. and Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA., can be seen in BPKH Profile chapter, and profile of Mr. Bambang Kuncoro can be seen in BPKH Governance chapter in this Annual report.

Yogashwara Vidyan

Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia Age	38 Tahun 38 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan **Educational Background**	• Pasca Sarjana Profesi Akuntan Fakultas Ekonomi, Universitas Padjadjaran (2017) • S1 Akuntansi, Fakultas Ekonomi Universitas Indonesia (2009) • Master's degree of Accountant Profession, Faculty of Economics, Universitas Padjadjaran (2017) • Bachelor's degree in Accounting, Faculty of Economics, Universitas Indonesia (2009)
Riwayat Pekerjaan **Work Experience**	• Manajer Manajemen Risiko Badan Pengelola Keuangan Haji (November 2018–Desember 2021) • *Wholesale Risk and Retail Risk Supervisor* Bank Syariah Mandiri (2011–2018) • *Senior Auditor Deloitte Touche Tohmatsu* (Agustus 2008–Januari 2011) • *Researcher* di Pusat Ekonomi dan Bisnis Syariah Universitas Indonesia (Februari 2007–Agustus 2008) • Risk Management Manager of the Hajj Fund Management Agency, (November 2018–December 2021) • Wholesale Risk and Retail Risk Supervisor of Bank Syariah Mandiri (2011–2018) • Senior Auditor of Deloitte Touche Tohmatsu (August 2008–January 2011) • Researcher at the Center for Sharia Economics and Business, University of Indonesia (February 2007–August 2008)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	Keputusan Dewan Pengawas BPKH No. 15/DP/08/2021 Decision Letter of Supervisory Board of BPKH No. 15/DP/082021
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Investasi dan Keuangan Investment and Finance

Rifat Annur

Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan **Educational Background**	• S2 Magister Keuangan Islam Universitas Islam Indonesia (2017–2021) • S1 Administrasi Negara, Fakultas Ilmu Sosial dan Ilmu Politik Universitas Gadjah Mada, Yogyakarta (2001) • Master's Degree in Islamic Finance, Universitas Islam Indonesia,(2017–2021) • Bachelor's degree in Public Administration, Faculty of Social and Political Sciences, Universitas Gadjah Mada, Yogyakarta (2001)
Riwayat Pekerjaan **Work Experience**	• *Branch Manager* PT BNI Sekuritas (2012–2020) • *Head of Equity* PT BNI Sekuritas (2006–2012) • Asisten *Manager* PT Bank BNI Tbk (2004–2006) • Branch Manager of PT BNI Sekuritas (2012–2020) • Head of Equity of PT BNI Sekuritas (2006–2012) • Assistant Manager of PT Bank BNI Tbk (2004–2006)
Dasar Hukum Pengangkatan **Legal Basis of Appointment**	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 13/DP/08/2021 Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 13/DP/08/2021
Rangkap Jabatan **Concurrent Position**	Tidak ada None
Keahlian **Expertise**	Investasi dan Keuangan Investment and Finance

Ari Supangat

Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia Age	49 Tahun 49 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan **Educational Background**	• S2 Magister Keuangan Islam Universitas Indonesia (2018) • S1 Strata Satu (SE) Fakultas Ekonomi, Universitas Islam Indonesia, Yogyakarta (1997) • Master's degree in Islamic Finance, Universitas Indonesia (2018) • Bachelor's degree in Faculty of Economics, Universitas Islam Indonesia, Yogyakarta (1997)
Riwayat Pekerjaan **Work Experience**	• Asesor Kompetensi Badan Nasional Sertifikasi Profesi (BNSP), Indonesia (2021–sekarang) • Direktur Keuangan PT Dinamika Rekayasa, *Information Technology* (IT) *company*, Jakarta (2014–2018) • *Senior Marketing Manager* (Mengatur posisi portofolio saham pada nasabah institusi, asuransi, asset manajemen, Perusahaan), PT Anugerah Sekuritas Indonesia, Jakarta (2012–2018) • *Branch coordinator*: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota) of PT Anugerah Securindo Indah, Jakarta (2008–2012)

- Competency Assessor of the National Professional Certification Agency (BNSP), Indonesia (2021–present)
- Finance Director of PT Dinamika Rekayasa, Information Technology (IT) company, Jakarta (2014–2018)
- Senior Marketing Manager (Managing stock portfolio positions for institutional customers, insurance, asset management, companies), PT Anugerah Sekuritas Indonesia, Jakarta (2012–2018)
- Branch coordinator: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota) of PT Anugerah Securindo Indah, Jakarta (2008–2012)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 12/DP/08/2021
Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 12/DP/08/2021

Rangkap Jabatan
Concurrent Position

Tidak ada
None

Keahlian
Expertise

Investasi dan Keuangan
Investment and Finance

Dyah Puspita Rini

Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia
Age

38 Tahun
38 Years Old

Kewarganegaraan
Citizenship

Indonesia

Domisili
Domicile

Jakarta

Riwayat Pendidikan
Educational Background

S1 Fakultas Ekonomi Universitas Indonesia (2008)
Bachelor’s degree from Faculty of Economics, Universitas Indonesia (2008)

Riwayat Pekerjaan
Work Experience

- *Investment and Placement Committee Member* Badan Pengelola Keuangan Haji (Juli 2020–sekarang)
- Manajer Investasi Badan Pengelola Keuangan Haji (Desember 2018–Juni 2020)
- *Senior Manager Financial Institution Division* PT Pemeringkat Efek Indonesia (PEFINDO) (Juni 2012–Desember 2018)
- *Relationship Manager* Standard Chartered Bank (Desember 2011–Juni 2012)
- *Account Officer* Bank Central Asia (2008–November 2011)
- Investment and Placement Committee Member of Hajj Fund Management Agency (July 2020–present)
- Investment Manager of the Hajj Fund Management Agency (December 2018–June 2020)
- Senior Manager of Financial Institution Division of PT Pemeringkat Efek Indonesia (PEFINDO) June 2012–December 2018
- Relationship Manager of Standard Chartered Bank (December 2011–June 2012)
- Account Officer of Bank Central Asia (2008–November 2011)

Dasar Hukum Pengangkatan
Legal Basis of Appointment

Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 14/DP/08/2021
Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 14/DP/08/2021

Rangkap Jabatan
Concurrent Position

Tidak ada
None

Keahlian
Expertise

Investasi dan Keuangan
Investment and Finance

Independensi Anggota Komite Investasi dan Penempatan

Komite Investasi dan Penempatan menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Investasi dan Penempatan tidak memiliki hubungan keuangan maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Investasi dan Penempatan juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain BPKH, tidak memiliki hubungan kepemilikan saham BPKH, dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Investasi dan Penempatan yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan BPKH.

Independence of Investment and Placement Committee Members

The Investment and Placement Committee performs its duties and responsibilities professionally and independently, and does not receive/conduct intervention from/to other parties. All members of the Investment and Placement Committee have no financial or family relationship with the Supervisory Board, Executive Board, and other committee members. All members of the Investment and Placement Committee also do not have management relationships in other institutions/business units of BPKH, do not have share ownership in BPKH, and do not serve as a board of political parties, government officials, and the government. The Investment and Placement Committee coming from outside the BPKH has no personal interest/relationship that may bring negative impact and conflict of interest with BPKH.

Pelatihan Komite Investasi dan Penempatan

BPKH memberikan kesempatan kepada anggota Komite Investasi dan Penempatan untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang diberikan secara *in house* maupun pihak eksternal. Pada tahun 2023, Komite Investasi dan Penempatan mengikuti pelatihan sebagai berikut:

Investment and Placement Committee Training

BPKH provides opportunities for members of the Investment and Placement Committee to participate in self-competence development through various training/education programs, both provided in-house and externally. In 2023, the Investment and Placement Committee attended the following training:

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
1	Dr. H. Mulyadi, S.E., Akt., M.M., MSi., CPMA., SAS., CA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Penghimpunan Dana, Penempatan, Investasi Langsung dan Investasi Lainnya merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Collection, Placement, Direct Investment and Other Investments Division	Sertifikasi Manajemen Risiko Level 5 Risk Management Level 5 Certification	PT Leadership Nasional	28 Februari–28 Maret 2023 February 28–March 28, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
2	H. Heru Muara Sidik, Ak., CMA., CA., MM., QIA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi Surat Berharga dan Emas merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Securities and Gold Investment Division	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023
			Konferensi Auditor Internal 2023 Internal Auditor Conference 2023	Yayasan Pendidikan Internal Audit	5–6 Juli 2023 July 5–6, 2023

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
			Pelatihan ESG *Financing with Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
			Membangun *Etiquette Excellence* dengan IQRA Building Etiquette Excellence with IQRA	Pesona Karisma	10–12 November 2023 November 10–12, 2023
			Eksekutif Digital *Disruption: Digital Transformation Strategies* Executive Digital Disruption: Digital Transformation Strategies	University of Cambridge	21 November– 21 Januari 2023 November 21–January 21, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
3	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi dan Kerja Sama Luar Negeri merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Securities and Gold Investment Division	Sertifikasi Manajemen Risiko Level 1 sd. Level 5 Risk Management Level 1-5 Certification	PT Leadership Nasional	28 Februari– 28 Maret 2023 February 28–March 28, 2023
			Pelatihan ESG *Financing with Green Bonds* ESG Financing With Green Bonds Training	PT Leadership Nasional	3–10 September 2023 September 3–10, 2023
			Program Peningkatan Keterampilan Dasar Teknik Instruksional (PEKERTI) Instructional Engineering Basic Skills Improvement Program (PEKERTI)	Universitas Hasanudin	11–16 September 2023 September 11–16, 2023
			Perpanjangan Sertifikasi Kompetensi Pengawas Syariah) Renewal of Sharia Supervisor Competency Certification)	LSP MUI Ekonomi Syariah	-
4	Yogashwara Vidyan	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
5	Rifat Annur	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Eksekutif Digital *Disruption: Digital Transformation Strategies* Executive Digital Disruption: Digital Transformation Strategies	University of Cambridge	21 November 2023–21 Januari 2024 November 21, 2023–January 21, 2024

No	Nama Peserta Participants	Jabatan Position	Nama Pelatihan Training Title	Penyelenggara Organizer	Waktu Time
6	Ari Supangat	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Pelatihan dan Sertifikasi *Lead Implementer* ISO 9001:2015 Lead Implementer of ISO 9001:2015 Certification and Training	PT ALBRASA INTERNASIONAL SERTIFIKASI	11–15 September 2023 September 11–15, 2023
			Pelatihan dan Sertifikasi Kompetensi Analis Teknikal Utama (CTA) Certified Technical Analyst (CTA) Certification and Training	CSA Institute	14, 21, 28 Oktober dan 4, 11 November 2023 October 14, 21, 28 and November 4, 11, 2023
			Pelatihan *Financial Economic Training* Financial Economic Training	Semar *Training Center*—Pusat Unggulan Iptek Universitas Sebelas Maret	12–15 Desember 2023 December 12–15, 2023
7	Dyah Puspita Rini	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Pelatihan dan Sertifikasi *Lead Implementer* ISO 9001:2015 Lead Implementer of ISO 9001:2015 Certification and Training	PT ALBRASA INTERNASIONAL SERTIFIKASI	11–15 September 2023 September 11–15, 2023
			Executive Development Program	PT Gama Multi Usaha Mandiri	22–24 November 2023 November 22–24, 2023
8	Bambang Kuncoro	Anggota Komite Investasi dan Penempatan Member of Investment and Placement Committee	Pelatihan Manajemen Investasi dan Mitigasi Risiko Investment Management and Risk Mitigation Training	PT Leadership Nasional	6–14 Februari 2023 February 6–14, 2023
			Pelatihan FRM FRM Training	KAPLAN EDUPAC	17 Juli–27 September 2023 July 17–September 27, 2023

Rapat Komite Investasi dan Penempatan

Dalam PKBP BPKH Nomor 9 Tahun 2020, tercantum bahwa Komite Investasi dan Penempatan dapat mengadakan rapat rutin minimal 2 (dua) kali dalam sebulan. Berikut merupakan data rapat Komite Investasi dan Penempatan yang dilakukan sepanjang tahun 2023:

Investment and Placement Committee Meetings

In PKBP of BPKH Number 9 of 2020, it is stated that the Investment and Placement Committee can hold regular meetings at least twice a month. The following is data on Investment and Placement Committee meetings held throughout 2023:

Frekuensi dan Tingkat Kehadiran Rapat Komite Investasi dan Penempatan

Frequency and Attendance of Investment and Placement Committee Meeting

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Ari Supangat	Anggota Member	37	37	100%

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Dyah Puspita Rini*	Anggota Member	21	21	100%
Rifat Annur	Anggota Member	37	37	100%
Yogashwara Vidyan	Anggota Member	37	37	100%
Bambang Kuncoro**	Anggota Member	3	3	100%

* Masa Jabatan Berakhir pada Juli 2023
* Term of office ended in July 2023
** Mulai menjabat Desember 2023
** Began serving in December 2023

Laporan Pelaksanaan Kerja Komite Investasi dan Penempatan

Pelaksanaan kegiatan Komite Investasi dan Penempatan yang dicantumkan dalam pedoman atau piagam (*charter*) komite:

Work Implementation Report of Investment and Placement Committee

The Investment and Placement activities as set out in the committee charter are as follows:

No	Program Kerja/Kegiatan Komite Work Program/Activity of the Committee
1	Kegiatan rapat-rapat internal Komite Investasi dan Penempatan dalam rangka memberikan rekomendasi pada Dewan Pengawas atas usulan Investasi dan Penempatan serta usulan-usulan lainnya dari Badan Pelaksana yang membutuhkan kajian Komite Investasi dan Penempatan. Investment and Placement Committee internal meeting activities in order to recommendation to the Supervisory Board regarding Investment and Placement proposals as well as other proposals from the Executive Board that require review from the Investment and Placement Committee.
2	Kegiatan reviu dan kajian risiko atas usulan penempatan, investasi, dan usulan kajian lainnya terkait dengan kelengkapan peraturan dan dokumen pendukung pelaksanaan investasi dan penempatan BPKH yang meliputi: • Telaah atas usulan Investasi Surat Berharga dan Emas; • Telaah atas usulan Investasi Langsung dan lainnya dalam Negeri; • Telaah atas usulan Investasi langsung dan lainnya Luar Negeri; • Telaah atas usulan Penempatan dana BPKH pada BPS BPIH; • Telaah atas usulan peraturan dan dokumen pendukung Investasi dan Penempatan. Risk review activities and analysis on proposal for placement, investments and other review proposals related to the completeness of regulations and documents supporting the implementation of BPKH investments and placements cover the following: • Review of proposed Securities and Gold Investments; • Review of proposed Domestic Direct and Other Investments; • Review of proposed Foreign Direct and Other Investments; • Review of proposed Placement of BPKH funds at BPS BPIH; • Review proposed regulations and other supporting documents for Investment and Placement.
3	Kegiatan *site visit* dalam dan luar negeri dalam rangka pengawasan risiko terhadap *counterparty* investasi dan penempatan yang meliputi: • *Site visit* dalam rangka penjajakan dan pemantauan investasi berupa kunjungan lapangan terhadap mitra investasi BPKH baik di dalam maupun luar negeri. • *Site visit* dalam rangka pengawasan atas penghimpunan dan penempatan dana BPKH di BPS BPIH. Domestic and foreign site visit activities for the purpose of risk supervision of investment and placement of counterparties include: • Site visits for the purpose of exploring and monitoring investment risks in the form of site visit to BPKH investment partners both domestic and foreign; • Site visit for the purpose of supervising collection and placement of BPKH funds at BPS BPIH.

No	Program Kerja/Kegiatan Komite Work Program/Activity of the Committee
4	Kegiatan evaluasi kinerja atas penempatan dan investasi secara berkala. Periodical performance evaluation activities of placements and investments.
5	Kegiatan Acumen (Dewan Pengawas) dan pelatihan (anggota non-Dewan Pengawas) untuk meningkatkan kompetensi dan kapabilitas Anggota. Acumen (Supervisory Board) activities and training (non-Supervisory Board members) to improve Member's competency and capability.
6	Kegiatan *Market Update* untuk mendapatkan informasi terkait kondisi perekonomian dan pasar terkini. Market Update activities to obtain information regarding the latest economic and market conditions.
7	Kegiatan penugasan lainnya. Other assignment activities.

SEKRETARIAT DEWAN PENGAWAS

Sekretariat Dewan Pengawas adalah organ pendukung yang dibentuk dan bertanggung jawab kepada Dewan Pengawas, yang bertugas memberikan dukungan kepada Dewan Pengawas dalam melaksanakan tugasnya. Sekretariat dipimpin oleh seorang Sekretaris.

Tugas dan Tanggung Jawab Sekretariat Dewan Pengawas

Tugas utama sekretariat Dewan Pengawas adalah membantu kelancaran kegiatan administrasi penilaian dan persetujuan dari Dewan Pengawas. Selain itu, Sekretariat Dewan Pengawas juga bertanggung jawab dalam melakukan pengkoordinasian antara Dewan Pengawas dan Badan Pelaksana, serta melakukan koordinasi dengan para mitra atau pemangku kepentingan.

Tugas-tugas Sekretariat Dewan Pengawas sebagai berikut:

1. Melakukan kegiatan administrasi dan fungsi *supporting* atas setiap kegiatan Dewan Pengawas.
2. Memfasilitasi hubungan komunikasi dan korespondensi antara Dewan Pengawas dan Badan Pelaksana dalam menyampaikan informasi yang diperlukan dengan cepat, tepat, dan efisien.
3. Mengoordinasikan kegiatan rapat internal yang terkait dengan Dewan Pengawas.
4. Mempersiapkan rapat dan membuat risalah rapat Dewan Pengawas sesuai ketentuan Anggaran Dasar BPKH.
5. Menyusun dan mendistribusikan tindak lanjut hasil rapat.

SECRETARIAT OF SUPERVISORY BOARD

The Secretariat of the Supervisory Board is a supporting organ that is formed and reports to the Supervisory Board, which is tasked with providing support to the Supervisory Board . Secretariat is led by a Secretary.

Duties and Responsibilities of the Supervisory Board Secretariat

Secretariat of the Supervisory Board is mainly responsible for supporting effective administration of assessment and approval from the Supervisory Board. In addition, the Secretariat of the Supervisory Board is also responsible for coordinating Supervisory Board and Executive Board as well as partners and stakeholders.

The duties of the Supervisory Board Secretariat are as follows:

1. Performing administrative activities and supporting every activity of the Supervisory Board.
2. Facilitating communication and correspondence between the Supervisory Board and Executive Board in conveying the required information quickly, accurately, and efficiently.
3. Coordinating internal meeting activities related to the Supervisory Board.
4. Preparing meetings and writing minutes of meetings of the Supervisory Board in accordance with the provisions of BPKH Articles of Association.
5. Preparing and distributing follow-up report on meeting results.

6. Menyusun Rancangan RKAT Dewan Pengawas.
7. Menyusun rancangan laporan-laporan Dewan Pengawas.
8. Melaksanakan tugas lain dari Dewan Pengawas.

Tugas Pimpinan Sekretariat Dewan Pengawas

1. Memastikan Dewan Pengawas mematuhi peraturan perundang-undangan serta menerapkan prinsip-prinsip *Good Governance*.
2. Memberikan informasi yang dibutuhkan oleh Dewan Pengawas secara berkala atau sewaktu-waktu apabila diminta.
3. Mengoordinasikan anggota komite, jika diperlukan dalam rangka memperlancar tugas Dewan Pengawas.
4. Menyusun serta memonitor tindak lanjut hasil rapat.
5. Mengoordinasikan, memonitor, dan mengendalikan kecepatan, ketepatan, dan keamanan distribusi alur dokumen untuk kelancaran kegiatan Dewan Pengawas.
6. Penghubung (*liaison officer*) Dewan Pengawas dengan pihak lain.

Wewenang dan Kewajiban Pimpinan Sekretariat Dewan Pengawas

Dalam menjalankan fungsi dan tugasnya, Sekretaris Dewan Pengawas memiliki wewenang serta kewajiban yang melekat. Adapun wewenang dan kewajiban Sekretariat Dewan Pengawas sebagai berikut:

Wewenang

1. Menjalankan sistem dan prosedur persuratan maupun kearsipan dalam lingkungan kewenangan Dewan Pengawas yang telah ditetapkan Dewan Pengawas.
2. Berdasarkan surat penugasan tertulis dari Dewan Pengawas, Sekretaris Dewan Pengawas dapat mengakses catatan atau informasi tentang pegawai, dana, aset, serta sumber daya lainnya milik BPKH yang berkaitan dengan pelaksanaan tugasnya.
3. Menghimpun data/informasi/penjelasan yang dibutuhkan Dewan Pengawas kepada pihak-pihak terkait di dalam maupun di luar BPKH untuk keperluan pelaksanaan tugas Dewan Pengawas.
4. Menggunakan fasilitas-fasilitas kesekretariatan Dewan Pengawas untuk melaksanakan tugas-tugasnya.

6. Preparing RKAT of the Supervisory Board.
7. Preparing drafts of the Supervisory Board report.
8. Performing other tasks given by the Supervisory Board.

Duties of Head of Secretariat of the Supervisory Board

1. Ensuring that the Supervisory Board complies with laws and regulations and implements Good Governance principles.
2. Providing information needed by the Supervisory Board on a periodical basis or at any time when requested.
3. Coordinating committee members, if necessary, to to manage the efficiency of the Board of Commissioners' duties.
4. Preparing and monitoring follow-up results of the meeting.
5. Coordinating, monitoring, and controlling the speed, accuracy, and security of distribution flow of document to ensure smooth implementation of the Supervisory Board's activities.
6. Serving as a liaison officer of the Supervisory Board with other parties.

Authority and Obligations of Head of Secretariat of the Supervisory Board

In performing its functions and duties, Secretary of the Supervisory Board has inherent authority and obligations. The authority and obligations of the Secretariat of the Supervisory Board are as follows:

Authority

1. Running correspondence and filing systems and procedures within the authority of the Supervisory Board that has been determined by the Supervisory Board.
2. Based on a written assignment letter from the Supervisory Board, Secretary of the Supervisory Board may access records or information about BPKH employees, funds, assets and other resources related to the implementation of their duties.
3. Collecting data/information/explanation needed by the Supervisory Board to related parties inside and outside BPKH for the purpose of duty implementation of the Supervisory Board.
4. Using secretariat facilities of the Supervisory Board to carry out its duties.

Kewajiban

1. Sekretaris Dewan Pengawas wajib melaporkan secara tertulis hasil penugasan kepada Dewan Pengawas.
2. Sekretaris Dewan Pengawas wajib menjaga kerahasiaan dokumen, data, dan informasi BPKH, baik yang diperoleh dari pihak internal maupun eksternal dan hanya digunakan untuk kepentingan tugasnya.

Obligation

1. Secretary of the Supervisory Board must report in writing the results of the assignment to the Supervisory Board.
2. Secretary of the Supervisory Board must maintain confidentiality of BPKH documents, data and information, both obtained from internal and external parties and ensure that they are only used for the purposes of the secretary's duties.

Pengembangan Kompetensi Sekretaris Dewan Pengawas

Competency Development for Secretary of the Supervisory Board

Nama Name	Pelatihan Training	Tanggal Pelatihan Date of Training	Penyelenggara Organizer
Zulhendra	*Executive Development Program*	22–24 November 2023 November 22–24, 2023	PT Gama Multi Usaha Mandiri

Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Dewan Pengawas telah mengusulkan kepada Badan Pelaksana mengenai pembentukan Komite Nominasi dan Remunerasi, dan hingga saat ini masih dalam proses pertimbangan dan pengkajian oleh Badan Pelaksana. Oleh karena itu, sampai dengan tahun 2023, BPKH belum memiliki Komite Nominasi dan Remunerasi sehingga tidak ada informasi terkait:

1. Nama dan jabatannya dalam keanggotaan komite;
2. Usia;
3. Kewarganegaraan;
4. Riwayat pendidikan;
5. Riwayat jabatan, meliputi informasi:
   a. Dasar hukum penunjukan sebagai anggota komite;
   b. Rangkap jabatan, baik sebagai anggota Dewan Pengawas, anggota Badan Pelaksana, dan/atau anggota komite serta jabatan lainnya (jika ada); dan
   c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar BPKH;
6. Periode dan masa jabatan anggota komite;
7. Pernyataan independensi komite;

The Supervisory Board has proposed the formation of the Nomination and Remuneration Committee to the Executive Board, and until now the Executive Board is still considering and reviewing the proposal. Therefore, as of 2023, BPKH had not yet have a Nomination and Remuneration Committee, thus there is no information related to:

1. Name and position in committee membership;
2. Age;
3. Citizenship;
4. Educational background;
5. Work experience, covering information on:
   a. Legal basis of appointment as committee member;
   b. Concurrent position, both as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and
   c. Work experience and years of services both inside and outside BPKH;
6. Period and tenure of committee members;
7. Statement of committee independence;

8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);
9. Uraian tugas dan tanggung jawab;
10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*);
11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; dan
12. Uraian singkat pelaksanaan kegiatan pada tahun buku.

8. Training and/or competency improvement attended in the financial year (if any);
9. Description of duties and responsibilities;
10. Statement of having guidelines or charter;
11. Policy and frequency of meeting implementation and attendance rate of members at the meeting; and
12. Brief description of the implementation of activities in the financial year.

Organ dan Komite di bawah Badan Pelaksana

Organ and Committees under Executive Board

SEKRETARIAT BADAN

Badan Pelaksana berhak untuk membentuk organ yang mendukung dalam pelaksanaan pengelolaan Badan. Sekretariat Badan dibentuk untuk membantu dalam pengelolaan administrasi BPKH dan bertanggung jawab langsung kepada Kepala Badan Pelaksana. Sekretariat Badan mempunyai tugas menyelenggarakan koordinasi pelaksanaan tugas, pembinaan, dan pemberian dukungan administrasi yang meliputi kesekretariatan Badan Pelaksana, kesekretariatan Dewan Pengawas, kehumasan, hubungan antarlembaga, instansi, program-program komite Dewan Pengawas, dan mitra-mitra BPKH.

Dasar Hukum

Peraturan BPKH Nomor 2 Tahun 2018 tentang Tata Hubungan Organ BPKH dan Hubungan Antar-Lembaga.

Struktur Organisasi Bidang Kesekretariatan Badan dan Kemaslahatan

Sekretariat Badan adalah unsur pembantu pimpinan yang berada di bawah Kepala Badan Pelaksana. Sekretariat Badan dipimpin oleh Sekretaris Badan. Fungsi sekretaris badan dijalankan oleh Deputi Bidang Kesekretariatan dan Kemaslahatan. Berikut adalah bagan organisasi Bidang Kesekretariatan dan Kemaslahatan sesuai dengan PKBP BPKH Nomor 10 Tahun 2021 tentang Perubahan Ketiga Atas PKBP BPKH Nomor 26 Tahun 2020 Tentang Struktur Organisasi dan Tata Kerja BPKH:

CORPORATE SECRETARIAT

The Executive Board has the right to establish organs that support the implementation of Agency management. Corporate Secretariat is formed to assist in the administrative management of BPKH and is directly responsible to the Chief of Executive Board. Corporate Secretariat is tasked with coordinating the implementation of tasks, development, and provision of administrative support which includes the secretariat of the Executive Board, secretariat of the Supervisory Board, public relations, inter-agency relations, agencies, programs of the Supervisory Board committees, and partners of BPKH.

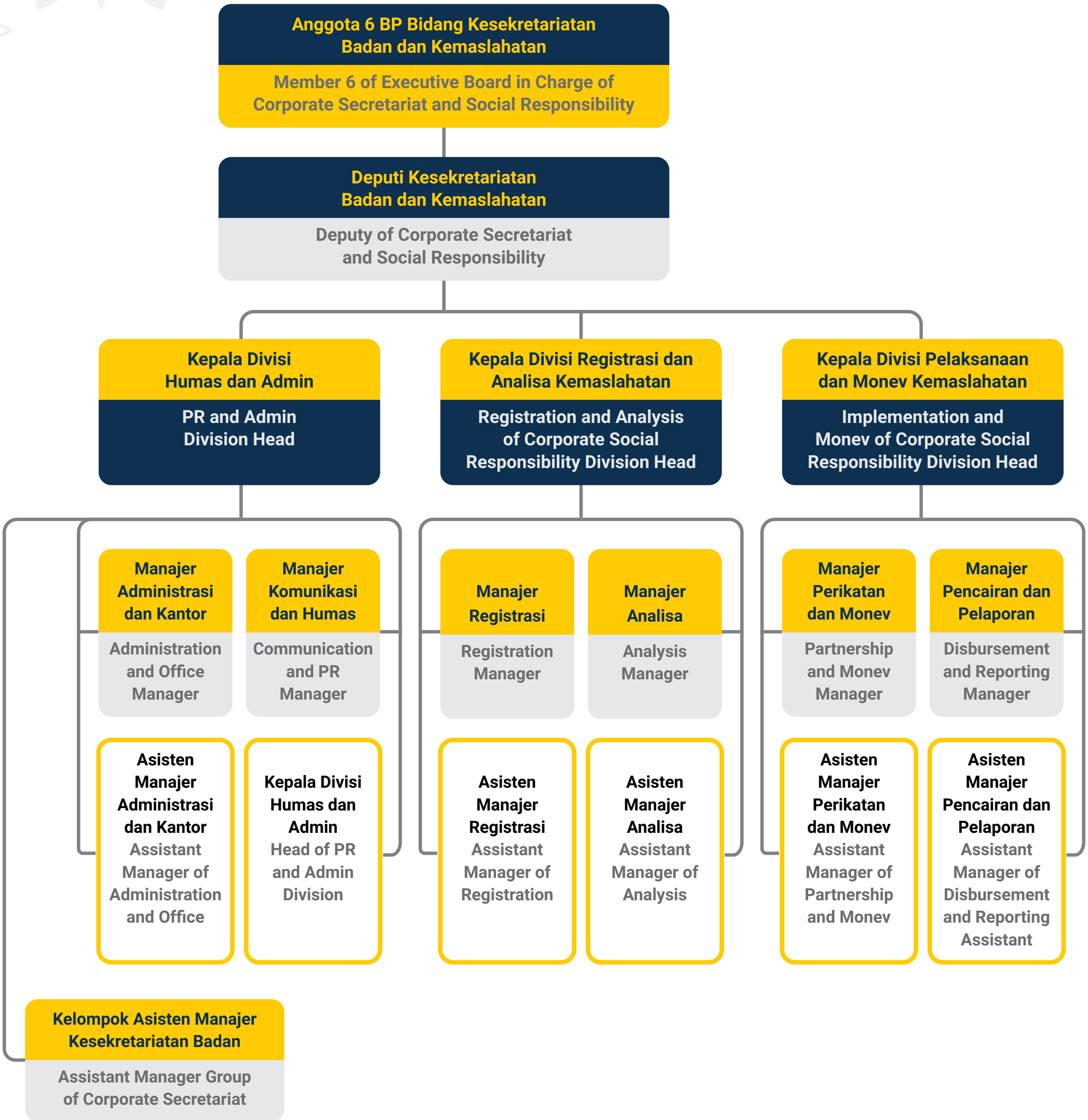
Legal Basis

Regulation of BPKH Number 2 of 2018 concerning Organ Relations of BPKH and Inter-Institutional Relations.

Organizational Structure of Corporate Secretariat and Social Responsibility

Corporate Secretariat is a supporting element of the leader under the Chief of Executive Board. Corporate Secretariat is led by Corporate Secretary. Deputy of Corporate Secretariat and Social Responsibility performs corporate secretary functions. The following is the organizational chart of the Corporate Secretariat and Social Responsibility Division in accordance with PKBP of BPKH Number 10 of 2021 on Third Amendment to PKBP of BPKH Number 26 of 2020 on Organizational Structure and Work Procedure of BPK

Bagan Organisasi Bidang Kesekretariatan Badan dan Kemaslahatan
Organizational Chart of the Corporate Secretariat and Social Responsibility Division



Profil Deputi Kesekretariatan Badan dan Kemaslahatan

Profil Ahmad Zaky, M.B.A sebagai Deputi Kesekretariatan Badan dan Kemaslahatan dapat dilihat di bagian Profil BPKH pada Laporan ini.

Profile of Corporate Secretary

Profile of Ahmad Zaky, M.B.A as Deputy Corporate Secretariat and Social Responsibility can be seen in the BPKH Profile section of this Report.

Fungsi dan Tugas Deputi Kesekretariatan Badan dan Kemaslahatan

Dalam melaksanakan tugas Deputi Kesekretariatan Badan dan Kemaslahatan memiliki fungsi pokok:

a. Menyusun Rencana Strategis bidang Kesekretariatan Badan dan Kemaslahatan BPKH;
b. Menyusun laporan hasil evaluasi dan pemantauan dari Divisi Hubungan Masyarakat, Administrasi, dan Kantor, Divisi Registrasi dan Analisis Kemaslahatan, dan Divisi Pelaksanaan dan Monev Kemaslahatan;
c. Merumuskan dan menyusun kebijakan dan pedoman protokoler, administrasi, dokumentasi dan komunikasi internal organisasi;
d. Merumuskan pesan dinas yang akan disampaikan kepada pihak internal;
e. Merumuskan program administrasi kantor, media internal dan tata kelola persuratan secara elektronik (*e-office*);
f. Menyetujui dan melaksanakan prosedur keprotokoleran;
g. Menyetujui dan melaksanakan pengelolaan dokumentasi dan administrasi termasuk di dalamnya pengumpulan kebijakan, risalah rapat Badan Pelaksana, risalah rapat gabungan dan kebijakan-kebijakan penting lainnya terkait dengan organisasi;
h. Menyetujui dan melaksanakan pembinaan terhadap kegiatan hubungan internal kedeputian;
i. Merumuskan pengelolaan media sosial BPKH;
j. Melaksanakan pengelolaan risiko reputasi BPKH dan mengoordinasikan hubungan antar Lembaga;
k. Melaksanakan koordinasi dengan Kemenag terkait dengan penyusunan prioritas program kemaslahatan;
l. Menilai dan menyetujui mekanisme registrasi calon mitra kemaslahatan dan calon penerima manfaat serta pemetaan penugasan Mitra Kemaslahatan untuk melaksanakan kegiatan kemaslahatan;
m. Menganalisis dan menyetujui metode analisis kelayakan teknis proposal kemaslahatan;
n. Menilai dan menyetujui perikatan dan me-*monitoring* pelaksanaan kegiatan kemaslahatan;
o. Menilai dan menyetujui dokumen pencairan dan laporan kegiatan kemaslahatan;

Functions and Duties of Deputy of Corporate Secretariat and Social Responsibility

In carrying out its duties, Deputy of Corporate Secretariat and Social Responsibility has the following main functions:

a. Develop a Strategic Plan for the Corporate Secretariat and Social Responsibility division of BPKH;
b. Prepare reports on the evaluation and monitoring results from the Public Relations, Administration and Office Division, the Registration and Analysis of Corporate Social Responsibility Division, and the Implementation and Monev of Corporate Social Responsibility Division;
c. Formulate and develop protocol policies and guidelines, administration, documentation and internal organizational communications;
d. Formulate official messages to be conveyed to internal parties;
e. Formulate office administration programs, internal media and electronic mail management (e-office);
f. Approve and carry out protocol procedures;
g. Approve and perform management of documentation and administration including collection of policies, minutes of meetings of the Executive Board, minutes of joint meetings and other important policies related to the organization;
h. Approve and perform guidance on the deputy- related activities of internal relations;
i. Formulate BPKH social media management;
j. Carry out BPKH reputation risk management and coordinate inter-agency relations;
k. Carry out coordination with the Ministry of Religious Affairs related to the priority formulation of CSR programs;
l. Assess and approve the registration mechanism of prospective CSR partners and prospective beneficiaries as well as map the assignment of CSR Partners to carry out CSR activities;
m. Analyze and approve the technical feasibility analysis method for CSR proposals;
n. Assess and approve contract and monitor the implementation of CSR activities;
o. Assess and approve disbursement documents and CSR program reports;

p. Menilai dan menyetujui ringkasan proposal kemaslahatan dan hasil telaah laporan kegiatan kemaslahatan;
q. Menyampaikan ringkasan proposal kemaslahatan hasil analisis kelayakan untuk dimintakan persetujuan Rapat Badan Pelaksana;
r. Menyampaikan ringkasan hasil telaah laporan kegiatan kemaslahatan untuk mendapatkan persetujuan di rapat Badan Pelaksana;
s. Mewakili BPKH khususnya Anggota Badan Pelaksana yang membawahi Bidang Kemaslahatan dalam kegiatan internal dan eksternal;
t. Menyampaikan laporan rutin kegiatan kemaslahatan dan laporan pertanggungjawaban;
u. Membangun kemitraan dengan mitra kemaslahatan dan *stakeholder* strategis;
v. Membuat perencanaan kuota alokasi kegiatan kemaslahatan per tahun dan pemetaan distribusi sebaran program kemaslahatan per provinsi;
w. Mengoordinasikan fungsi di Deputi, Staf Ahli dan dengan Sekretariat Dewan Pengawas;
x. Mengkonsolidasi evaluasi dan pelaporan dari Deputi sesuai dengan tanggung jawab unit Sekretaris Badan untuk disetujui;
y. Mendistribusikan, menginformasikan dan mensosialisasikan kebijakan, pedoman dan perencanaan yang telah ditetapkan oleh Badan Pelaksana kepada seluruh unit organisasi;
z. Mengoordinasikan proses bisnis kemaslahatan dan pelaksanaan kegiatan Kemaslahatan;
aa. Melaksanakan komunikasi dan koordinasi dengan mitra-mitra kerja kemaslahatan serta pemangku kepentingan (*stakeholders*);
ab. Mengintegrasikan dan harmonisasi proses bisnis program kemaslahatan antara Divisi Registrasi dan Analisis dengan Divisi Pelaksanaan dan Monev;
ac. Mengoordinasikan penyusunan dan evaluasi RKAT Kedeputian;
ad. Menyusun dan memutakhirkan kebijakan, sistem, dan prosedur operasional Kedeputian;
ae. Melakukan pengelolaan risiko atas kegiatan operasional Kedeputian;
af. Menindaklanjuti hasil temuan audit dan kepatuhan; dan
ag. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di Kedeputiannya.

p. Assess and approve summary of the CSR program proposal and the review results of the CSR program report;
q. Submit a summary of the CSR program proposal based on the feasibility analysis results to obtain at the Executive Board Meeting;
r. Submit a summary of the CSR program activity review report for approval at the Executive Board meeting;
s. Represent BPKH, particularly Members of the Executive Board for Corporate Social Responsibility in internal and external activities;
t. Regularly submit reports of CSR programs along with the accountability report;
u. Build partnerships with CSR partners and strategic stakeholders;
v. Plan annual allocation quota for CSR activities and map the distribution of CSR programs per province;
w. Coordinate functions in Deputy, Expert Staff and with the Secretariat of the Supervisory Board;
x. Consolidate the evaluation and reporting from the Deputy in accordance with the responsibilities of the Corporate Secretary unit for approval;
y. Distribute, inform, and disseminate the policies, guidelines and plans that have been determined by the Executive Board to all organizational units;
z. Coordinate business process of CSR and the implementation of CSR;
aa. Carry out communication and coordination with CSR partners and stakeholders;
ab. Integrate and harmonize business processes of CSR between the Registration and Analysis Division and Implementation and Monev Division;
ac. Coordinate the preparation and evaluation of Deputy-related RKAT;
ad. Prepare and renew Deputy-related policies, systems and operational procedures;
ae. Perform risk management on the Deputy-related operational activities;
af. Follow up on audit findings and compliance;
ag. Conduct coaching, development, and evaluation of employee performance in their respective Deputy.

Selain melaksanakan fungsi pokok tersebut di atas, Deputi Kesekretariatan Badan dan Kemaslahatan menjalankan tugas-tugas sebagai berikut:

a. Menghadiri rapat Badan Pelaksana dan membuat risalah rapat;
b. Menyiapkan Daftar Khusus;
c. Mengoordinasikan penyusunan
    i. Laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan;
    ii. Laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji.
d. Memberikan informasi yang relevan terkait laporan sebagaimana dimaksud huruf c diatas disampaikan kepada Dewan Pengawas tepat waktu;
e. Melakukan *update website* BPKH secara berkala dengan bekerja sama dengan Divisi terkait lainnya;
f. Mempersiapkan bahan-bahan materi yang diperlukan berkaitan dengan hal-hal yang harus mendapatkan keputusan Badan Pelaksana berkenaan dengan pengelolaan BPKH;
g. Memfasilitasi rapat-rapat dalam lingkungan Badan Pelaksana, baik yang bersifat rutin maupun non rutin;
h. Menindaklanjuti setiap keputusan Badan Pelaksana dengan jalan mencatat setiap keputusan yang dihasilkan dalam rapat Badan Pelaksana dan memantau serta menge*check* tindak lanjut hasil rapat;
i. Menindaklanjuti terkait evaluasi pelaksanaan tindak lanjut hasil rapat sebelumnya.

In addition to carrying out the aforementioned main functions, the Deputy of Corporate Secretariat and Social Responsibility performs the following tasks:

a. Attend Executive Board meetings and prepare minutes of meetings;
b. Prepare Special Lists;
c. Coordinate the preparation of
    i. Performance reports and financial statements on a monthly, quarterly, semester and annual basis;
    ii. Accountability report on the implementation of Hajj Fund management.
d. Provide relevant information related to the report referred to in letter c above to be submitted to the Supervisory Board in a timely manner;
e. Update the BPKH website regularly in cooperation with other related divisions;
f. Prepare the necessary materials related to matters that must obtain a decision from the Executive Board regarding BPKH management;
g. Facilitate both routine and non-routine meetings of Executive Board;
h. Follow up on every decision of the Executive Board by recording every decision made in the meeting of the Executive Board and monitor and check the follow-up of the meeting results;
i. Follow up on the evaluation of the implementation of follow-up of the previous meeting results.

Fungsi dan Tugas Kepala Divisi Hubungan Masyarakat, Administrasi dan Kantor

Kepala Divisi Hubungan Masyarakat, Administrasi dan Kantor mempunyai tugas melaksanakan koordinasi seluruh kegiatan terkait hubungan masyarakat dan administrasi perkantoran di lingkungan BPKH.

Dalam melaksanakan tugas Kepala Divisi Hubungan Masyarakat, Administrasi dan Kantor menyelenggarakan fungsi:

a. bertanggung terhadap kegiatan surat menyurat secara elektronik (*e-office*);
b. menyelenggarakan administrasi, penempatan, penyimpanan, manajemen file/data/dokumen dan penggunaan peralatan, inventaris, fasilitas kantor;
c. memonitor pemakaian anggaran sesuai Mata Anggaran Kerja dan RKAT tahun berjalan;

Functions and Duties of Head of Public Relations, Administration and Office Division

The Head of the Public Relations, Administration and Office Division has is responsible for coordinating all activities related to public relations and office administration within the BPKH environment.

In performing the duties of the Head of the Public Relations, Administration and Office Division, the following functions are carried out:

a. responsible for electronic correspondence (e-office);
b. carry out administration, placement, storage, file/data/document management and use of equipment, inventory, office facilities;
c. monitor the use of the budget in accordance with the Work Budget and RKAT of the current year;

d. membantu mengoordinasi kegiatan-kegiatan internal Anggota Badan Pelaksana;
e. menyelenggarakan kegiatan pelayanan kantor, serta pengaturan, penataan dan penggunaan ruang kantor atau ruang rapat;
f. mempersiapkan penyelenggaraan rapat gabungan dan rapat kerja BPKH, kunjungan kerja atau perjalanan dinas dan kunjungan dinas dari Anggota Badan Pelaksana;
g. melakukan dukungan persiapan kegiatan anggota Badan Pelaksana dan keprotokolan Anggota Badan Pelaksana;
h. menyampaikan informasi kebijakan, program dan kegiatan BPKH secara lengkap, utuh, tepat dan benar kepada masyarakat;
i. melakukan pengelolaan teknis Media Sosial dan hubungan media;
j. melakukan pengadministrasian pengelolaan terhadap risiko reputasi BPKH;
k. menampung aspirasi publik sebagai masukan dalam mengevaluasi kebijakan, program dan kegiatan BPKH;
l. melakukan perencanaan strategi tentang publikasi dan *branding* BPKH;
m. menulis dan memproduksi media *briefing* bagi Anggota Badan Pelaksana;
n. mengorganisir acara *branding* BPKH seperti konferensi pers, *open days*, pameran, wisata dan kunjungan;
o. sebagai penghubung dengan mitra terkait dengan kerja sama dengan kementerian, lembaga, BUMN, DPR dan mitra utama lainnya;
p. menyediakan *souvenir,* buku agenda dan kalender tahunan BPKH;
q. merancang, menulis dan/atau memproduksi presentasi, artikel, *leaflet,* jurnal, laporan, brosur publisitas, informasi untuk situs web dan video promosi;
r. menyusun dan mengevaluasi RKAT divisi;
s. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
t. melakukan pengelolaan risiko atas kegiatan operasional divisi;
u. menindaklanjuti hasil temuan audit internal dan eksternal; dan
v. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

d. assist in coordinating internal activities of members of the Executive Board;
e. carry out office service activities, as well as management, arrangement, and use of office space or meeting rooms;
f. prepare joint meetings and working meetings of BPKH, work visits or business trips and official visits from Members of the Executive Board;
g. support the preparation of activities of the Executive Board and protocol-related activities of Executive Board Members;
h. provide full, complete, appropriate and correct information on BPKH policies, programs and activities to the public;
i. carry out technical management of Social Media and media relations;
j. carry out administration of the management of BPKH's reputation risk;
k. accommodate public aspirations as input in evaluating BPKH policies, programs, and activities;
l. carry out strategic planning regarding publication and branding of BPKH;
m. write and produce media briefings for Members of the Executive Board;
n. organize BPKH branding events such as press conferences, open days, exhibitions, tours and visits;
o. as a liaison with partners related to cooperation with ministries, agencies, SOE, DPR and other main partners;
p. provide souvenirs, agenda books, and annual calendars of BPKH;
q. design, write and/or produce presentations, articles, leaflets, journals, reports, publicity brochures, information for websites and promotional videos;
r. prepare and evaluate RKAT of division;
s. propose concepts for preparation and updating of policies, systems and operational procedures;
t. carry out risk management of the division's operational activities;
u. follow up findings of internal and external audits; and
v. conduct training, development, and performance assessment of employees in their divisions.

Fungsi dan Tugas Kepala Divisi Registrasi dan Analisis Kemaslahatan

Kepala Divisi Registrasi dan Analisis Kemaslahatan mempunyai tugas melaksanakan registrasi dan analisis seluruh proposal kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Dalam melaksanakan tugas, Kepala Divisi Registrasi dan Analisis Kemaslahatan menyelenggarakan fungsi:

a. menyusun *draft* Matriks Penetapan Prioritas Program Kemaslahatan;
b. mengusulkan *draft* RKAT Prioritas Program Kemaslahatan yang menjelaskan kuota kegiatan kemaslahatan dan sebaran alokasi anggaran program kemaslahatan per provinsi per kegiatan;
c. menyusun dan mengevaluasi RKAT divisi Registrasi dan Analisis Kemaslahatan;
d. mengoordinasikan pelaksanaan program kerja Divisi Registrasi dan Analisis Kemaslahatan;
e. mengoordinasikan registrasi/pendaftaran proposal kemaslahatan yang diterima;
f. melakukan asesmen dan mengevaluasi dokumen analisis kelayakan dan ringkasan proposal dari lembaga individu dan mitra kerja program kemaslahatan;
g. mensupervisi pembuatan *database* dan analisis harga barang dan harga bangunan konstruksi terkait kegiatan kemaslahatan;
h. mensupervisi penyusunan analisis harga perhitungan sendiri (HPS) terhadap kegiatan kemaslahatan berupa pembangunan fisik dan/atau konstruksi;
i. menjalin komunikasi dan membangun kemitraan dengan mitra kemaslahatan dan mitra strategis BPKH;
j. melakukan pemetaan kompetensi mitra kemaslahatan dan memberikan penilaian terhadap penugasan Mitra Kemaslahatan;
k. menilai dan menyetujui kegiatan *call center* kemaslahatan berkaitan dengan pendaftaran proposal;
l. melakukan sosialisasi pendaftaran proposal kemaslahatan;

Functions and Duties of the Head of Registration and Analysis of Corporate Social Responsibility Division

The Head of the Registration and Analysis of Corporate Social Responsibility Division is tasked with carrying out the registration and analysis of all activity proposals related to CSR programs for Muslims which include activities for hajj services, education and da'wah, health, socio-religious matters, ummah's economy, as well as construction of praying facilities.

In performing its duties, Head of the Registration and Analysis of Corporate Social Responsibility Division performs the following functions:

a. prepare a Matrix draft of Determination of Priority of CSR Programs;
b. propose RKAT Draft of Priority of CSR Programs which explains the quota of CSR activities and the distribution of allocated budget of CSR programs per province per activity;
c. prepare and evaluate RKAT of the division of Registration and Analysis of Corporate Social Responsibility;
d. coordinate the implementation of work program of the Division of Registration and Analysis of Corporate Social Responsibility;
e. coordinate registration of CSR program proposal received;
f. conduct an assessment and evaluate the feasibility analysis document and summary of proposals from individual institutions and CSR partners;
g. supervise the creation of database and analysis of prices of goods and construction buildings related to CSR activities;
h. supervise the preparation of self-estimated price (HPS) analysis for the CSR activities in the form of physical development and/or construction;
i. establish communication and build partnerships with CSR partners and strategic partners of BPKH;
j. map the competency of CSR partners and provide assessment of the assignment of the CSR Partners;
k. assess and approve call center of CSR program related to the registration of proposals;
l. disseminate the registration of CSR program proposals;

m. memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
n. menyelenggarakan agenda rapat komite evaluasi kemaslahatan;
o. menumbuhkan ide-ide baru dalam rangka mengembangkan jenis dan metode registrasi dan analisis kemaslahatan;
p. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
q. melakukan pengelolaan risiko atas kegiatan operasional divisi;
r. mengoordinasikan proses bisnis Divisi Registrasi dan Analisis;
s. mengoordinasikan proses bisnis program kemaslahatan antara Divisi Registrasi dan Analisis dan Divisi Pelaksanaan dan Monev;
t. menindaklanjuti hasil temuan audit internal dan eksternal; dan
u. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

m. facilitate, analyze, and provide input in the development of internal and external CSR programs;
n. hold meeting agenda of the CSR evaluation committee;
o. generate new ideas in order to develop types and methods of registration and analysis of corporate social responsibility;
p. propose the preparation and renewal concept of policies, systems and operational procedures of the division;
q. perform risk management on operational activities of the division;
r. coordinate business process of the registration and analysis division;
s. coordinate business process of the corporate social responsibility between the Registration and Analysis Division and Implementation and Monev Division;
t. follow up on internal and external audit findings; and
u. conduct training, development, and assessment of employee performance in their divisions.

Fungsi dan Tugas Kepala Divisi Pelaksanaan dan Monev Kemaslahatan

Kepala Divisi Pelaksanaan dan Monev Kemaslahatan mempunyai tugas melaksanakan koordinasi pelaksanaan dan *monitoring* evaluasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Dalam melaksanakan tugas, Kepala Divisi Pelaksanaan dan Monev Kemaslahatan menyelenggarakan fungsi:

a. mengusulkan *draft* laporan keberlanjutan kemaslahatan yang menjelaskan sebaran distribusi kegiatan dan sebaran distribusi program kemaslahatan per provinsi per kegiatan;
b. mengoordinasikan pelaksanaan program kerja Divisi Pelaksanaan dan *Monitoring* Evaluasi Kemaslahatan;

Function and Duties of Head of Implementation and Monev of Corporate Social Responsibility Division

The Head of the Implementation and Monev of Corporate Social Responsibility Division is tasked with carrying out coordinating the implementation and monitor the evaluation of all activities related to csr programs for Muslims which include activities for hajj services, education and da'wah, health, socio-religious matters, ummah's economy, as well as construction of praying facilities.

In performing its duties, Head of the Implementation and Monev of Corporate Social Responsibility Division performs the following functions:

a. propose sustainability report draft of CSR programs that explains the distribution of activity and CSR programs per province per activity;
b. coordinate the implementation of work program of the Division of Implementation and Monitoring of Evaluation of Corporate Social Responsibility;

c. menyiapkan dokumen pemindahbukuan dana kegiatan kemaslahatan dari Rekening Kas Haji ke Rekening Nilai Manfaat DAU (Rek. Kemaslahatan);
d. menyiapkan dokumen transfer dana kegiatan kemaslahatan kepada mitra kemaslahatan dan/atau langsung kepada penerima manfaat;
e. melakukan pencatatan dan *monitoring* terhadap aktifitas transaksi di Rekening Kemaslahatan;
f. membuat laporan transaksi pencairan kemaslahatan;
g. membuat instrumen *monitoring* dan evaluasi atas pelaksanaan program-program Divisi Kemaslahatan;
h. melaksanakan observasi atas *monitoring* dan evaluasi kegiatan kemaslahatan;
i. melaksanakan visitasi dan monev lapangan;
j. melaksanakan verifikasi dan telaah terhadap laporan pelaksanan kegiatan kemaslahatan;
k. memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
l. menyusun dan mengevaluasi RKAT Divisi Pelaksanaan dan Monev Kemaslahatan;
m. mengoordinasikan proses bisnis program kemaslahatan antara Divisi Registrasi dan Analisis dengan Divisi Pelaksanaan dan Monev;
n. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
o. memeriksa dan menelaah dokumen Laporan Pertanggungjawaban dari Mitra Kemaslahatan;
p. melakukan pengelolaan risiko atas kegiatan operasional divisi;
q. menganalisis adanya sisa dana efisiensi kegiatan kemaslahatan atas pelaksanaan kegiatan kemaslahatan dan menyiapkan surat penagihan kepada Mitra Kemaslahatan dan/atau Penerima Manfaat;
r. memonitor penggunaan dana kegiatan kemaslahatan sesuai dengan perikatan;
s. menindaklanjuti hasil temuan audit internal dan eksternal; dan
t. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

c. prepare documents of fund transfer of the CSR programs from the Hajj Cash Account to the DAU Return Account (account of Corporate Social Responsibility);
d. prepare documents of fund transfer related to CSR activities to CSR partners and/or directly to beneficiaries;
e. record and monitor transaction activities in the Corporate Social Responsibility Account;
f. prepare a transaction report on the disbursement for CSR programs;
g. create a monitoring and evaluation instruments for the implementation of Corporate Social Responsibility Division programs;
h. observe and monitor and evaluate CSR programs;
i. carry out visitation and monev in the field;
j. carry out verification and review of reports on the implementation of CSR programs;
k. facilitate, analyze, and provide input in the development of internal and external CSR programs;
l. prepare and evaluate the RKAT of Division of Implementation and Monev of Corporate Social Responsibility;
m. coordinate business process of corporate social responsibility between the Registration and Analysis Division and Implementation and Monev Division;
n. propose preparation and renewal concept of policies, systems and operational procedures of the division;
o. examine and review Accountability Report documents from the CSR Partners;
p. perform risk management on operational activities of the division;
q. analyze the remaining efficiency funds of CSR programs on their implementation and prepare invoices to CSR Partners and/or Beneficiaries;
r. monitor the use of csr program funds in accordance with the contract;
s. follow up on internal and external audit findings; and
t. conduct coaching, development, and assessment of employee performance in their divisions.

Pelatihan Deputi Kesekretariatan Badan dan Kemaslahatan

Training of Deputy of Corporate Secretariat and Social Responsibility

Nama Name	Pelatihan Training	Tanggal Pelatihan Date of Training	Penyelenggara Organizer
Ahmad Zaky, M.B.A.	Sertifikasi Manajemen Risiko Level 3 Risk Management Level 3 Certification	Agustus 2023 August 2023	BNSP
	Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Level 5 Certification	September 2023 September 2023	

Pelaksanaan Tugas Sekretariat Badan 2023

1. Pembuatan Buku Saku BPKH.
2. Pencapaian 100K *Subscriber* dan Silver Play Button dari Youtube.
3. Penyelenggaraan Diskusi Publik dan sosialisasi di seluruh Indonesia.
4. Mendapatkan 6 Pengahargaan dalam perhelatan Kehumasan tingkat nasional.
5. Melakukan diskusi publik dan sosialisasi sebanyak 126 kali.
6. Tahun 2023 lebih dari 80 rilis yang dibuat.
7. Optimalisasi kanal media komunikasi melalui Wa Contact Center dan PPID BPKH.
8. Pembuatan mars BPKH.

Duty Implementation of Corporate Secretariat in 2023

1. Making of BPKH Pocket Book.
2. Achieving 100K Subscribers and Silver Play Button from Youtube.
3. Holding Public Discussion and dissemination program throughout Indonesia.
4. Receiving 6 Awards in National Public Relations events.
5. Conducting public discussion and dissemination program in more than 126 times.
6. In 2023 80 releases were made.
7. Optimizing communication media channels through Wa Contact Center and PPID of BPKH.
8. Making of BPKH march music.

DIVISI AUDIT INTERNAL

Unit Kerja Audit Internal merupakan bagian dari pengendalian internal, yang secara garis besar bertujuan membantu manajemen merealisasikan objektif/sasarannya melalui pemeriksaan kecukupan dan pelaksanaan proses pengendalian internal, manajemen risiko dan *Good Governance*. Divisi Kerja Audit Internal dipimpin oleh seorang Deputi Audit Internal. Deputi Audit Internal bertanggung jawab langsung kepada Kepala Badan Pelaksana (secara administratif) dan Ketua Dewan Pengawas (secara fungsional), sedangkan auditor internal bertanggung jawab secara langsung kepada Deputi Audit Internal.

INTERNAL AUDIT DIVISION

The Internal Audit Work Unit is part of internal control that generally has a duty to assist the management in realizing its objectives/targets by examining its adequacy and implementing internal control process, risk management, and Good Governance. The Internal Audit Division is led by Deputy of Internal Audit. Deputy of Internal Audit is directly responsible to Chief of Executive Board (administratively) and Chairman of the Supervisory Board (functionally), while the internal auditors are directly responsible to the Deputy of Internal Audit.

Dasar Hukum

PKBP Nomor 21 Tahun 2021 tentang Perubahan atas PKBP BPKH Nomor 11 Tahun 2019 tentang Piagam Audit Internal.

Legal Basis

PKBP Number 21 of 2021 on Amendments to PKBP of BPKH Number 11 of 2019 regarding Internal Audit Charter.

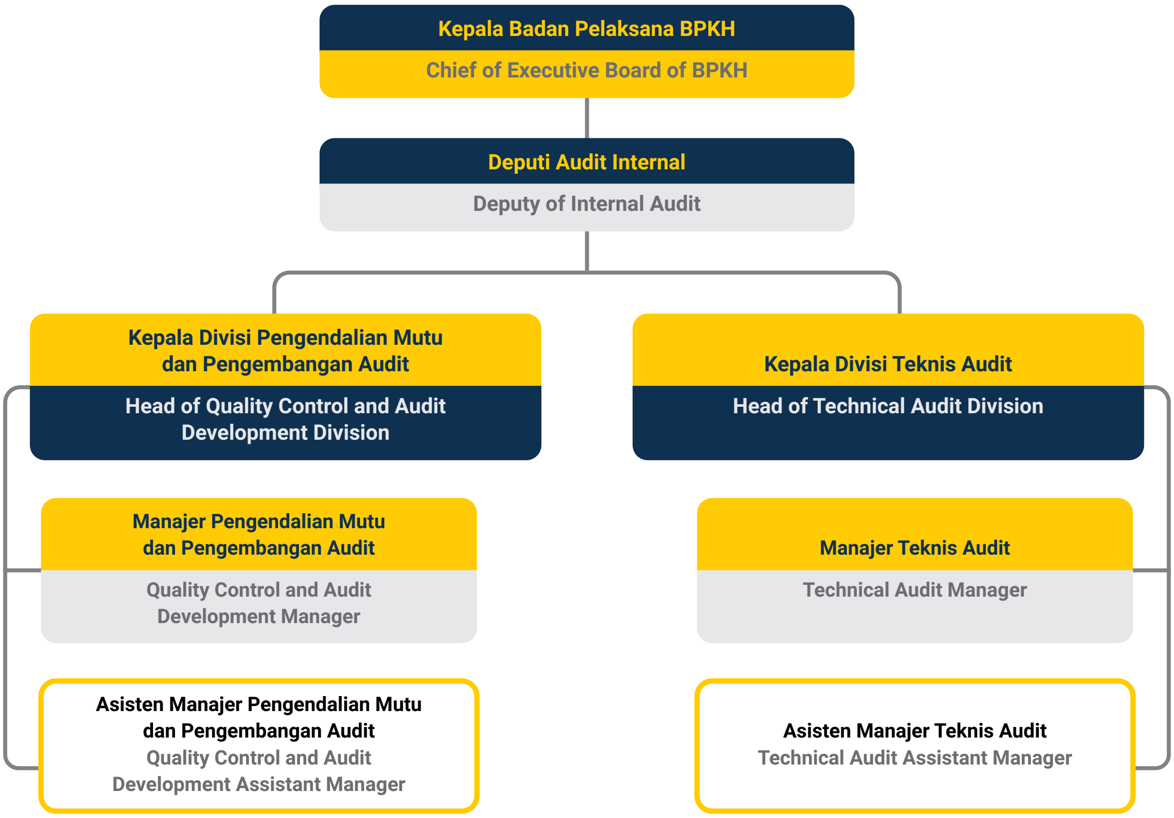
Struktur Organisasi Divisi Audit Internal

Berikut adalah bagan organisasi Audit Internal sesuai dengan PKBP BPKH Nomor 10 Tahun 2021 tentang Perubahan Ketiga atas PKBP BPKH Nomor 26 Tahun 2020 Tentang Struktur Organisasi dan Tata Kerja BPKH:

Internal Audit Division Organizational Structure

The following is the internal audit organizational chart in accordance with PKBP of BPKH Number 10 of 2021 on Third Amendment to PKBP of BPKH Number 26 of 2020 on Organizational Structure and Work Procedures of BPKH:

Bagan Organisasi Divisi Audit Internal
Internal Audit Division Organizational Chart



Profil Deputi Audit Internal

Profil Misbah Taufiqurrohman, Ak., M.Acc., CFE., CIA., sebagai Deputi Audit Internal dapat dilihat di bagian Profil BPKH pada Laporan ini.

Profile of Deputy of Internal Audit

Profile of Misbah Taufiqurrohman, Ak., M.Acc., CFE., CIA., as Deputy of Internal Audit can be seen in the BPKH Profile section of this report.

Piagam Audit Internal

Unit Kerja Audit Internal telah dilengkapi Pedoman Kerja sebagaimana tertuang dalam PKBP BPKH Nomor 21 Tahun 2021 tentang Perubahan PKBP BPKH Nomor 11 Tahun 2019 tentang Piagam Audit Internal yang menjadi pedoman bagi Divisi Audit Internal dalam menjalankan tugas dan tanggung jawabnya.

Internal Audit Charter

PKBP of BPKH Number 21 of 2021 on Amendment to the PKBP of BPKH Number 11 of 2019 on Internal Audit Charter which serves as a guideline for the Internal Audit Division in carrying out its duties and responsibilities.

Adapun Piagam Audit Internal BPKH, antara lain berisikan:

1. Pendahuluan
2. Visi dan Misi
3. Kedudukan, Tugas, dan Fungsi
4. Wewenang
5. Tanggung Jawab
6. Akuntabilitas
7. Ruang Lingkup Kerja
8. Kode Etik Auditor Internal
9. Independensi
10. Program Asuransi dan Peningkatan Mutu
11. Persyaratan Profesional
12. Komunikasi
13. Hubungan Kerja Bidang Audit Internal
14. Kebijakan dan Pedoman Bidang Audit Internal
15. Penutup

BPKH Internal Audit Charter, among other things, contains:

1. Introduction
2. Vision and Mission
3. Position, Duties, and Functions
4. Authority
5. Responsibility
6. Accountability
7. Scope of Work
8. Internal Auditor Code of Ethics
9. Independence
10. Assurance and Quality Improvement Program
11. Professional Requirements
12. Communication
13. Work Relations in the Internal Audit Division
14. Internal Audit Policy and Guidelines
15. Conclusion

Tugas dan Tanggung Jawab Audit Internal

Duties and Responsibilities of Internal Audit

No	Tugas dan Tanggung Jawab Duties and Responsibilities	
1	**Tugas** **Duties**	• Menilai dan meningkatkan efektivitas manajemen risiko atas fungsi bisnis BPKH. • Menilai dan meningkatkan ketaatan, kehematan, efisiensi, dan efektivitas fungsi bisnis BPKH serta kehandalan pelaporan keuangan dan non-keuangan. • Menilai dan meningkatkan efektivitas dan kualitas tata kelola penyelenggaraan fungsi bisnis BPKH. • Memberikan saran perbaikan dan informasi objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen BPKH. • Assess and improve the effectiveness of risk management of BPKH's business functions. • Assess and improve compliance, saving, efficiency, and effectiveness of BPKH's business functions as well as the reliability of financial and non-financial reporting. • Assess and improve the effectiveness and quality of governance in the implementation of BPKH business functions. • Provide suggestions for improvement and objective information about the activities audited at all levels of BPKH management.
2	**Tanggung Jawab** **Responsibilities**	• Menyusun dan melaksanakan Perencanaan Audit Tahunan (PAT) yang disusun dengan mempertimbangkan risiko dan perencanaan kebutuhan sumber daya auditor internal yang didasarkan pada analisis beban kerja. • Mengoptimalkan sumber daya dan menerapkan pendekatan audit internal berbasis risiko. • Menyusun rencana pengembangan kompetensi auditor internal secara berkelanjutan. • Menyampaikan hasil audit kepada para pemangku kepentingan secara tepat waktu. • Menyampaikan laporan penyelenggaraan fungsi audit internal secara berkala kepada Kepala Badan Pelaksana dan Ketua Dewan Pengawas serta dengan tembusan kepada Ketua Komite Audit. • Melakukan pemantauan terhadap tindak lanjut hasil audit. Dalam hal terdapat rekomendasi audit internal yang tidak dapat ditindaklanjuti, Deputi Audit Internal berwenang mengusulkan status penyelesaiannya kepada Kepala Badan Pelaksana dan Ketua Dewan Pengawas. • Menjaga dan meningkatkan profesionalisme para auditor internal serta kualitas fungsi audit internal sesuai dengan standar audit yang berlaku. • Mengembangkan dan mengevaluasi program asurans dan peningkatan mutu (*quality assurance and improvement program*) internal audit.

No	Tugas dan Tanggung Jawab Duties and Responsibilities
	• Mematuhi Kode Etik BPKH dan Kode Etik Auditor Internal BPKH. • Memeriksa dan mengevaluasi pelaksanaan RKAT dan kinerja BPKH untuk meyakinkan bahwa semua kegiatan operasional BPKH berjalan secara efektif dan efisien. Audit Internal tidak mereviu konsep RKAT, hanya mengaudit pelaksanaannya. • Develop and implement an Annual Audit Plan (PAT) which is prepared by taking into account risks and planning of the internal auditor's resource requirements based on workload analysis. • Optimize resources and implement a risk-based internal audit approach. • Continuously prepare internal auditor competency development plan. • Deliver audit results to stakeholders in a timely manner. • Submit periodic reports on the implementation of the internal audit function to the Chief of Executive Board and Chairman of the Supervisory Board and with a copy to the Head of the Audit Committee. • Monitor follow-up of audit results. In the event that there is an internal audit recommendation that cannot be followed up, the Deputy of Internal Audit has the authority to propose the completion status to the Chief of Executive Board and Chairman of the Supervisory Board. • Maintain and improve professionalism of internal auditors and the quality of the internal audit function in accordance with applicable auditing standards. • Develop and evaluate internal audit quality assurance and improvement program. • Comply with BPKH Code of Ethics and the BPKH Internal Auditor Code of Ethics. • Audit and evaluate the implementation of RKAT and BPKH performance to ensure that all BPKH operational activities run effectively and efficiently. Internal Audit does not review the RKAT concept, only audits its implementation

Sertifikasi Audit

Audit Certification

No	Nama Name	Jabatan Position	Sertifikasi Certification	
1	Misbah Taufiqurrohman	Deputi Audit Internal Internal Audit Deputy	• *Certified Internal Auditor* (CIA) • *Certified Fraud Examiner* (CFE)	• Certified Internal Auditor (CIA) • Certified Fraud Examiner (CFE)
2	Yulizar	Kadiv Pengendalian Mutu dan Pengembangan Audit Head of Quality Control and Audit Development Division	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 2 • *Certified Lead Auditor* (CLA) ISO 9001:2015	• Chartered Accountant (CA) • Banking Risk Management Level 2 • Certified Lead Auditor (CLA) ISO 9001:2015
3	Dhaniarso Aditomo	Kadiv Teknis Audit Head of Technical Audit Division	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 1 • *Computer Hacking Forensic Investigator* (CHFI) • *Certified Lead Auditor* (CLA) ISO 9001:2015	• Chartered Accountant (CA) • Banking Risk Management Level 1 • Computer Hacking Forensic Investigator (CHFI) • Certified Lead Auditor (CLA) ISO 9001:2015
4	Dony Perdana	Manajer Pengendalian Mutu dan Pengembangan Audit Quality Control and Audit Development Manager	• Manajemen Risiko Perbankan Level 1 • *Certified Risk Management Officer* (CRMO) • *Certified Lead Auditor* (CLA) ISO 9001:2015) • Sertifikasi Manajemen Risiko Perbankan Level 2	• Banking Risk Management Level 1 • Ceritified Risk Management Officer (CRMO) • Certified Lead Auditor (CLA) ISO 9001:2015) • Banking Risk Management Level 2 Certification
5	Imam Khadafi Nara	Manajer Teknis Audit Technical Audit Manager	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 1 • *Certified* PSAK (CPSAK) • *Certified Fraud Examiner* (CFE)	• Chartered Accountant (CA) • Banking Risk Management Level 1 • Certified PSAK (CPSAK) • Certified Fraud Examiner (CFE)

No	Nama Name	Jabatan Position	Sertifikasi Certification	
			• *Computer Hacking Forensic Investigator* (CHFI) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Sertifikasi Manajemen Risiko Perbankan Level 2	• Computer Hacking Forensic Investigator (CHFI) • Certified Lead Auditor (CLA) ISO 9001:2015 • Banking Risk Management Level 2 Certification
6	Hanny Rufaida	Manajer Teknis Audit Technical Audit Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • *Islamic Finance Qualification* • Sertifikasi Manajemen Risiko Perbankan Level 2	• Banking Risk Management Level 1 • Certified of Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015 • Islamic Finance Qualification • Banking Risk Management Level 2 Certification
7	Lilis Sulistyaningsih	Asisten Manajer Pengendalian Mutu dan Pengembangan Audit Quality Control and Audit Development Assistant Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • *Islamic Finance Qualification*	• Banking Risk Management Level 1 • Certified of Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015 • Islamic Finance Qualification
8	Taufiqi Agmalina	Asisten Manajer Teknis Audit Technical Audit Assistant Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • *Islamic Finance Qualification*	• Banking Risk Management Level 1 • Certified of Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015 • Islamic Finance Qualification
9	Muhammad Habibi Ritonga	Asisten Manajer Teknis Audit Technical Audit Assistant Manager	• *Certified Forensic Auditor* (CFrA) • *Certified Public Accountant* (CPA) • *Certified Analyst Project Finance* (CAPF) • *Certified Enterprise Risk Analyst* (CERA) • *State Accountant Registered* (RNA) • Manajemen Risiko Perbankan Level 1 • *Certified Lead Auditor* (CLA) ISO 9001:2015	• Certified Forensic Auditor (CFrA) • Certified Public Accountant (CPA) • Certified Analyst Project Finance (CAPF) • Certified Enterprise Risk Analyst (CERA) • State Accountant Registered (RNA) • Banking Risk Management Level 1 • Certified Lead Auditor (CLA) ISO 9001:2015

Pelatihan Deputi Audit Internal

Training of Deputy of Internal Audit

Nama Name	Pelatihan Training	Tanggal Pelatihan Date of Training	Penyelenggara Organizer
Misbah Taufiqurrohman	Pelatihan Manajemen Risiko Perbankan Syariah Level 3 Sharia Banking Risk Management Level 3 Training	25–26 Mei 2023 May 25–26, 2023	Muamalat Institute
	Training dan *Awareness* ISO 27001:2022 *(Information Security Management System)* Training and awareness on ISO 27001:2022 (Information Security Management System)	02–04 Agustus 2023 August 02–04, 2023	Transforma Business and Technology Alignment

Nama Name	Pelatihan Training	Tanggal Pelatihan Date of Training	Penyelenggara Organizer
	Certification in Risk Management Assurance (CRMA)	04 September 2023–22 September 2023 September 04, 2023–September 22, 2023	The Institute of Internal Auditor (IIA)
	Pelatihan dan Ujian *Certified Information Systems Auditor* (CISA) Certified Information Systems Auditor (CISA) Testing and Training	28 November–02 Desember 2023 November 28–December 02, 2023	Inixindo Jogja

Laporan Pelaksanaan Tugas Divisi Audit Internal

Sepanjang tahun 2023, Divisi Audit Internal BPKH telah menjalankan kegiatan sebagai berikut:

Report on The Implementation of Internal Audit Division Duties

Throughout 2023, BPKH Internal Audit Division has carried out the following activities:

No.	Nama Kegiatan Activity	Target *output* 1 tahun Output Target for 1 year	Jenis *output* Type of output	Realisasi capaian *output* Realization of output achievement	
				Jumlah Total	% YoY
1	Pengelolaan Tim Penyelesaian Kerugian Negara State Loss Settlement Team Management	12	Laporan Report	12	100%
2	Penyusunan Laporan Berkala Bidang Audit Internal Periodical Report Preparation of Internal Audit	12	Laporan Report	12	100%
3	Pengelolaan Unit Penyelesaian Pengaduan WBS WBS Complaint Resolution Unit Management	12	Laporan Report	12	100%
4	Pengembangan Framework GRC Terintegrasi Integrated GRC Framework Development	1	Laporan Report	1	100%
5	Internalisasi Penggunaan Aplikasi Sistem Informasi Manajemen (SIM) Audit Internalization of Use of Audit Management Information System (SIM) Application	1	Laporan Report	1	100%
6	Pemantauan Tindak Lanjut Hasil Pemeriksaan Monitoring of Follow Up of Examination Results	4	Laporan Report	4	100%
7	Pendampingan Pemeriksaan Auditor Eksternal Assistance of External Auditor Examination	2	Dokumen Document	2	100%
8	Penyusunan Perencanaan Audit Tahunan Annual Audit Planning Preparation	1	Dokumen Document	1	100%
9	Program Asurans dan Peningkatan Mutu Audit Internal Assurance and Internal Audit Quality Improvement Program	1	Laporan Report	1	100%
10	Pelaksanaan Asurans Umum General Assurance Implementation	7	Laporan Report	7	100%
11	Pelaksanaan Audit Khusus Special Audit Implementation	1	Laporan Report	1	100%
12	Konsultansi dan Pendampingan Sistem Pengendalian Internal (SPI) Consulting and Assistance of Internal Control System	1	Laporan Report	1	100%
	JUMLAH **TOTAL**	**55**		**55**	**100%**

Pokok-Pokok Hasil Audit dan Reviu

Key Points of Audit Results and Review

No	Jenis Penugasan Type of Assignment	Nama Penugasan Assignment
1	Pelaksanaan Asurans Umum General Assurance Implementation	Terdapat 7 pelaksanaan audit umum berdasarkan PAT tahun 2022, dengan rincian sebagai berikut: There are 7 general audit activities based on the PAT 2022. The details are as follows: 1. Reviu Laporan Keuangan BPKH Konsolidasian Tahun 2022 Review of BPKH Consolidated Financial Statements 2022 2. Audit atas Pengadaan Barang dan Jasa Tahun 2022 s.d. Triwulan I Tahun 2023 Audit of Procurement of Goods and Services 2022 to Quarter I 2023 3. Audit Efektivitas SPI Pengelolaan Investasi Surat Berharga dan Investasi Emas Audit of SPI Effectiveness of Gold and Securities Investment Management 4. Audit atas Operasional Kemaslahatan Tahun 2023 Audit of Corporate Social Responsibility Operations in 2023 5. Audit Internal ISO Sistem Manajemen Mutu 9001:2015 dan Sistem Manajemen Anti Penyuapan 37001:2016 Internal Audit of ISO 9001:2015 on Quality Management System and Anti-Bribery Management System of 37001:2016 6. Audit Kinerja Bidang Periode Oktober 2022 s.d. Desember 2022 Performance Audit of Unit/Division Period October 2022 to December 2022 7. Audit Operasional atas Perjalanan Dinas dan Penggunaan Kartu Kredit Korporasi di BPKH Operational Audit on Business Trip and Use of Corporate Credit Card at BPKH
2	Pelaksanaan Audit Khusus Special Audit Implementation	Selama Tahun 2023, Bidang Audit Internal telah melaksanakan audit khusus yaitu Audit khusus untuk menindaklanjuti informasi aduan WBS During 2023, the Internal Audit Division has carried out special audits, namely special audits to follow up on WBS complaint information.
3	Konsultansi dan Pendampingan SPI SPI Consulting and Assistance	Selama Tahun 2023, Bidang Audit Internal telah melaksanakan 7 (tujuh) output konsultansi dan pendampingan SPI berdasarkan permintaan dari bidang terkait, yaitu: During 2023, the Internal Audit Division has implemented 7 (seven) SPI consultancy and assistance outputs based on requests from related fields, namely: 1. Konsultasi atas penggunaan anggaran RKAT BPKH untuk pembiayaan Kelompok Kerja (POKJA) antara BPKH dan Kementerian Agama Consulting on the use of BPKH RKAT budget for financing Work Unit (POKJA) between BPKH and the Ministry of Religious Affairs 2. Penyampaian Pokok-Pokok Evaluasi Tata Kelola Audit Khusus sebagai Tindak Lanjut dari WBS Presentation of Key Points of Special Audit Governance Evaluation as a Follow-up to the WBS 3. Opini atas Permintaan Saran dan Tanggapan Permintaan Dewan Pengawas terkait Hak Akses SAPA Opinion on the Request for Advice and Response to the Supervisory Board's Request regarding SAPA Access Rights 4. Pendapat atas Penggantian Biaya Kedukaan Orang Tua Pegawai BPKH Opinion on Compensation for Grievance Costs for Parents of BPKH Employees 5. Penyampaian Pendapat Audit Internal Perihal Penafsiran Ketentuan Mengenai Pasal-Pasal PKBP Perjalanan Dinas Luar Negeri Presentation of Internal Audit Opinion Regarding the Interpretation of Provisions Concerning PKBP Articles on Overseas Business Trip 6. Penyampaian pendapat atas Permohonan Usulan Mekanisme Pencairan Lomba Cipta Lirik Mars BPKH Presentation of opinion on Request for Proposals of Mechanism for Fund Disbursement of BPKH March Lyrics Creation Competition 7. Konsultansi dan Pendampingan SPI atas Pendirian dan Kegiatan Operasional Anak Usaha BPKH (BPKH Ltd.) di Arab Saudi SPI Consulting and Assistance on the Establishment and Operational Activities of BPKH Subsidiary (BPKH Ltd.) in Saudi Arabia

MANAJEMEN RISIKO

BPKH menyadari bahwa penerapan manajemen risiko yang baik dapat mendukung BPKH dalam mencapai sasaran-sasaran. Penerapan manajemen risiko berdasarkan prinsip, kerangka, dan proses manajemen risiko sesuai dengan karakteristik dan kebutuhan BPKH diharapkan dapat mendorong pertumbuhan yang berkelanjutan dan mewujudkan *Good Governance*. Pengelolaan risiko dilakukan dengan mempertimbangkan faktor-faktor internal serta eksternal yang berdampak pada kinerja BPKH secara keseluruhan.

RISK MANAGEMENT

BPKH realizes that the implementation of good risk management can support BPKH in achieving its targets. The implementation of risk management based on risk management principles, frameworks and processes in accordance with the characteristics and needs of BPKH is expected to encourage sustainable growth and realize Good Governance. Risk is managed by considering internal and external factors that have an impact on BPKH's overall performance.

Struktur Organisasi

Kedeputian Manajemen Risiko berada di bawah supervisi Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko. Kedeputian Manajemen Risiko memiliki 2 (dua) Divisi yaitu Divisi Manajemen Risiko Korporat dan Divisi Manajemen Risiko Bisnis. Berikut disampaikan struktur organisasi Manajemen Risiko BPKH.

Organizational Structure

The Deputy of Risk Management is under the supervision of the Executive Board Members for Finance and Risk Management. The Deputy of Risk Management has 2 (two) divisions, namely the Corporate Risk Management Division and the Business Risk Management Division. The following is the organizational structure of BPKH Risk Management.

Tugas dan Tanggung Jawab

1. Deputi Manajemen Risiko bertugas mengoordinasikan pengelolaan atas manajemen risiko Keuangan Haji.
2. Kepala Divisi Manajemen Risiko Korporat mempunyai tugas mengelola risiko yang terkait dengan korporasi.
3. Kepala Divisi Manajemen Risiko Bisnis mempunyai tugas mengelola risiko bisnis yang dihadapi BPKH.

Duties and Responsibilities

1. The Deputy of Risk Management is responsible for coordinating the management of Hajj Fund risk management.
2. The Head of the Corporate Risk Management Division is responsible for managing corporate-related risks.
3. The Head of the Business Risk Management Division is responsible for managing business risks faced by BPKH.

Sertifikasi

Certifications

No	Nama Name	Jabatan Position	Sertifikasi BSMR	BSMR Certification
1	Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	• Sertifikasi Manajemen Risiko level 5; • *Certified Risk Governance Professional* (CRGP); • *Certified Risk Professional* (CRP); • *Certified International of Financial Management* (CIFM).	• Risk Management Certification level 5; • Certified Risk Governance Professional (CRGP); • Certified Risk Professional (CRP); • Certified International of Financial Management (CIFM).
2	Eko Surya	Deputi Bidang Manajemen Risiko Deputy of Risk Management Division	• Risk Management Level 7: Indonesian Risk Professional Association (IRPA)—Global Association of Risk Professionals (GARP)–2024 • *Certified Risk Professional*—LSPMM–2020 • *Investment Manager Representative: Indonesian Capital Market Authority*—2019 • *Certified Treasury Professional: Banker's Association of Philippines* (BAP) ACI FM—2016	• Risk Management Level 7: Indonesian Risk Professional Association (IRPA) - Global Association of Risk Professionals (GARP) – 2024 • Certified Risk Professional – LSPMM – 2020 • Investment Manager Representative: Indonesian Capital Market Authority – 2019 • Certified Treasury Professional: Banker's Association of Philippines (BAP) ACI FMA – 2016
3	Sri Yulianti, S.P., M.E.	Kepala Divisi Manajemen Risiko Korporat Head of Corporate Risk Management Division	• Sertifikasi Manajemen Risiko level 5; • *Enterprise Risk Management Certified Professional* (ERMCP); • *Certified Risk Professional* (CRP); • *Certified Governance Risk and Compliance Professional* (GRCP).	• Risk Management Certification level 5; • Enterprise Risk Management Certified Professional (ERMCP); • Certified Risk Professional (CRP); • Certified Governance Risk and Compliance Professional (GRCP).
4	Nasermen, S.H., CRBD., CACP.	Kepala Divisi Manajemen Risiko Bisnis Head of Business Risk Management Division	• *Certification Rural Bank Director* • *Certification of Completion Syariah Executive Workshop* • Sertifikasi *Management* Risiko *Level 3* • *Certification In Audit Comittee Practice* • *Certified Risk Professional*	• Certification of Rural Bank Director • Certification of Completion of Sharia Executive Workshop • Risk Management Level 3 Certification • Certification In Audit Comittee Practice • Certified Risk Professional

Kecukupan Kebijakan dan Prosedur Manajemen Risiko

Penyusunan Kebijakan dan Prosedur Manajemen Risiko mengacu kepada UU Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Kebijakan dan Prosedur Manajemen Risiko yang telah dimiliki BPKH, diantaranya:

a. PKBP BPKH No. 5 Tahun 2019 tentang Pedoman Manajemen Risiko Korporasi;
b. PKBP BPKH No. 11 Tahun 2022 tentang Perubahan atas PKBP BPKH Nomor 7 Tahun 2019 tentang Pedoman Manajemen Risiko Bisnis;
c. PKBP BPKH No. 16 Tahun 2019 tentang Pedoman Manajemen Kelangsungan Usaha (BCM);

Adequacy of Risk Management Policies and Procedures

Development of Risk Management Policies and Procedures refers to Law Number 34 of 2014 on Hajj Fund Management. Risk Management Policies and Procedures existing at BPKH covers the following:

a. PKBP of BPKH No. 5 of 2019 on Guidelines for Corporate Risk Management;
b. PKBP of BPKH No. 11 of 2022 on Amendment to PKBP of BPKH No. 7 of 2019 on Guidelines for Business Risk Management;
c. PKBP of BPKH No. 16 of 2019 on Guidelines for Business Continuity Management (BCM);

d. PKBP BPKH No. 6 Tahun 2023 tentang Perubahan atas PKBP No. 3 Tahun 2021 tentang Pedoman Kriteria Penerimaan Risiko (RAC) untuk BPS-BPIH;
e. PKBP BPKH No. 14 Tahun 2021 tentang Batas Maksimum Penempatan dan Investasi;
f. PKBP BPKH No. 9 Tahun 2022 tentang Pedoman Sistem Manajemen Mutu BPKH;
g. PKBP BPKH No. 10 Tahun 2022 tentang Pedoman Sistem Manajemen Anti Penyuapan BPKH;
h. Surat Keputusan Kepala Badan Pelaksana No. 328/BPKH.00/08/2023 tanggal 11 Agustus 2023 tentang Prosedur Tetap Tata Kelola Kriteria Penerimaan Risiko (*Risk Acceptance Criteria*) Bank Penerima Setoran BPS BPIH Dalam Aktivitas Penempatan;
i. Surat Keputusan Kepala Badan Pelaksana No. 352/BPKH.00/09/2022 tanggal 5 September Tahun 2022 tentang Perubahan Kedua atas Keputusan Kepala Badan Pelaksana BPKH No. 129/BPKH.00/10/2020 tentang Pembentukan Tim Manajemen Krisis (*Crisis Management Team*);
j. Surat Keputusan Kepala Badan Pelaksana No. 23/BPKH.00/02/2022 tanggal 4 Februari 2022 tentang Penetapan Personel *Risk Champion*.

d. PKBP of BPKH No. 6 of 2023 on Amendment to PKBP No. 3 of 2021 on Guidelines for Risk Acceptance Criteria (RAC) for BPS-BPIH;
e. PKBP of BPKH No. 14 of 2021 on Maximum Limits for Placement and Investment;
f. PKBP of BPKH No. 9 of 2022 on Guidelines for Quality Management System of BPKH;
g. PKBP of BPKH No. 10 of 2022 on Guidelines for the Anti-Bribery Management System for BPKH;
h. Decision Letter of Head of Executive Board of BPKH No. 328/BPKH.00/08/2023 dated August 11, 2023 on Standard Procedures for Risk Acceptance Criteria for BPS BPIH in Placement Activities;
9. Decision Letter of Head of Executive Board of BPKH No. 352/BPKH.00/09/2022 dated September 5, 2022 on the Second Amendment to the Decision Letter of Head of Executive Board of BPKH No. 129/BPKH.00/10/2020 on Formation of a Crisis Management Team;
j. Decision Letter of Head of Executive Board of BPKH No. 23/BPKH.00/02/2022 dated February 4, 2022 on Appointment of Risk Champion Personnel.

Penerapan *Three Lines of Defenses*

Implementation of Three Lines of Defenses

Pertahanan Lini Pertama

Pertahanan Lini Pertama merupakan fungsi pertahanan yang berkaitan langsung dengan pengelolaan dan pengendalian Risiko yang ada pada aktivitas bidang kerja masing-masing. Setiap bidang (bisnis dan operasi) merupakan pemilik risiko (*risk owner*) berperan sebagai garis depan atau ujung tombak dalam mengelola dan mengendalikan risiko. Pemilik risiko (*risk owner*) di setiap bidang adalah Anggota Badan Pelaksana dan Pimpinan Bidang (Deputi dan Kepala Divisi).

First Line of Defense

The First Line of Defense is a defense function directly related to the management and control of existing Risks in the activities of their respective work fields. Each field (business and operations) is a risk owner acting as the frontline or spearhead in risk management and control. Risk owner in each sector is Member of the Executive Board and Head of Division (Deputy and Head of Division).

Pertahanan Lini Kedua

Pertahanan Lini Kedua merupakan fungsi pertahanan yang berkaitan dengan pengembangan pengawasan risiko (*overseeing risks*) oleh Bidang Manajemen Risiko dan Kepatuhan oleh Bidang Kepatuhan. Tugas dan tanggung jawab Bidang Manajemen Risiko dan Bidang Kepatuhan mengacu kepada Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH.

Second Line of Defense

The Second Line of Defense is a defense function related to the development of risk oversight by Risk Management and Compliance Division by the Compliance Division. Duties and responsibilities of the Risk Management Division and the Compliance Division refer to Hajj Fund Management Agency Regulation No. 3 of 2018 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and Integrity Pact of the Hajj Fund Management Agency.

Pertahanan Lini Ketiga

Pertahanan Lini Ketiga merupakan fungsi pertahanan yang melakukan *assurance* (jaminan atau kepastian) secara independen bahwa sistem dan prosedur dilaksanakan dengan baik dan sesuai ketentuan. Dalam hal ini Audit Internal sebagai fungsi yang independen terhadap bidang lain.

Third Line of Defense

The Third Line of Defense is a defense function that provides assurance (guarantee) independently that systems and procedures are implemented properly and according to regulations. In this case Internal Audit serves as a function that is independent from other fields.

Top Risk BKPH Tahun 2023

BPKH mengenal 10 (sepuluh) jenis risiko utama sebagai berikut:

Top Risks of BPKH in 2023

BPKH recognizes 10 (ten) main types of risks as follows:

Jenis Risiko Type of Risks	Kategori Risiko Risk Category	Mitigasi Mitigation
Risiko Kredit **Credit Risk**	Risiko Keuangan Finance Risk	Risiko Kredit dapat dimitigasi melalui pengelolaan posisi dan risiko konsentrasi portofolio, tetap konsisten menjaga eksposur risiko kredit dengan limit yang telah ditetapkan, menerapkan standar kehati-hatian, penetapan target batasan risiko konsentrasi sesuai peraturan yang berlaku, penetapan tingkat kewenangan dalam proses persetujuan penyediaan dana. Credit risk can be mitigated through management of portfolio positions and concentration risk, while consistently maintaining credit risk exposure within predetermined limits, implementing prudential standards, setting targets for concentration risk limits in accordance with applicable regulations, determining the level of authority in the approval process for providing funds.

Jenis Risiko Type of Risks	Kategori Risiko Risk Category	Mitigasi Mitigation
Risiko Investasi **Investment Risk**	Risiko Keuangan Finance Risk	Risiko Investasi dapat dimitigasi melalui: • *Cap and floor limit*, dimana mitra investasi akan melakukan hibah atas labanya kepada BPKH jika nilai bagi hasil tidak mencapai angka tertentu (*cap*), sebaliknya juga BPKH akan melakukan hibah atas pendapatannya kepada *counterparty* ketika nilai bagi hasilnya melebihi angka tertentu (*floor*); • Menetapkan limit dan mekanisme pengambilan keputusan investasi dengan akad berbasis bagi hasil. Investment Risk can be mitigated through: • Cap and floor limit, in which investment partner will make a grant of its profits to BPKH if the profit sharing value does not reach a certain figure (cap), conversely BPKH will also make a grant of its income to the counterparty when the profit sharing value exceeds a certain figure (floor); • Determine limits and mechanisms for making investment decisions with profit sharing based contracts.
Risiko Imbal Hasil **Rate of Return Risk**	Risiko Keuangan Finance Risk	Risiko Imbal Hasil dapat dimitigasi melalui: • Melakukan kaji ulang terhadap efektivitas penerapan manajemen risiko imbal hasil, memuat proses bisnis investasi dan penempatan, evaluasi *counterparty*, evaluasi produk *counterparty*; dan • Pelaporan yang efektif dan efisien untuk memberikan informasi eksposur risiko imbal hasil. Return Risk can be mitigated through: • Review of the effectiveness of implementation of rate of return risk management, including investment and placement business processes, counterparty evaluation, counterparty product evaluation; and • Effective and efficient reporting to provide information on return risk exposure.
Risiko Pasar **Market Risk**	Risiko Keuangan Finance Risk	Risiko Pasar dapat dimitigasi melalui: • Memastikan bahwa proses transaksi telah sesuai dengan kebijakan, pedoman dan limit yang ditetapkan; dan • Melakukan prinsip pemisahan fungsi secara memadai dan konsisten antara *first line, second line* dan *third line of defences.* Market Risk can be mitigated by: • Ensuring that the transaction process is in accordance with established policies, guidelines and limits; and • Implementing the principle of segregation of functions adequately and consistently between the first line, second line and third line of defences.
Risiko Likuiditas **Liquidity Risk**	Risiko Keuangan Finance Risk	Risiko Likuiditas dapat dimitigasi melalui: • Pengendalian internal dilakukan untuk memastikan bahwa proses transaksi telah sesuai dengan kebijakan, pedoman dan limit yang ditetapkan; • Melakukan kaji ulang terhadap kebijakan, prosedur, limit dan alat ukur risiko likuiditas; dan • Pelaporan yang efektif dan efisien untuk memberikan informasi eksposur risiko likuiditas. Liquidity Risk can be mitigated through: • Internal control which is carried out to ensure that the transaction process is in accordance with established policies, guidelines and limits; • Review of policies, procedures, limits, and measurement tools of liquidity risk; and • Effective and efficient reporting to provide information on liquidity risk exposure.
Risiko Hukum **Legal Risk**	Risiko Non-Keuangan Non-Finance Risk	Risiko Hukum dapat dimitigasi melalui: • Melakukan kaji ulang terhadap kontrak dan perjanjian antara BPKH dengan pihak lain oleh bidang yang membawahi hukum; • Memastikan kepatuhan terhadap setiap hak dan kewajiban yang terdapat dalam kontrak dan perjanjian. Legal risks can be mitigated by: • Reviewing contracts and agreements between BPKH and other parties in charge of legal matters; • Ensuring compliance with every right and obligation stipulated in contracts and agreements.

Jenis Risiko Type of Risks	Kategori Risiko Risk Category	Mitigasi Mitigation
Risiko Kepatuhan **Compliance Risk**	Risiko Non-Keuangan Non-Finance Risk	Risiko Kepatuhan dapat dimitigasi melalui: • Meningkatkan kesadaran seluruh pegawai untuk menerapkan peraturan yang berlaku; • Meningkatkan langkah perbaikan terhadap penyimpangan yang terjadi; • Meningkatkan *responsibility* untuk menindaklanjuti setiap temuan dari audit internal maupun eksternal. Compliance Risk can be mitigated by: • Increasing the awareness of all employees to implement applicable regulations; • Increasing corrective measures for deviations that occur; • Improving responsibility to follow up on every finding from internal and external audits.
Risiko Operasional **Operational Risk**	Risiko Non-Keuangan Non-Finance Risk	Risiko Operasional dapat dimitigasi melalui: • Memastikan bahwa proses transaksi telah sesuai dengan kebijakan, pedoman dan limit yang ditetapkan; dan • Memastikan dokumen dan transaksi yang berjalan wajar. Operational Risk can be mitigated by: • Ensuring that the transaction process is in accordance with established policies, guidelines and limits; and • Ensuring that documents and transactions conducted are reasonable.
Risiko Reputasi **Reputation Risk**	Risiko Non-Keuangan Non-Finance Risk	Risiko Reputasi dapat dimitigasi melalui: • Ketepatan dalam menyampaikan laporan risiko reputasi; • Dokumentasi yang lengkap dan memadai untuk setiap kejadian yang muncul; • Tingkat responsif dalam penanganan kejadian terkait risiko reputasi. Reputation Risk can be mitigated through: • Accuracy in submitting reputation risk reports; • Complete and adequate documentation for each incident that arises; • Level of responsiveness in handling incidents related to reputation risk.
Risiko Stratejik **Strategic Risk**	Risiko Non-Keuangan Non-Finance Risk	Risiko Stratejik dapat dimitigasi melalui: • Membangun sistem yang dapat membandingkan hasil kerja aktual dengan target; dan • Membangun sistem yang dapat memonitor indikator utama pencapaian dan deviasi dari strategi yang ditetapkan. Strategic Risk can be mitigated by: • Building a system that can compare actual work results with targets; and • Building a system that can monitor main indicators of achievement and deviation from the established strategy.

Tinjauan Atas Efektivitas Sistem Manajemen Risiko BPKH

1. Proses Manajemen Risiko
   Proses manajemen risiko adalah serangkaian proses identifikasi, pengukuran, pemantauan dan pengendalian risiko. Hal-hal terkait pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, antara lain:
   a. Identifikasi risiko dilakukan secara proaktif pada seluruh produk dan aktivitas.
   b. Pengukuran risiko terhadap *exposure* risiko BPKH sebagai acuan untuk melakukan pengendalian.

Review of Effectiveness of Risk Management System of BPKH

1. Risk Management Process
   The risk management process is a series of processes for identifying, measuring, monitoring, and controlling riskMatters related to the implementation of risk identification, measurement, monitoring and control processes are as follows:
   a. Risk identification is carried out proactively on all products and activities.
   b. Risk measurement of BPKH risk exposure as a reference to perform control.

c. Pemantauan risiko terhadap *exposure* risiko, toleransi risiko, kepatuhan limit internal hingga hasil *stress testing* serta konsistensi pelaksanaan terhadap pedoman.
d. Pengendalian risiko dilakukan dengan cara lindung nilai untuk instrumen keuangan, sekuritisasi aset untuk mitigasi risiko kredit, dan metode mitigasi risiko lainnya dengan memperhatikan kriteria prioritas risiko.

2. Kecukupan SDM Bidang Manajemen Risiko
Kecukupan SDM Bidang Manajemen Risiko disesuaikan dengan Rencana Strategis BPKH. Kualifikasi dan sistem penerimaan SDM Bidang Manajemen Risiko mengacu kepada aturan yang mengatur mengenai SDM. Setiap pegawai di Bidang Manajemen Risiko mendapatkan pelatihan dan sertifikasi manajemen risiko secara berjenjang.

3. Kecukupan Sistem Informasi Manajemen Risiko
Sistem informasi manajemen risiko merupakan bagian dari sistem informasi manajemen BPKH yang disusun dalam bentuk *dashboard* manajemen risiko untuk memberikan informasi yang akurat, lengkap, informatif, tepat waktu dan dapat diandalkan. *Dashboard* manajemen risiko dapat digunakan oleh Badan Pelaksana, Dewan Pengawas dan bidang lainnya dalam penerapan manajemen risiko untuk menilai, memantau dan memitigasi risiko yang dihadapi dalam rangka proses pengambilan keputusan.

Sistem informasi manajemen risiko yang sudah dibangun, diantaranya: SIMANIS (Sistem Informasi Manajemen Risiko) dan HASANAH (Hasil Analisis Akseptasi Risiko).

4. Kecukupan Sistem Pengendalian Risiko
Sistem pengendalian risiko dilakukan agar penerapan manajemen risiko berjalan efektif. Penerapan sistem pengendalian intern secara efektif dimaksudkan untuk menjaga aset, menjamin tersedianya pelaporan keuangan yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku serta mengurangi risiko terjadinya kerugian, penyimpangan dan

c. Risk monitoring of risk exposure, risk tolerance, internal limit compliance to stress testing results and consistent implementation of guidelines.

d. Risk control is carried out by means of hedging for financial instruments, asset securitization for credit risk mitigation, and other risk mitigation methods by taking into account risk priority criteria.

2. Adequacy of HR in Risk Management
Adequacy of HR in the Risk Management Field is adjusted to BPKH's Strategic Plan. The qualifications and acceptance system for HR in the Risk Management Field refers to the rules governing HR where employees must receive risk management training and certification.

3. Adequacy of Risk Management Information System
The risk management information system is part of the BPKH management information system which is developed in the form of a risk management dashboard to provide accurate, complete, informative, timely and reliable information. The risk management dashboard can be used by the Executive Board, Supervisory Board and other units/divisions in the application of risk management to assess, monitor, and mitigate risks faced in the decision-making process.

Risk management information systems that have been built include: SIMANIS (Risk Management Information System) and HASANAH (Analysis Results of Risk Acceptance).

4. Adequacy of Risk Control System
The risk control system is performed so that the risk management is implemented effectivelImplementation of an effective internal control system aims to safeguard assets, ensure the availability of reliable financial reporting, increase compliance with applicable laws and regulations and reduce risk of losses, deviations and breaches of prudential aspect. The Compliance Division, the Risk Management Division

pelanggaran aspek kehati-hatian. Bidang Kepatuhan, Bidang Manajemen Risiko dan Bidang yang membawahkan fungsi Audit Internal berperan aktif dalam meningkatkan efektivitas sistem pengendalian internal secara berkesinambungan.

and the Division in charge of the Internal Audit function play an active role in improving the effectiveness of internal control system on a continuous basis.

Penerapan prinsip pemisahan fungsi (*segregation of duty*) dilaksanakan secara konsisten serta dilakukan evaluasi secara konsisten terhadap efektivitas pengendalian internal akibat dampak perubahan lingkungan internal dan eksternal.

The application of the segregation of duty function is carried out consistently where consistent evaluation is carried out on the effectiveness of internal control that may be affected by impact of changes in the internal and external environment.

5. Maturitas Efektivitas Penerapan Manajemen Risiko

   BPKH melakukan penilaian efektivitas penerapan manajemen risiko (*Risk Maturity*) yang dilakukan oleh pihak eksternal. Pada tahun 2023, Hasil Penilaian Tingkat Maturitas Penerapan Manajemen Risiko di BPKH adalah **4.28/5.00 (*Level 4 Managed*)** dengan uraian sebagai berikut:
   a. BPKH menjalankan prinsip-prinsip manajemen risiko;
   b. Telah dilakukan komunikasi secara proaktif kepada seluruh unit kerja dan individu;
   c. *Risk Register* sudah disusun secara lengkap;
   d. Adanya upaya perbaikan berkelanjutan; dan
   e. Implementasi manajemen risiko belum terintegrasi pada seluruh level organisasi.

5. Maturity of Effectiveness of Risk Management Implementation
   BPKH evaluates the effectiveness of risk management (Risk Maturity) conducted by external partieIn 2023, BPKH scored **4.28/5.00 (Level 4 Managed)** for the Assessment of Maturity Level for the Implementation of Risk Management at BPKH. The details are as follows:
   a. BPKH implements risk management principles;
   b. Proactive communication has been performed to all work units and individuals;
   c. Risk Register has been prepared completely;
   d. Continuous improvement efforts; and
   e. Implementation of risk management has not been integrated at all levels of the organization.

Pernyataan Badan Pelaksana Atas Kecukupan Sistem Manajemen Risiko

Badan Pelaksana menilai bahwa pelaksanaan Manajemen Risiko BPKH tahun 2023 telah berjalan dengan baik dan memadai. BPKH melakukan penerapan manajemen risiko secara proaktif sesuai ketentuan yang berlaku untuk mendorong pencapaian tujuan BPKH sesuai UU Nomor 34 Tahun 2014 yaitu:
1. Meningkatkan kualitas penyelenggaraan ibadah haji;
2. Rasionalitas dan efisiensi penggunaan BPIH;
3. Manfaat bagi kemaslahatan umat islam.

Badan Pelaksana telah menerapkan sistem manajemen risiko di seluruh kegiatan Unit Kerja melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Badan Pelaksana menerapkan praktik-praktik

Statement of the Executive Board on the Adequacy of Risk Management System

The Executive Board considers that BPKH Risk Management in 2023 has been implemented well and adequately. BPKH implements risk management proactively in accordance with the prevailing regulations to encourage the achievement of BPKH objectives in accordance with Law Number 34 of 2014 namely:
1. Quality improvement of hajj pilgrimage implementation;
2. Rationality and efficiency in the use of BPIH;
3. Benefit for the welfare of Muslims.

The Executive Board has implemented risk management system in all Work Unit activities through risk identification, measurement, monitoring, and control processes. The Executive Board implements risk-aware cultural practices budaya sadar risiko pada setiap aktivitas organisasi. Badan Pelaksana juga mendorong *risk awareness* di setiap Unit Kerja untuk mendukung praktik manajemen risiko yang kuat, serta menjadi cerminan setiap individu pada organisasi dalam pengambilan keputusan.

in every organizational activity. The Executive Board also encourages risk awareness in each Work Unit to support strong risk management practices and to make it a reflection for every individual in the organization in making decisions.

Audit Eksternal
External Audit

BPK Republik Indonesia merupakan lembaga pemeriksa keuangan yang diberikan mandat dan kewenangan dari negara untuk melakukan pemeriksaan terhadap pengelolaan dan tanggung jawab keuangan negara yang dilakukan oleh lembaga atau badan negara, termasuk BPKH.

The Audit Board of the Republic of Indonesia is a financial audit institution that is given the mandate and authority from the state to conduct audit of the management and accountability of state finance carried out by state institutions or agencies, including BPKH.

Pemeriksaan BPK mencakup 2 (dua) hal yaitu:
1. Pemeriksaan Laporan Keuangan meliputi Neraca, Laporan Operasional, Laporan Arus Kas, Laporan Perubahan Aset Neto, dan Catatan atas Laporan Keuangan;
2. Pemeriksaan Sistem Pengendalian Internal dan Kepatuhan terhadap Ketentuan Peraturan Perundang-Undangan BPKH.

BPK audit includes 2 (two) matters, namely:
1. Audit of Financial Statements consisting of Balance Sheet, Statements of Operations, Statements of Cash Flows, and Statements of Change in Net Assets, and Notes to Financial Statements;
2. Audit of the Internal Control System and Compliance with BPKH Statutory Provisions.

Berikut adalah audit BPK terhadap laporan keuangan BPKH 5 tahun terakhir:

The following is BPK's audit of BPKH's financial statements for the last 5 years:

Tahun Buku Fiscal Year	Penanggung Jawab Pemeriksaan Auditor In Charge	Opini Opinion
2023	**Dr. Slamet Kurniawan, M.Sc., Ak., CSFA., CPA., CFrA., ERMCP.**	**Wajar Tanpa Pengecualian** Unqualified Opinion
2022	Slamet Kurniawan, M.Sc., Ak., CSFA., CPA., CFrA., ERMCP.	Wajar Tanpa Pengecualian Unqualified Opinion
2021	Dr. Akhsanul Khaq, MBA., Ak., CFE., CMA., CA., CSFA., CPA., CFrA.	Wajar Tanpa Pengecualian Unqualified Opinion
2020	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian Unqualified Opinion
2019	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian Unqualified Opinion

Sistem Pengendalian Internal

Internal Control System

PENGENDALIAN KEUANGAN DAN OPERASIONAL, SERTA KEPATUHAN TERHADAP PERATURAN PERUNDANG-UNDANGAN LAINNYA

Seluruh manajemen dan pegawai memiliki peran dan tanggung jawab dalam meningkatkan kualitas dan pelaksanaan Sistem Pengendalian Internal. Sistem Pengendalian Internal yang diterapkan di BPKH terdiri dari unsur pengawasan aktif Badan Pelaksana dan Dewan Pengawas, aktivitas pengendalian, pemisahan fungsi, sistem akuntansi dan informasi, pemantauan dan tindakan perbaikan, budaya pengendalian, dan kemampuan komunikasi.

BPKH telah menerapkan sistem pengendalian internal sesuai dengan Internasional COSO (*Committee of Sponsoring Organizations of the Treadway Commission*)–Internal *Control Framework* sejalan dengan pengujian sistem pengendalian internal BPKH yang terdiri dari 5 (lima) komponen, yaitu lingkungan pengendalian (*control environment*), penilaian risiko (*risk assessment*), aktivitas pengendalian (*control activities*), informasi dan komunikasi (*information and communication*), serta pemantauan (*monitoring*).

FINANCIAL AND OPERATIONAL CONTROL, AS WELL AS COMPLIANCE WITH OTHER LAWS AND REGULATIONS

All managements and employees have roles and responsibilities in improving the quality and implementation of Internal Control System. The Internal Control System enforced at BPKH consists of elements of active supervision by the Executive Board and Supervisory Board, control activities, segregation of functions, accounting and information systems, monitoring and corrective action, control culture, and communication skills.

BPKH has adopted an internal control system in accordance with the international COSO (Committee of Sponsoring Organizations of the Treadway Commission)–Internal Control Framework in line with the testing of the BPKH internal control system which consists of 5 (five) components, namely control environment, risk assessment, control activities (control activities), information and communication, as well as monitoring.

TINJAUAN ATAS EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

BPKH telah melakukan pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian internal dan atas kualitas kinerja dalam melaksanakan tanggung jawab yang telah ditentukan BPKH, sehingga membantu proses pengambilan keputusan Badan Pelaksana.

Penilaian kecukupan dilakukan untuk mengetahui kehandalan sistem pengendalian yang telah ditetapkan dalam mendukung tercapainya tujuan dan sasaran BPKH secara ekonomis dan efisien.

REVIEW OF THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM

BPKH has reviewed and assessed the adequacy and effectiveness of internal control structure and quality of performance in carrying out the responsibilities determined by BPKH, thereby assisting the decision-making process of the Executive Board.

The adequacy assessment is carried out to determine the reliability of the control system that has been determined in supporting the achievement of BPKH objectives and targets economically and efficiently.

Penilaian efektivitas dilakukan untuk menentukan sejauh mana struktur pengendalian internal sudah berfungsi dengan baik yang tercermin melalui penilaian kualitas kinerja yang baik.

Evaluation of effectiveness is performed to determine the extent to which the internal control structure is functioning properly, which is reflected on good assessment results of performance quality.

Penilaian kualitas kinerja merupakan pemeriksaan dan penilaian atas kinerja yang dimaksudkan untuk menentukan sejauh mana tujuan dan sasaran operasional BPKH telah dicapai.

Performance quality assessment is an examination and assessment of performance aimed at determining the extent to which BPKH's operational objectives and targets have been achieved.

PERNYATAAN BADAN PELAKSANA DAN/ ATAU DEWAN PENGAWAS ATAS KECUKUPAN SISTEM PENGENDALIAN INTERNAL

Sistem Pengendalian Internal telah berjalan dengan baik dengan batas risiko yang terukur.

STATEMENT OF THE EXECUTIVE BOARD AND/OR SUPERVISORY BOARD ON THE ADEQUACY OF INTERNAL CONTROL SYSTEM

The Internal Control System has been running well with measurable risk limits.

Permasalahan Hukum

Legal Cases

Sepanjang tahun 2023 tidak terdapat permasalahan hukum yang dihadapi oleh BPKH, anggota Dewan Pengawas dan anggota Badan Pelaksana.

Throughout 2023 there were no legal cases faced by BPKH, members of the Supervisory Board and the Executive Board.

Sanksi Administratif

Administrative Sanctions

Sepanjang tahun 2023 BPKH, Anggota Dewan Pengawas, Anggota Badan Pelaksana dan Anak Perusahaan tidak mendapatkan sanksi administratif.

Throughout 2023, BPKH, Members of the Supervisory Board, Members of the Executive Board and Subsidiary did not receive administrative sanctions.

Kode Etik
Code of Ethics

Dalam pengembangan *Good Governance*, BPKH telah merumuskan berbagai kebijakan yang menyangkut etika. BPKH mengupayakan penerapan standar etika terbaik dalam menjalankan segenap aktivitas operasionalnya sesuai dengan Visi, Misi, dan budaya yang dimiliki melalui implementasi Etika Kerja. Kode etik merupakan norma yang harus dipatuhi oleh setiap anggota Badan Pelaksana, anggota Dewan Pengawas, serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH.

Kode etik BPKH mencakup:
1. Penegakan integritas
2. Menjaga kerahasiaan
3. Larangan penyalahgunaan jabatan
4. Kepatuhan penggunaan dokumen
5. Larangan benturan kepentingan

In developing Good Governance, BPKH has formulated a number of policies on ethics. BPKH strives to implement the best ethical standards in carrying out all operational activities in accordance with its Vision, Mission and culture through the implementation of Work Ethics. The code of ethics is a norm that must be adhered to by every member of the Executive Board, members of the Supervisory Board, and BPKH employees while implementing their duties to maintain dignity, honour, image, and credibility of BPKH.

The BPKH code of ethics includes:
1. Upholding of Integrity
2. Maintaining confidentiality
3. Prohibition of abuse of office
4. Compliance with the use of documents
5. Prohibition of conflict of interest

POKOK-POKOK KODE ETIK

Isi Etika Kerja atau tata perilaku pejabat dan pegawai meliputi:
1. Kepatuhan terhadap hukum
2. Benturan kepentingan
3. Pengendalian gratifikasi
4. Anti-diskriminasi
5. Integritas laporan keuangan
6. Perlindungan informasi BPKH
7. Informasi orang dalam (*insider trading*)
8. Perlindungan harta BPKH
9. Kegiatan sosial dan politik
10. Perilaku etis terhadap sesama karyawan

CONTENTS OF CODE OF ETHICS

The contents of Work Ethics or code of conduct for officers and employees include:
1. Compliance with the law
2. Conflict of interest
3. Gratification control
4. Anti-discrimination
5. Integrity of financial statements
6. Protection of BPKH information
7. Insider information (insider trading)
8. Protection of BPKH assets
9. Social and political activities
10. Ethical behaviour towards fellow employees

PERNYATAAN BAHWA KODE ETIK BERLAKU UNTUK SEMUA JENJANG ORGANISASI

Dalam Peraturan BPKH No. 3 Tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH Pasal 24 disebutkan

STATEMENT THAT THE CODE OF ETHICS APPLIES TO ALL LEVELS OF THE ORGANIZATION

Based on Regulation of BPKH No. 3 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of BPKH Article 24, it is stated bahwa kode etik merupakan norma yang harus dipatuhi oleh setiap Anggota Badan Pelaksana, Anggota Dewan Pengawas serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH.

that the code of ethics must be obeyed by every Member of the Executive Board, Members of the Supervisory Board, and employees of BPKH while performing their duties to maintain dignity, honour, image, and credibility of BPKH.

MAJELIS KEHORMATAN KODE ETIK

Untuk menegakkan kode etik dalam lingkungan kerja, BPKH telah membentuk Majelis Kehormatan Kode Etik yang bersifat *ad hoc* dan terdiri atas unsur Badan Pelaksana dan Dewan Pengawas dan sekiranya dianggap perlu, Badan Pelaksana dapat mengundang pihak luar sebagai anggota majelis kehormatan kode etik.

HONORARY COUNCIL OF CODE OF ETHICS

To enforce code of ethics in the work environment, BPKH has formed an ad hoc Honorary Council of Code of Ethics that consists of Executive Board and Supervisory Board and if deemed necessary, the Executive Board may invite external party as members of the code of ethics honorary council.

PENYEBARLUASAN DAN SOSIALISASI KODE ETIK

Untuk memberikan pemahaman terhadap ketentuan Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan PKBP BPKH Nomor 13 Tahun 2020 tentang Dewan Kehormatan Kode Etik BPKH, bidang Kepatuhan melakukan sosialisasi kepada Anggota Dewan Pengawas, Anggota Badan Pelaksana, dan pegawai BPKH serta menyebarkan kuesioner berupa *self-assessment* untuk mengetahui tingkat pemahaman terhadap ketentuan tersebut.

DISSEMINATION OF CODE OF ETHICS

To provide an understanding of the provisions of the Regulation of Hajj Fund Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of BPKH and PKBP of BPKH Number 13 of 2020 concerning Honorary Board of Code of Ethics of BPKH, the Compliance Division conducts dissemination to Members of the Supervisory Board, Members of the Executive Board, and employees of BPKH and distributes self-assessment questionnaires to determine the level of understanding of these provisions.

UPAYA PENERAPAN DAN PENEGAKAN KODE ETIK

Setiap Insan BPKH telah menandatangani Pakta Integritas sebagai bentuk komitmen penerapan GG.

EFFORTS TO IMPLEMENT AND ENFORCE CODE OF ETHICS

Every employee at BPKH has signed Integrity Pact as a commitment to GG implementation.

PELANGGARAN DAN SANKSI

Pelanggaran terhadap Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik dan/atau Pedoman Perilaku Profesional dikenakan sanksi berupa:

1. Teguran Lisan;
2. Teguran Tertulis;

NUMBER OF VIOLATIONS TO THE CODE OF ETHICS

Violation to the Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and/or Professional Behaviour Guidelines is subject to sanctions in the form of:

1. Verbal Reprimand;
2. Written Warning;

3. Peringatan keras disertai *skoring* jabatan, pemotongan *benefit*, gaji dan sebagainya;
4. Pemecatan;
5. Permintaan mengundurkan diri;
6. Penyerahan kepada pihak yang berwajib untuk penyidikan, penyelidikan dan proses hukum, lebih lanjut, khususnya yang menyebabkan kerugian material kepada BPKH dan/atau perkara criminal; dan/atau
7. Sanksi lainnya sebagaimana dinyatakan di Kode Etik.

3. Strong warning accompanied by suspension, cuts in benefits, salaries and so on;
4. Termination;
5. Request to resign;
6. Handover to the authorities for further full investigation, preliminary investigation and legal proceedings, in particular those that cause material losses to BPKH and/or criminal cases; and/or
7. Other sanctions as stipulated in the Code of Ethics.

Jumlah Pelanggaran Kode Etik Beserta Sanksi yang Diberikan

Sepanjang tahun 2023, tidak terdapat pelanggaran kode etik baik di Anggota Badan Pelaksana, Anggota Dewan Pengawas maupun pegawai BPKH.

Number of Violations to the Code of Ethics and Sanctions Imposed

Throughout 2023, there were no violations to code of ethics committed by Members of the Executive Board, Members of the Supervisory Board and employees of BPKH.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Sistem Pelaporan Pelanggaran (*Whistleblowing System*/ WBS) adalah sistem yang mengelola pengaduan/ penyingkapan mengenai perilaku melawan hukum, perbuatan tidak etis/tidak semestinya secara rahasia, anonim dan mandiri yang digunakan untuk mengoptimalkan peran serta Insan BPKH dan pihak lainnya dalam mengungkapkan pelanggaran yang terjadi di lingkungan BPKH. BPKH telah membuat aplikasi *Whistleblowing System* atau sistem pelaporan atas kecurigaan terjadinya pelanggaran dan/atau ketidakpuasan yang dapat diakses dalam *website* resmi BPKH.

The Whistleblowing System/WBS is a system that manages complaints/disclosures regarding unlawful behavior, unethical/inappropriate acts in a confidential, anonymous and independent manner which is used to optimize the participation of BPKH Employees and other parties in disclosing violations that occur in BPKH environment. BPKH has created a Whistleblowing System application or reporting system for suspected violations and/or dissatisfaction which can be accessed on the official website of BPKH.

PEDOMAN SISTEM PELAPORAN PELANGGARAN

Pelaksanaan Sistem Pelaporan Pelanggan di BPKH mengacu pada PKBP BPKH Nomor 8 Tahun 2022 tentang Tata Cara Pengelolaan dan Tindak Lanjut Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan BPKH. Peraturan ini mengatur berbagai hal terkait pelaksanaan dan pengelolaan WBS di lingkungan BPKH.

WHISTLEBLOWING SYSTEM GUIDELINES

The implementation of the Whistleblowing System at BPKH refers to PKBP of BPKH Number 8 of 2022 on Procedures of Management and Follow-Up of Whistleblowing at BPKH. This regulation regulates various matters related to the implementation and management of WBS within the BPKH.

MEKANISME PENYAMPAIAN LAPORAN

Pelanggaran adalah perbuatan, perkataan, dan/atau sikap yang dilakukan oleh anggota Badan Pelaksana dan/atau anggota Dewan Pengawas dan/atau Pegawai BPKH yang melanggar peraturan perundang-perundangan termasuk Peraturan BPKH, PKBP BPKH, Kode Etik, Pedoman Perilaku Profesional, prinsip atau pedoman akuntansi, kebijakan BPKH, kecurangan (*fraud*) dan Korupsi, Kolusi dan Nepotisme (KKN), tindak pidana, dan/atau tindakan yang membahayakan keselamatan kerja yang terjadi di lingkungan BPKH.

Pengaduan dapat disampaikan secara lisan, tertulis dan/atau surat elektronik. Pengaduan dapat disampaikan melalui media:

1. Aplikasi WBS BPKH pada situs BPKH;
2. Layanan pesan singkat;
3. Surat elektronik (*e-mail*);
4. Telepon atau secara tatap muka kepada Unit Penanganan Pengaduan; dan/atau
5. Surat.

REPORTING MECHANISM

Violation constitutes unlawful actions, utterances, and/or behaviour of members of the Executive Board and/or members of the Supervisory Board and/or Employees of BPKH, including those that are against Regulation of BPKH, PKBP of BPKH, Code of Ethics, Professional Code of Conduct, accounting principles or guidelines, BPKH policies, fraud and Corruption, Collusion and Nepotism (KKN), criminal acts, and/or actions that endanger work safety that occur at BPKH.

Complaints may be submitted orally, in writing and/or electronically. Complaints may be submitted through the following media:

1. BPKH WBS application on the BPKH website;
2. Short message service;
3. Electronic mail (e-mail);
4. Telephone or face-to-face meeting with the complaint handling unit; and/or
5. Letter.

PERLINDUNGAN BAGI PELAPOR

Perlindungan bagi pelapor termasuk penanganan pengaduan telah diatur dalam PKBP Nomor 8 Tahun 2022. Dalam penanganan dan penyelesaian pengaduan, pelapor memiliki hak untuk:

1. Mendapatkan perlindungan kerahasiaan identitasnya.
2. Mendapatkan kesempatan untuk dapat memberikan keterangan secara bebas tanpa paksaan dari pihak manapun.
3. Mendapatkan informasi mengenai tahapan Pengaduan yang didaftarkannya.
4. Mendapatkan perlakuan yang sama dan setara dengan Terlapor dalam Pemeriksaan.
5. Mengajukan bukti untuk memperkuat Pengaduannya.
6. Mendapatkan salinan Berita Acara Pemeriksaan (BAP) atas dirinya.
7. Mendapatkan perlindungan dari adanya ancaman fisik dan/atau tuntutan hukum, baik secara pidana ataupun perdata.
8. Apabila Pelapor merupakan Pegawai BPKH, mendapatkan perlindungan atas karirnya di BPKH.

PROTECTION FOR WHISTLEBLOWER

Protection to the whistleblower, including the handling of complaints, has been regulated in PKBP No. 8 of 22. In handling and resolving complaints, the whistleblower has the right to:

1. Get protection of confidentiality of his identity.
2. Get the opportunity to be able to provide information freely without coercion from any party.
3. Obtain information on stages of Complaints being registered.
4. Get the same and equal treatment with the Reported during the Investigation.
5. Submit evidence to strengthen the Complaint.
6. Obtain copy of Investigation Report (BAP) regarding the whistleblower themselves.
7. Get protection from physical threats and/or legal demands, whether criminal or civil.
8. If the whistleblower is a BPKH employee, he will receive protection for his career at BPKH.

MEKANISME TINDAK LANJUT LAPORAN

1. Setiap pengaduan yang diterima, diberikan nomor register melalui aplikasi WBS BPKH.
2. Nomor register digunakan sebagai identitas pelapor untuk melakukan komunikasi antara pihak pelapor dengan penerima pengaduan.
3. Petugas Unit Penanganan Pengaduan yang menerima pengaduan wajib memasukkan ke dalam Aplikasi WBS BPKH.
4. Unit Penanganan Pengaduan melakukan verifikasi atas setiap laporan pengaduan yang diterima.
5. Unit Penanganan Pengaduan dapat meminta tambahan bukti dan/atau data dari Pelapor.
6. Dalam hal Unit Penanganan Pengaduan menganggap pengaduan memenuhi syarat, Unit Penanganan Pengaduan menyampaikan Pengaduan ke Unit Penyelesaian Pengaduan untuk ditindaklanjuti.
7. Dalam hal yang menjadi Terlapor adalah anggota Badan Pelaksana dan/atau anggota Dewan Pengawas, maka:
    a. Unit Penanganan Pengaduan menyampaikan kepada Dewan Pengawas untuk mempertimbangkan dan membentuk atau meminta Kepala Badan Pelaksana untuk membentuk Dewan Kehormatan Kode Etik, dengan tetap memperhatikan ketentuan yang berlaku dalam peraturan mengenai Dewan Kehormatan Kode Etik; dan
    b. Dalam hal Dewan Kehormatan Kode Etik telah terbentuk, maka Unit Penanganan Pengaduan menyampaikan Pengaduan kepada Dewan Kehormatan Kode Etik.
8. Dalam hal Unit Penanganan Pengaduan menganggap Pengaduan tidak memenuhi syarat dan tidak dilengkapi oleh Pelapor setelah diminta oleh Unit Penanganan Pengaduan dalam jangka waktu 5 (lima) Hari Kerja, maka Pengaduan tidak akan ditindaklanjuti dan dianggap selesai, serta menginformasikan hal tersebut kepada Pelapor.
9. Dalam hal Pelapor bermaksud melengkapi Pengaduan yang tidak ditindaklanjuti sebagaimana dimaksud pada poin 8, maka Pelapor wajib membuat Pengaduan baru sesuai ketentuan PKBP BPKH Nomor 8 Tahun 2022.

REPORT FOLLOW UP MECHANISM

1. For every complaint received, a registration number is given through the BPKH WBS application.
2. The register number is used as the identity of the whistleblower to communicate between the whistleblower and the recipient of the complaint.
3. Complaint Handling Unit officers who receive complaints must enter them into the BPKH WBS Application.
4. The Complaint Handling Unit verifies each complaint report received.
5. The Complaint Handling Unit may request additional evidence and/or data from the Whistleblower.
6. In the event that the Complaint Handling Unit considers the complaint meets the requirements, the Complaint Handling Unit submit the Complaint to the Complaint Resolution Unit for follow-up.
7. In case the Reported is any member of the Executive Board and/or the Supervisory Board, then:
    a. The Complaint Handling Unit reports to the Supervisory Board to consider and form or request to the Chief of Executive Board to form a Honorary Council of Code of Ethics by complying with applicable provisions of the regulation on the Honorary Council of Code of Ethics; and
    b. In the event that the Honorary Council of Code of Ethics has been formed, the Complaint Handling Unit submits Complaints to the Honorary Council of Code of Ethics.
8. In the event that the Complaint Handling Unit considers that the Complaint does not meet the requirements and is not completed by the Whistleblower after being requested by the Complaint Handling Unit within a period of 5 (five) Business Days, then the Complaint will not be followed up and will be considered resolved, and inform the Whistleblower of this matter.
9. In the event that the Whistleblower intends to complete documents of the Complaint that has not been followed up as referred to in point 8, the Whistleblower is obliged to submit a new Complaint in accordance with the provisions of PKBP of BPKH Number 8 of 2022.

10. Pengaduan yang tidak ditindaklanjuti sebagaimana dimaksud pada poin 6 adalah yang memenuhi kriteria sebagai berikut:
    a. Pengaduan dengan identitas Pelapor yang jelas dan substansi/materi Pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan Pemeriksaan guna membuktikan kebenaran informasinya.
    b. Pengaduan dengan identitas Pelapor tidak jelas, namun dengan substansi materi Pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan Pemeriksaan guna membuktikan kebenaran informasinya.
    c. Pengaduan dengan identitas Pelapor jelas, namun substansi/materi Pengaduan kurang jelas dapat direkomendasikan untuk dilakukan konfirmasi atau dilakukan klarifikasi, sebelum dilakukan Pemeriksaan.
    d. Pengaduan dengan permasalahan serupa dengan Pengaduan yang sedang atau telah dilakukan Pemeriksaan, direkomendasikan untuk dijadikan sebagai tambahan informasi.
11. Pengaduan yang tidak ditindaklanjuti sebagaimana dimaksud pada poin 8 adalah Pengaduan dengan kriteria sebagai berikut:
    a. Pengaduan dengan tidak disertai bukti dan/ atau data yang memadai, dan tidak menunjang informasi yang diadukan.
    b. Pengaduan dengan tidak menunjuk substansi secara jelas.
    c. Pengaduan yang mengandung unsur tindak pidana dan telah ditangani oleh pihak yang berwenang.
    d. Pengaduan mengenai keberatan terhadap pertimbangan yuridis dan substansi putusan pengadilan.
    e. Pengaduan mengenai pihak atau instansi lain di luar yurisdiksi BPKH.

10. Complaints that are not followed up as referred to in point 6 are complaints that meet the following criteria:
    a. Complaints with a clear identity of the Whistleblower and logical and adequate substance/material of the Complaint are recommended for immediate Investigation to prove the truth of the information.
    b. Complaints where the identity of the Whistleblower is unclear, but the material substance of the Complaint is logical and adequate, are recommended for immediate Investigation to prove the truth of the information.
    c. Complaints where the identity of the Whistleblower is clear, but the substance/material of the Complaint is unclear can be recommended for confirmation or clarification prior to Investigation.
    d. Complaints with problems similar to Complaints that are being or have been investigated are recommended to be used as additional information.
11. Complaints that are not followed up as referred to in point 8 are complaints with the following criteria:
    a. Complaints not accompanied by sufficient evidence and/or data, and do not support the information being complained about.
    b. Complaints that do not clearly indicate the substance.
    c. Complaints that contain elements of a criminal act and have been handled by the competent authorities.
    d. Complaints regarding objections to juridical considerations and the substance of court decisions.
    e. Complaints regarding other parties or agencies outside the jurisdiction of BPKH.

PIHAK YANG MENGELOLA SISTEM PELAPORAN PELANGGARAN

Penanganan Pengaduan merupakan kewenangan Dewan Pengawas sebagai bagian dari fungsi pengawasan. Penanganan Pengaduan dapat didelegasikan oleh Dewan

THE PARTY MANAGING WHISTLEBLOWING SYSTEM

Complaint Handling is the authority of the Supervisory Board as part of its supervisory function. Complaint handling may be delegated by the Supervisory Board to

Pengawas kepada anggota Dewan Pengawas, pegawai BPKH dan/atau pihak ketiga. Penyelesaian Pengaduan merupakan kewenangan Badan Pelaksana. Penyelesaian Pengaduan didelegasikan kepada Anggota Badan Pelaksana yang membawahi Bidang Audit Internal.

members of the Supervisory Board, BPKH employees and/or third parties. Complaint resolution is the authority of the Executive Board. Complaint resolution is delegated to members of the Executive Board in charge of the Internal Audit Division.

SOSIALISASI DAN UPAYA PENINGKATAN KUALITAS SISTEM PELAPORAN PELANGGARAN

BPKH melakukan penyebaran informasi akan adanya sistem pelaporan pelanggaran (WBS) melalui media sosial salah satunya adalah YouTube. Pemangku kepentingan dapat mengakses saluran tersebut pada **https://youtu.be/wAeGnDx5Ex8**.

DISSEMINATION AND EFFORTS TO IMPROVE THE QUALITY OF WHISTLEBLOWING SYSTEM

BPKH disseminates information on the existence of a whistleblowing system (WBS) through social media, one of which is through YouTube. Stakeholders can access the channel at **https://youtu.be/wAeGnDx5Ex8**.

JUMLAH PENGADUAN YANG MASUK DAN DIPROSES PADA TAHUN 2023

Pada tahun 2023, terdapat 2 (dua) laporan dugaan pelanggaran yang disampaikan melalui mekanisme WBS. Dari jumlah tersebut, seluruh laporan telah selesai ditindaklanjuti.

NUMBER OF INCOMING AND PROCESSED REPORTS IN 2023

Throughout 2023, there were 2 (two) complaints on alleged violation submitted through the WBS mechanism. Of all the reports, all complaints have been followed up.

Kebijakan Antikorupsi dan Pengendalian Gratifikasi

Anti-Corruption and Gratification Policy

Dalam upaya mendukung BPKH menerapkan GG, BPKH juga berkomitmen untuk melakukan pemberantasan KKN melalui pembuatan kebijakan anti korupsi. Kebijakan antikorupsi di dalam BPKH berdasarkan Undang-Undang No 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi dan Undang-Undang No 31 Tahun 1999 konjungsi Undang-Undang No. 20 Tahun 2011 tentang Pemberantasan Tindak Pidana Korupsi.

Didalam Peraturan BPKH Nomor 3 Tahun 2018 telah diatur mengenai Larangan Penerimaan dan Pemberian Gratifikasi dalam bentuk dan keadaan apapun untuk memengaruhi

In order to support BPKH in implementing GG, BPKH is also committed to eradicating KKN by making anti-corruption policy. The anti-corruption policy within BPKH is based on Law Number 30 of 2002 on Corruption Eradication Commission and Law Number 31 of 1999 in conjunction with Law Number 20 of 2011 concerning Eradication of Corruption Crimes.

BPKH Regulation No. 3 of 2018 has regulated the Prohibition of Receiving and Giving Gratification in any form and condition to influence BPKH Personnel to do

Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.

or not do something within their position capacity that is contrary to obligations and/or contrary to independence and objectivity in decision making.

Selain diatur dalam Peraturan BPKH, ketentuan mengenai gratifikasi juga diatur dalam PKBP Nomor 8 Tahun 2019 tentang Pedoman Pengendalian Gratifikasi.

Apart from being regulated in the Regulation of BPKH, the provisions on gratification are also regulated PKBP No. 8 of 2019 on Gratification Control Guidelines.

BPKH telah melarang secara jelas tindakan-tindakan sebagai berikut:

1. Pemberian dan Penerimaan Hadiah
   Perilaku Insan BPKH terkait pemberian dan/atau penerimaan hadiah:
   a. Tidak menerima dan/atau memberi hadiah dalam bentuk apapun yang dapat memengaruhi pengambilan keputusan.
   b. Jamuan makan dapat dilakukan oleh Insan BPKH sepanjang untuk kepentingan dan atas beban biaya BPKH dalam batas-batas yang wajar.
   c. Jamuan makan dapat diterima oleh Insan BPKH apabila diadakan untuk menjalin kerja sama dengan mitra kerja dan dilakukan di tempat terhormat serta tidak menimbulkan citra negatif terhadap BPKH.
   d. Setiap bentuk hadiah dan/atau cendera mata yang diperoleh dari mitra kerja diserahkan ke Bidang Kepatuhan untuk diproses sesuai ketentuan yang berlaku.
   e. Setiap pengeluaran yang berkaitan dengan pemberian hadiah dan jamuan bisnis hanya dapat dilakukan apabila telah mendapat otorisasi pejabat BPKH yang berwenang.
   f. Hadiah yang dapat diterima dalam batas kewajaran adalah hadiah dalam rangka: perkawinan, khitanan, musibah, penghargaan dari BPKH, cendera mata dari BPKH, dalam bentuk pulpen, agenda, kalender, dan lain-lain sejenisnya.
   g. Insan BPKH dilarang menerima/memberikan atau menjanjikan memberi/menerima suap dalam segala bentuk, atau memperoleh keuntungan atau perlakuan istimewa ketika melakukan interaksi dengan institusi lain.

BPKH has expressly prohibited the following actions:

1. Giving and Receiving Gifts
   Behaviors of BPKH personnel regarding giving and/or receiving gifts:
   a. Do not accept and/or give gifts in any form that may influence decision making.
   b. Banquets can be held by BPKH personnel as long as it is for the benefit of and at BPKH's expense within reasonable limits.
   c. Banquets can be accepted by BPKH personnel if aimed to establish cooperation with business partners and held in a respectable place and do not create a negative image of BPKH.
   d. Every form of gifts and/or souvenirs obtained from business partners is submitted to the Compliance Division to be processed in accordance with applicable regulations.
   e. Any spending related to provision of business gifts and entertainment can only be made if it has been authorized by an authorized BPKH official.
   f. Gifts that can be accepted within reasonable limits are gifts related to the following: wedding, circumcision, calamities, awards from BPKH, souvenirs from BPKH, in the form of pens, agendas, calendars, and other similar things.
   g. BPKH personnel are prohibited from accepting/giving or promising to give/receive bribes in all forms, or obtain benefits or preferential treatment when interacting with other institutions.

2. Penerimaan dan Pemberian Suap
Suap adalah pemberian atau janji yang diberikan kepada Insan BPKH yang memengaruhi keputusan yang terkait dengan jabatannya. Dalam hal ini berbuat atau tidak berbuat sesuatu dalam jabatannya yang bertentangan dengan kewajibannya untuk keuntungan pemberi suap. Bentuk-bentuk suap dapat berupa pemberian uang, barang, fasilitas pemberian, atau penerimaan jabatan kepada keluarga pejabat ataupun bentuk dan fasilitas lainnya.

3. Penerimaan dan Pemberian Gratifikasi
   a. Gratifikasi adalah pemberian dari pihak lain kepada pegawai BPKH yang meliputi pemberian uang, barang, komisi, dan berbagai fasilitas lainnya dengan menggunakan sarana elektronik atau lainnya.
   b. Insan BPKH dilarang menerima gratifikasi dari pihak manapun dan dalam keadaan apapun apabila pemberian tersebut dimaksudkan untuk memengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.
   c. Penerimaan gratifikasi termasuk kategori suap apabila terkait dengan jabatan dan/atau pekerjaan, baik secara langsung maupun tidak langsung, berakibat menimbulkan benturan kepentingan serta dapat mendorong terjadinya tindak pidana korupsi.
   d. Dalam hal gratifikasi diperoleh Pegawai BPKH berdasarkan kontrak atau prestasi tertentu yang sah dan memenuhi syarat-syarat, tidak terkait kegiatan/penugasan kedinasan BPKH, dan tidak ditujukan untuk kepentingan pribadi dan/atau kelompok tertentu, hal tersebut bukan termasuk penerimaan gratifikasi kategori suap.

4. Penerimaan dan Pemberian Fasilitas Tidak Wajar
Penerimaan dan pemberian tidak wajar adalah praktik-praktik pembayaran khusus, hiburan, dan sokongan kepada pihak-pihak di luar BPKH guna melancarkan jalannya aktivitas/kegiatan BPKH yang melebihi kewajaran/kelayakan yang berlaku.

2. Offering and Accepting Bribes
Bribes are gifts or promises given to BPKH personnel that influence decisions related to their positions. In this case doing or not doing something in his position that is contrary to his obligations for the benefit of the bribe giver. Bribes can be in the form of giving of money, goods, facilities, or acceptance of positions to officials' families or other forms and facilities.

3. Acceptance and Giving of Gratification
   a. Gratification is a gift from another party to BPKH employees which includes giving money, goods, commissions, and various other facilities using electronic or other means.
   b. BPKH personnel are prohibited from receiving gratification from any party and under any circumstances if the gift is intended to influence BPKH personnel to do or not do something within their capacity of position that is contrary to their obligations and/or contrary to independence and objectivity in decision making.
   c. Acceptance of gratification is included in the category of bribes if it is related to position and/or work, either directly or indirectly, resulting in a conflict of interest and potential to lead to criminal acts of corruption.
   d. In the event that gratifications are obtained by BPKH employees based on contracts or certain achievements that are valid and meet the requirements, not related to BPKH official activities/assignments, and not intended for personal and/or specific group interests, such thing is not considered as accepting gratification in the category of bribes.

4. Acceptance and Giving of Unreasonable Facilities
Unreasonable acceptance and giving include practices of special payments, entertainment, and support to parties outside BPKH in order to ensure smooth performance of BPKH activities that exceed the reasonable level of reasonableness/feasibility.

Selain diatur dalam Peraturan BPKH, ketentuan mengenai gratifikasi juga diatur dalam PKBP Nomor 8 Tahun 2019 tentang Pedoman Pengendalian Gratifikasi.

In addition to being regulated in the Regulation of BPKH, provisions regarding gratification are also regulated PKBP Number 8 of 2019 concerning Guidelines for Gratification Control.

Dengan diperolehnya sertifikasi Sistem Manajemen Anti Penyuapan (ISO 37001:2016) membuktikan bahwa BPKH telah berkomitmen mendukung program pemerintah untuk mencegah korupsi dengan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) berbasis SNI ISO 37001:2016. Adapun yang dilakukan BPKH agar semua mitra-mitra nya mengetahui bahwa telah diterapkannya SMAP di lingkungan BPKH, yaitu dengan penyampaian surat pemberitahuan kepada mitra BPKH.

The achievement of the Anti-Bribery Management System certification (ISO 37001: 2016) proves that BPKH is committed to supporting government programs to prevent corruption through the implementation of an Anti-Bribery Management System (SMAP) based on SNI ISO 37001: 2016. In order to inform all of its partners that SMAP has been implemented in the BPKH environment, BPKH sends notification letters to BPKH partners.

Perolehan sertifikasi tersebut didasarkan pada PKBP BPKH Nomor 18 Tahun 2021 Tentang Perubahan Atas PKBP BPKH Nomor 28 Tahun 2020 Tentang Pedoman Sistem Manajemen Anti Penyuapan yang diterbitkan oleh BPKH sebagai dasar penilaiannya.

The achievement of this certification is based on PKBP of BPKH Number 18 of 2021 on Amendments to PKBP of BPKH Number 28 of 2020 concerning Guidelines for the Anti-Bribery Management System issued by BPKH as the basis for the assessment.

PELATIHAN/SOSIALISASI ANTI KORUPSI DAN PENGENDALIAN GRATIFIKASI KEPADA PEGAWAI

Pada tahun 2023, BPKH telah menyelenggarakan sosialisasi SMAP.

ANTI-CORRUPTION AND GRATIFICATION CONTROL TRAINING/ SOCIALIZATION FOR EMPLOYEES

In 2023, BPKH held dissemination program on SMAP.

Akses Informasi dan Data Lembaga

Access to Information and Data of the Institution

Komitmen BPKH dalam menerapkan nilai-nilai *Good Governance,* di antaranya melalui keterbukaan informasi dan komunikasi baik secara internal maupun eksternal. Pengelolaan dan Keterbukaan akan informasi tentang BPKH sangat penting dalam membangun citra BPKH di mata para *stakeholder.* BPKH berupaya untuk memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data yang tergolong rahasia.

The commitment of BPKH in applying Good Governance is realized through, among others, information disclosure and good communication established both internally and externally. The management and disclosure of information about BPKH is vital to build BPKH's image in the eyes of the stakeholders. Therefore, BPKH strives to provide actual and useful information by taking into account the provisions regarding confidential data.

Penyediaan informasi bagi pemerintah maupun masyarakat dapat diakses melalui berbagai media, antara lain:

1. Media Elektronik
   a. BPKH telah menyiapkan situs resmi yang beralamat di **www.bpkh.go.id**.
   b. Situs tersebut menyajikan informasi terkini mengenai berita BPKH dan informasi haji.

2. Media Sosial
   BPKH juga memyampaikan informasi pada beberapa media sosial yaitu:
   a. Facebook : BPKH RI
   b. Twitter : @BPKHRI
   c. YouTube : BPKH RI
   d. Instagram : @bpkhri

3. Media Cetak
   Kemudahan mencari informasi di media elektronik saat ini sudah banyak digunakan, tetapi penggunaan media cetak harian juga tetap dijadikan salah satu sarana penyampaian informasi BPKH, selain mematuhi aturan regulator juga dapat memberikan informasi kepada masyarakat yang berada di daerah yang masih belum dapat memanfaatkan media elektronik.

Provision of information for the government and the public can be accessed through various media, among others:

1. Electronic Media
   a. BPKH has provided an official website with the address at **www.bpkh.go.id**.
   b. The site provides the latest information on BPKH news and hajj information.

2. Social Media
   BPKH also provides information on several social media, namely:
   a. Facebook : BPKH RI
   b. Twitter : @BPKHRI
   c. YouTube : BPKH RI
   d. Instagram : @bpkhri

3. Print Media
   The ease of finding information on electronic media is now widely used, but the use of daily print media is also still used as a means of disclosing BPKH information. In addition to complying with regulatory rules, print media is also helpful to provide information to people in areas who are still unable to utilize electronic media.

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

State Officials Wealth Report (LHKPN)

Untuk meningkatkan kualitas implementasi *Good Governance,* BPKH juga mematuhi Peraturan BPKH Nomor 2 Tahun 2023 tentang Perubahan Kedua atas Peraturan BPKH Nomor 8 Tahun 2018 Tentang Laporan Harta Kekayaan Penyelenggara Negara di Lingkungan BPKH yang menetapkan bahwa penyelenggara negara yang wajib menyampaikan LHKPN di lingkungan BPKH terdiri atas:

1. Badan Pelaksana dan Dewan Pengawas; dan
2. Pegawai dengan jabatan paling rendah sampai dengan kepala divisi/setara kepala divisi.

To improve the quality of Good Governance implementation, BPKH also enforces the Regulation of BPKH Number 2 of 2023 on Second Amendment to the Regulation of BPKH No. 8 on 2018 on State Official Wealth Report at BPKH which stipulates that state officials who are required to submit LHKPN at BPKH consist of:

1. Executive Board and Supervisory Board; and
2. Employees occupying the position starting the lowest from division head/equivalent to division head.

PENYAMPAIAN LHKPN

Penyampaian LHKPN dilaksanakan secara elektronik melalui aplikasi e-LHKPN pada alamat **www.elhkpn.kpk.go.id**.

UNIT PENGELOLA LHKPN

BPKH membentuk Unit Pengelola LHKPN yang mengelola dan mengoordinasi laporan yang terdiri dari:

1. Koordinator LHKPN adalah Kepala Divisi Bidang Kepatuhan terkait kepatuhan penyelenggara negara dan Kepala Divisi Bidang SDM terkait kepatuhan Wajib LHKPN selain penyelenggara negara.
2. Wakil Koordinator 1 (satu) LHKPN adalah Staf Senior Bidang Kepatuhan dan Staf Senior Bidang SDM.
3. Wakil Koordinator 2 (dua) LHKPN adalah Staf Junior Bidang Kepatuhan dan Staf Junior Bidang SDM.
4. Administrator LHKPN adalah Wakil Koordinator 2 (dua) LHKPN yang ditunjuk oleh instansi BPKH sebagai Admin Instansi.

TUGAS UNIT PENGELOLA LHKPN

1. Koordinator LHKPN berkoordinasi dengan KPK dalam hal *monitoring* dan evaluasi terhadap kepatuhan Wajib LHKPN dalam melaporkan dan mengumumkan harta kekayaannya serta pemanfaatan aplikasi e-LHKPN dalam **www.elhkpn.kpk.go.id**.
2. Administrator bertugas untuk:
   a. Menyampaikan data kepegawaian dan data perubahan jabatan Wajib LHKPN kepada KPK paling lambat 15 Desember setiap tahun.
   b. Melakukan pemutakhiran data sebagaimana dimaksud huruf a pada poin 2 (dua) ke dalam aplikasi e-LHKPN.
   c. Mengingatkan Wajib LHKPN di lingkungan BPKH untuk mematuhi kewajiban penyampaian dan pengumuman LHKPN.
   d. Memiliki peran membuat akun admin unit kerja, melakukan verifikasi pendaftaran wajib lapor baru dan *update* perubahan data wajib lapor.

SUBMISSION OF LHKPN

Submission of LHKPN is carried out electronically through the e-LHKPN application at the address of **www.elhkpn.kpk.go.id**.

LHKPN MANAGEMENT UNIT

BPKH forms an LHKPN Management Unit which manages and coordinates reports. This unit consists of:

1. LHKPN Coordinator is the Head of Compliance Division related to compliance of state officials and the Head of the Division of HR related to Mandatory LHKPN Reporter compliance other than state officials.
2. Deputy Coordinator 1 (one) of LHKPN is Senior Staff of Compliance and Senior Staff of HR.
3. Deputy Coordinator 2 (two) of LHKPN are Junior Staff of Compliance and Junior Staff of HR.
4. LHKPN Administrator is Deputy Coordinator 2 (two) of LHKPN appointed by BPKH as Agency Admin.

LHKPN MANAGEMENT UNIT DUTIES

1. The LHKPN Coordinator coordinates with KPK in monitoring and evaluating the compliance of Mandatory LHKPN Reporting in reporting and announcing their assets and the use of the e-LHKPN application in **www.elhkpn.kpk.go.id**.
2. The administrator is responsible for:
   a. Submitting employment data and data on changes in Mandatory LHKPN Reporter positions to KPK no later than 15 December each year.
   b. Updating the data as referred to in point a sub-point 2 (two) into the e-LHKPN application.
   c. Reminding the Mandatory LHKPN Reporter at BPKH to comply with the obligations to submit and announce LHKPN.
   d. Has the role of creating a work unit admin account, verifying registration of new mandatory reporter, and updating revised data of the mandatory reporter.

SANKSI

Penyelenggara negara dan/atau Wajib Lapor LHKPN lainnya yang tidak menyampaikan LHKPN, sebagaimana dimaksud dalam pasal 2 Peraturan BPKH Nomor 2 Tahun 2023 diberikan sanksi sesuai dengan ketentuan yang berlaku di lingkungan BPKH.

SANCTIONS

State officials and/or other Mandatory LHKPN Reporters who do not submit LHKPN, as referred to in Article 2 of BPKH Regulation No. 2 of 2023, are subject to sanctions in accordance with the prevailing regulation at BPKH.

PELAPORAN LHKPN TAHUN 2023

Pada tahun 2023, BPKH telah menyampaikan laporan harta kekayaan penyelenggara negara sebanyak 76 Pegawai dari 76 pegawai yang terdaftar sebagai wajib lapor atau mencapai 100%. Seluruh laporan telah disampaikan sebelum batas akhir penyampaian laporan pada 31 Maret 2024.

REPORTS IN 2023

In 2023, BPKH submitted state official wealth report that consisted of report from 76 out of 76 employees registered as mandatory reporter, indicating 100% completion. All reports were submitted before the deadline for report submission on March 31, 2024.

Perkembangan Penerapan *Good Governance* Tahun 2023

Development of Governance Implementation in 2023

Penerapan *Good Governance* tahun 2023 di lingkungan BPKH mengalami perkembangan di tahun 2023. Perkembangan tersebut diantaranya:

1. Adanya Peraturan yang mengatur tentang Tata Kelola Teknologi Informasi.
2. Pembaharuan peraturan atas Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat DAU.
3. Pembaharuan peraturan atas pengelolaan kepegawaian BPKH.
4. Pembaharuan Peraturan tentang LHKPN di lingkungan BPKH.
5. Pembaharuan peraturan tentang tata cara pembentukan peraturan perundang-undangan di lingkungan BPKH.

Good Governance implemented by BPKH in 2023 has shown several developments. These developments include:

1. Issuance of regulation governing Information Technology Governance.
2. Regulation amendment on Priority of Corporate Social Responsibility Programs and Use of DAU Return.
3. Regulation amendment on BPKH employment management.
4. Regulation amendment on LHKPN at BPKH.
5. Regulation amendment on procedures for issuing laws and regulations at BPKH.

Pemantauan dan Penilaian atas Penerapan *Good Governance*

Monitoring and Assessment of the Implementation of Good Governance

ASESMEN *GOOD GOVERNANCE*

Setiap tahunnya BPKH melaksanakan asesmen *Good Governance* dengan menggunakan *self assessment* dan konsultan independen. Asesmen *Good Governance* merupakan upaya sistematik untuk menghimpun dan mengolah data yang sah, sehingga didapatkan kesimpulan dan rekomendasi yang dapat digunakan sebagai landasan tindakan manajemen untuk memperbaiki dan menyempurnakan penerapan *Good Governance* di BPKH menjadi semakin efektif dan berkelanjutan.

GOOD GOVERNANCE ASSESSMENT

BPKH has conducted Good Governance assessment through self assessment and by hiring independent consultant. Good Governance Assessment is a systematic effort to collect and process valid data to draw conclusions and recommendations that can be used as a groundwork for the management to take action to improve and perfect the implementation of Good Governance at BPKH in order to become more effective and sustainable.

KRITERIA YANG DIGUNAKAN

Pelaksanaan penilaian penerapan GCG pada BPKH tahun 2022 mencakup 5 (lima) aspek pengujian. Aspek yang dinilai terangkum dalam berbagai indikator dengan parameter dan Faktor Uji Kesesuaian (FUK). Adapun rincian aspek penerapan GCG yang dinilai, sebagai berikut:

1. Aspek I - Komitmen Terhadap Penerapan Tata Kelola secara Berkelanjutan,
2. Aspek II - Kelembagaan,
3. Aspek III - Dewan Pengawas,
4. Aspek IV - Badan Pelaksana, dan
5. Aspek V - Pengungkapan Informasi dan Transparansi.

CRITERIA USED

The Good Governance assessment carried out by BPKH in 2022 covered 5 (five) aspects of test. The aspects assessed are summarized in various indicators with parameters and Conformity Test Factors (FUK). The details of the aspects of GCG implementation assessed are as follows:

1. Aspect I - Commitment to the Implementation of Sustainable Governance.
2. Aspect II - Institution
3. Aspect III - Supervisory Board
4. Aspect IV - Executive Board
5. Aspect V - Information Disclosure and Transparency

SKOR PENILAIAN

Skor penilaian *Good Governance* adalah sebagai berikut:

ASSESSMENT SCORE

The Good Governance assessment score is as follows:

No	Aspek Aspects	Bobot Point	Capaian Tahun 2021 Achievement in 2021		Predikat Predicate	Capaian Tahun 2022 Achievement in 2022		Predikat Predicate
			Skor Score	% Capaian Achievement		Skor Score	% Capaian Achievement	
1	Komitmen terhadap Penerapan Tata Kelola secara Berkelanjutan Commitment to the Implementation of Sustainable Governance	10	7,536	75,36	Baik Good	9,631	96	Sangat Baik Excellent
2	Kelembagaan Institution	10	9,841	98,41	Sangat Baik Excellent	9,870	99	Sangat Baik Excellent
3	Dewan Pengawas Supervisory Board	35	33,187	94,82	Sangat Baik Excellent	32,841	94	Sangat Baik Excellent
4	Badan Pelaksana Executive Board	35	33,145	94,70	Sangat Baik Excellent	33,924	97	Sangat Baik Excellent
5	Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency	10	8,311	83,11	Baik Good	8,311	83	Baik Good
	Jumlah Total	**100**	**92,020**	**92,02**	**Sangat Baik Excellent**	**94,577**	**95**	**Sangat Baik Excellent**

Pengungkapan Praktik *Bad Governance*

Disclosure of Bad Governance Practices

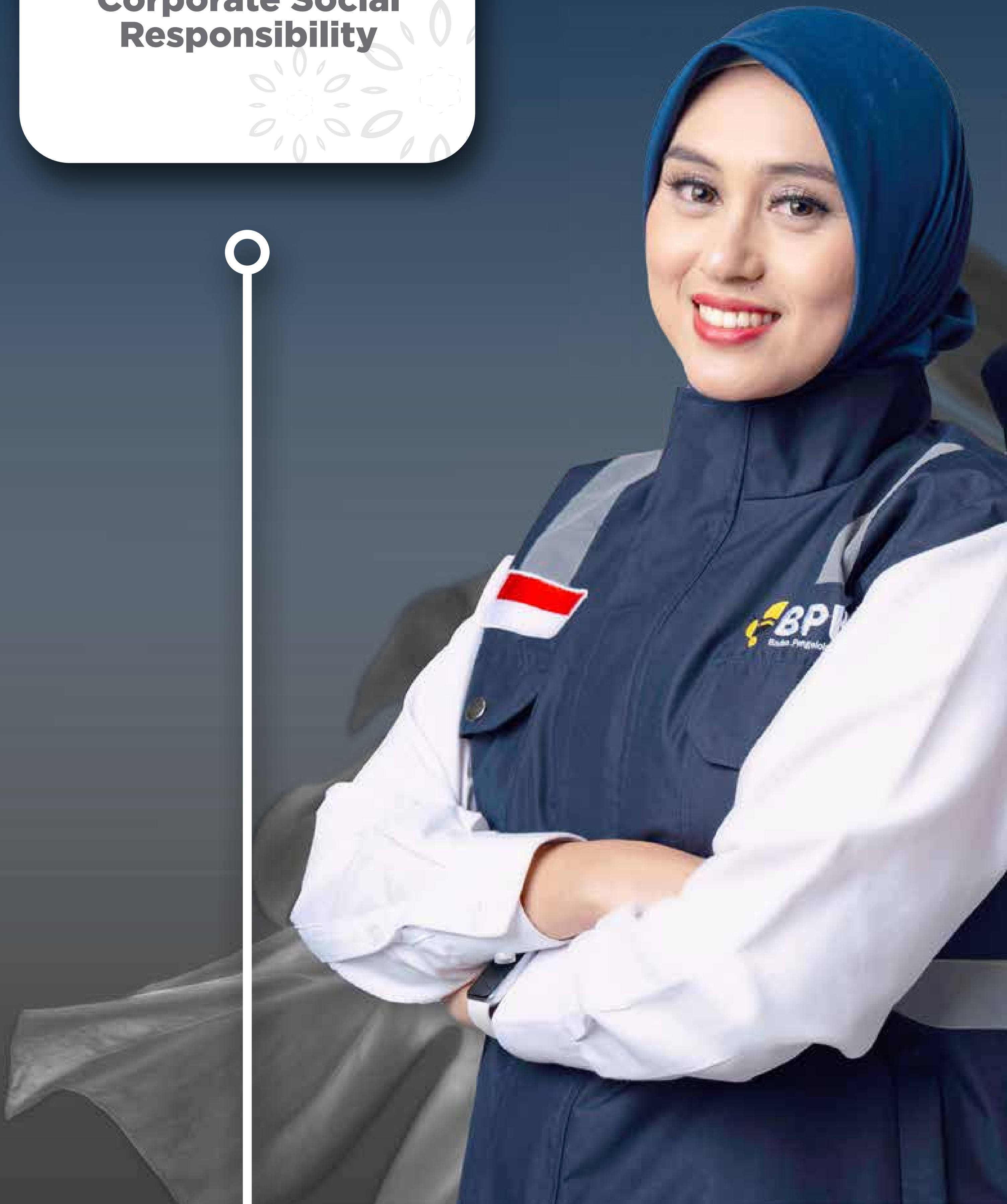
BPKH memiliki komitmen untuk menerapkan Tata Kelola yang Baik. Hingga akhir tahun 2023, BPKH tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik *bad governance* sebagaimana yang ditunjukkan pada tabel sebagai berikut:

BPKH is committed to implementing Good Governance. As of the end of 2023, BPKH did not take any actions nor enforce policies related to bad governance practices as shown in the following table:

No	Keterangan Description	Praktik Practices
1	Terdapat laporan atas kegiatan BPKH yang mencemari lingkungan. There are reports on BPKH activities that pollute the environment	Nihil Nil
2	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan. Non-compliance with taxation fulfillment obligation.	Nihil Nil
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK). Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards (SAK).	Nihil Nil
4	Tidak menyampaikan kasus/perkara hukum terkait buruh dan karyawan. Not reporting legal cases related to labor and employees.	Nihil Nil
5	Tidak mengungkapkan tinjauan segmen operasi. Not disclosing operational segment overview.	Nihil Nil
6	Ketidaksesuaian dalam berkas Laporan Tahunan antara *hardcopy* dan *softcopy* di *website*. Inconformity of Annual Report documents between hardcopy and softcopy version on website.	Nihil Nil
7	Tidak mengungkapkan perkara penting yang sedang dihadapi oleh BPKH, entitas anak, anggota Badan Pelaksana/ Dewan Pengawas yang sedang menjabat pada buku Laporan Tahunan. Not disclosing legal cases faced by BPKH, subsidiaries, members of Executive Board/Supervisory Board currently serving in Annual Report.	Nihil Nil

Kemaslahatan

Corporate Social Responsibility



BPKH
Badan Pengelola Keuangan Haji

Kemaslahatan

Corporate Social Responsibility

BPKH senantiasa memastikan seluruh kegiatan operasionalnya dapat memberikan dampak positif bagi para pemangku kepentingan dan berpegang pada prinsip-prinsip berkelanjutan.

BPKH always ensures that all its operational activities may bring a positive impact on stakeholders and adhere to sustainable principles.

BPKH senantiasa memastikan seluruh kegiatan operasionalnya berdampak positif bagi para pemangku kepentingan dan menaati pada prinsip-prinsip berkelanjutan. Untuk itu, BPKH berkomitmen untuk menjalankan program Kemaslahatan guna mendukung pembangunan berkelanjutan.

BPKH always ensures that all its operational activities may bring a positive impact on stakeholders and adhere to sustainable principles. Therefore, BPKH is committed to implementing Corporate Social Responsibility programs to support sustainable development.

LANDASAN HUKUM KEMASLAHATAN DI BPKH

BPKH berkomitmen untuk memenuhi peraturan yang berlaku, termasuk ketentuan UU Nomor 34 Tahun 2014 tentang Pengelola Keuangan Haji, khususnya Pasal 3 butir c, salah satu tujuan pengelola keuangan haji adalah untuk meningkatkan manfaat bagi kemaslahatan umat Islam. Ketentuan tersebut direalisasikan melalui Program Kemaslahatan BPKH yang tertuang dalam PP No.5 Tahun 2018 tentang BPKH. Program Kemaslahatan memiliki sumber dana dari nilai manfaat DAU dan memiliki tujuan untuk meningkatkan kesejahteraan umat Islam.

Selain itu, BPKH telah menyusun Peraturan BPKH Nomor 7 tahun 2018 tentang Penetapan Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat DAU beserta perubahannya yaitu Peraturan BPKH Nomor 2 tahun 2019

LEGAL BASIS OF CORPORATE SOCIAL RESPONSIBILITY AT BPKH

BPKH is committed to complying with the prevailing regulations, including the provisions of Law Number 34 of 2014 on Hajj Fund Management, in particular Article 3 point c, one of the objectives of hajj fund management is to increase benefits for the welfare of Muslims. These provisions are enacted through the BPKH CSR Program as stated in PP No.5 of 2018 on BPKH. CSR Program is funded with return from Ummah Endowment Fund (DAU) and organized to improve welfare of Muslims.

In addition, BPKH has drawn up BPKH Regulation Number 7 of 2018 on Prioritization of CSR Programs and Use of Return from DAU and the amendments thereto, namely BPKH Regulation Number 2 of 2019 and BPKH Regulation Number 4 of 2020 which regulates the dan Peraturan BPKH Nomor 4 tahun 2020 yang mengatur akan besaran penggunaan nilai manfaat, prioritas kegiatan kemaslahatan, analisa dan kajian proposal, persetujuan proposal, evaluasi, dan pertanggungjawaban kegiatan kemaslahatan untuk kegiatan bersifat reguler dan tanggap darurat. Dalam melaksanakan kegiatan kemaslahatan, BPKH menyusun kriteria dan persyaratan Mitra Kemaslahatan dan Penerima Manfaat sebagaimana diatur dalam PKBP Nomor 2 tahun 2018. Adapun pedoman teknis kegiatan kemaslahatan ditatakelolakan melalui PKBP Nomor 3 tahun 2020 beserta perubahannya yaitu PKBP Nomor 17 tahun 2020, PKBP Nomor 18 tahun 2020, PKBP Nomor 29 tahun 2020, PKBP Nomor 34 tahun 2020 dan PKBP Nomor 11 tahun 2021.

amount of return used, priority of CSR programs, analysis and review of proposals, approval of proposals , evaluation, and accountability of regular and emergency-related CSR activities. In the implementation of its csr programs, BPKH has prepared the criteria and requirements for CSR Partners and Its Beneficiaries as stipulated in PKBP Number 2 of 2018. The technical guidelines for CSR programs are regulated in the Regulation of Head of Executive Board Number 3 of 2020 and its amendments, namely PKBP Number 17 of 2020, PKBP Number 18 of 2020, PKBP Number 29 of 2020, PKBP Number 34 of 2020 and PKBP Number 11 of 2021.

Struktur Organisasi Kemaslahatan BPKH

Organizational Structure of BPKH Corporate Social Responsibility

BPKH memberikan tanggung jawab kepada Bidang Kemaslahatan dalam melaksanakan seluruh kegiatan Kemaslahatan. Bagian Kemaslahatan BPKH berada di bawah tanggung jawab dari Anggota Badan Pelaksana Bidang Kesekretariatan dan Kemaslahatan (Anggota Bidang A6) yang dibantu oleh Deputi Kesekretariatan Badan dan Kemaslahatan. Sedangkan pelaksana teknis Program Kemaslahatan berada dibawah tanggung jawab Kepala Divisi Registrasi dan Analisis Kemaslahatan serta Kepala Divisi Pelaksanaan dan Monev Kemaslahatan.

BPKH mandates the Social Responsibility Division to carry out all CSR programs. The BPKH Social Responsibility Division reports to Members of the Executive Board in charge of Corporate Secretariat and Social Responsibility who are assisted by Deputy of Corporate Secretariat and Social Responsibility. Meanwhile, the CSR Programs are technically under the supervision of Head of Registration and Analysis of Corporate Social Responsibility Division and Head of Implementation and Monitoring and Evaluation (Monev) of Corporate Social Responsibility Division.

Struktur Organisasi Kemaslahatan
Organizational Structure of Corporate Social Responsibility

Amri Yusuf, S.E., Ak., CA., M.M., CACP.
Anggota Bidang A6
Member of A6 Division

Ahmad Zaky, M.B.A.
Plt. Deputi Kesekretariatan Badan dan Kemaslahatan
Acting Deputy of Corporate Secretariat and Social Responsibility

Agung Sri Hendarsa
Kepala Divisi Registrasi dan Analisa Kemaslahatan
Head of Registration and Analysis of Corporate Social Responsibility Division

- **Abdul Mufid**
  Manajer Registrasi
  Registration Manager
  - **Heru Setiawan**
    Asisten Manajer Registrasi
    Assistant Manager of Registration
- **M. Labib**
  Manajer Analisa dan Persetujuan Proposal
  Manager of Analysis and Approval of Proposal
  - **Rizal Zafikha**
    Asisten Manajer Analisa dan Persetujuan Proposal
    Assistant Manager of Analysis and Approval of Proposal

Indriayu Afriana
Kepala Divisi Pelaksanaan dan Monev Kemaslahatan
Head of Implementation and Monev of Corporate Social Responsibility Division

- **Demmy R Budiawan**
  Manajer Perikatan dan Monev Kemaslahatan
  Manager of Partnership and Monev of Corporate Social Responsibility
  - **Risqul Fitorochman**
    Asisten Manajer Perikatan dan Monev Kemaslahatan
    Assistant Manager of Partnership and Monev of Corporate Social Responsibility
- **Zoehelmy Husen**
  Manajer Analisa dan Persetujuan Proposal
  Manager of Disbursement and Reporting of Corporate Social Responsibility
  - **Adityo Negoro dan Emy Charisma**
    Asisten Manajer Pencairan dan Pelaporan
    Assistant Manager of Disbursement and Reporting

Komitmen BPKH Terhadap Kemaslahatan

Commitment of BPKH to Corporate Social Responsibility

Kegiatan Kemaslahatan yang diselenggarakan Program Kemaslahatan BPKH diarahkan untuk mendukung program Tujuan Pembangunan Berkelanjutan (TPB) yang bertujuan untuk meningkatkan pelayanan bagi jemaah haji, pengembangan dan pemberdayaan umat Islam dan/atau penyediaan sarana prasarana pendidikan, peningkatan kualitas kesehatan, dan pengurangan kesenjangan sosial keagamaan. Komitmen ini diwujudkan melalui pelaksanaan kegiatan Kemaslahatan yang dirancang untuk mampu menciptakan dampak yang berkelanjutan dan sejalan dengan TPB.

CSR activities which are part of BPKH CSR programs are directed to support Sustainable Development Goal (SDG) programs which aim to improve services for Hajj pilgrims, develop and empower Muslims and/or provide educational infrastructure, improve health quality, and reduce socio-religious disparities. This commitment is realized through the implementation of CSR Programs designed to create a sustainable impact that align with SDGs.

Nilai manfaat dari DAU disalurkan oleh Bidang Kemaslahatan BPKH melalui pelaksanaan Program Kemaslahatan dengan mengedepankan prinsip syariah, kehati-hatian, manfaat, nirlaba, transparansi, dan akuntabel. Penyaluran nilai manfaat yang dilakukan oleh Bidang Kemaslahatan ini mencakup enam asnaf yaitu:

1. Pelayanan Ibadah Haji
2. Sarana dan Prasarana ibadah
3. Kesehatan
4. Ekonomi Umat
5. Pendidikan dan Dakwah
6. Sosialisasi Keagamaan

Return from the Ummah Endowment Fund (DAU) is distributed by the BPKH Social Responsibility Division through the implementation of CSR programs that adheres to the principles of sharia, prudence, benefits, non-profit, transparency and accountability. Disbursement of the return carried out by the Social Responsibility Division is emphasized on six asnaf (people entitled to receive zakat), namely:

1. Hajj Pilgrimage Services
2. Praying Facilities
3. Health
4. Economy of Ummah
5. Education and Da’wah
6. Dissemination of Religious Activities

Program Kemaslahatan dilakukan secara sistematis dan terpadu untuk menjamin pelaksanaan dan pencapaian program Kemaslahatan yang berpedoman pada rencana kerja.

The CSR programs is carried out systematically and in an integrated manner to ensure the implementation and achievement of the csr activities according to the work plan.

Mekanisme Penyaluran Nilai Manfaat

Distribution Mechanism of Return

Nilai manfaat disalurkan melalui kegiatan-kegiatan yang bertujuan untuk meningkatkan kemaslahatan umat. Dalam penerapannya, setiap pihak, baik lembaga pemerintah, Mitra Kemaslahatan, maupun masyarakat dapat berpartisipasi dalam merancang program Kemaslahatan. Partisipasi dapat dilakukan dengan mengajukan proposal kegiatan melalui situs website BPKH (**www.bpkh.go.id**) maupun media elektronik email Kemaslahatan (**Kemaslahatan@bpkh.go.id**) dan/atau non-elektronik.

Proposal yang masuk akan ditindaklanjuti oleh Divisi Registrasi dan Analisa Kemaslahatan, yang akan melakukan serangkaian proses seleksi dan evaluasi berdasarkan kriteria-kriteria kelayakan, untuk memperoleh persetujuan kegiatan. Pendekatan ini memungkinkan kegiatan yang didukung Program Kemaslahatan dapat menjadi solusi atas isu yang dihadapi masyarakat dan memastikan nilai manfaat DAU dapat tersalurkan secara adil dan efektif.

Return is distributed through activities aimed at increasing welfare of the people. In its implementation, every stakeholder, including government institutions, CSR partners, and the community, may participate in designing CSR programs. This participation is conducted by submitting proposals through the BPKH website (**www.bpkh.go.id**) or Kemaslahatan email address (**Kemaslahatan@bpkh.go.id**) and/or through non-electronic media.

Incoming proposals will be followed up by Division of Registration and Analysis of Corporate Social Responsibility, which will conduct a series of selection and evaluation processes based on eligibility criteria in order to obtain approval for the proposed activity. This approach allows activities that align with CSR programs to serve as a solution for issues faced by the community while ensuring that the return of DAU can be distributed in a fair and effective manner.

Realisasi Dana dan Kegiatan Kemaslahatan

Realization of Funds and CSR Programs

RENCANA KERJA DAN ANGGARAN PROGRAM KEMASLAHATAN TAHUN 2023

BPKH menyusun dan melaksanakan program Kemaslahatan secara komprehensif, mulai dari perencanaan, pelaksanaan, pengawasan hingga evaluasi. Pada tahap awal, BPKH membuat pemetaan mengenai dampak sosial, ekonomi, dan lingkungan atas kegiatan operasional yang dilakukan, kemudian dituangkan dalam rencana kebutuhan nyata pemangku kepentingan.

BUDGET AND WORK PLAN OF CSR PROGRAMS 2023

BPKH comprehensively prepares and implements CSR programs, starting from the planning, implementation, monitoring to evaluation. In the initial stage, BPKH maps social, economic and environmental impacts of operational activities carried out to be further translated into program plans that reflect real needs of stakeholders.

BPKH telah menyusun Rencana Strategi Program Kemaslahatan untuk 5 tahun (2021-2025) dalam rangka mewujudkan visi BPKH yaitu menjadi penyelenggara Program Kemaslahatan bereputasi internasional. Rencana Strategis ini disusun dalam 3 tahap yaitu sebagai berikut:

BPKH has devised a 5-year CSR Plan (2021-2025) in order to realize BPKH's vision, namely to become a global Corporate Social Responsibility agency. This Strategic Plan is prepared in 3 stages, namely:

TAHAP 1 STAGE 1	TAHAP 2 STAGE 2	TAHAP 3 STAGE 3
2021	2022-2023	2024-2025
Penguatan Infrastruktur Kemaslahatan Corporate Social Responsibility Infrastructure Strengthening	Optimasi Kemaslahatan Corporate Social Responsibility Optimization	Integrasi Ekosistem Kemaslahatan Corporate Social Responsibility Ecosystem Integration

Dari aspek ekonomi, BPKH bertanggung jawab untuk memastikan kinerja ekonomi yang berkelanjutan, bersih dari praktik korupsi, serta memiliki manfaat bagi umat. Pada aspek lingkungan, BPKH senantiasa mengkaji risiko terkait lingkungan hidup guna menentukan risiko lingkungan yang ditimbulkan dari kegiatan operasional serta langkah pengendaliannya. Sementara pada aspek sosial, perhatian BPKH tidak hanya pada pemangku kepentingan internal, melainkan juga eksternal.

In light of the economic aspect, BPKH is responsible for ensuring that economic performance is sustainable, free from corrupt practices, and provide benefits for the people. In the environmental aspect, BPKH consistently assesses risks related to the environment to determine environmental risks arising from operational activities along with the risk control measures. Meanwhile, on the social aspect, BPKH not only puts its attention to internal but also external stakeholders.

Untuk merealisasikan Program Kemaslahatan, BPKH telah menyusun anggaran biaya program Kemaslahatan tahun 2023 sebesar Rp232 miliar. Adapun rincian rencana program Kemaslahatan BPKH adalah sebagai berikut:

To realize CSR programs BPKH has prepared a budget amounting to Rp232 billion for the program. The details of the CSR programs are as follows:

Rencana Anggaran Program Kemaslahatan Tahun 2023 berdasarkan Asnaf
CSR Program Budget Plan for 2023 based on Asnaf

Asnaf Program Kemaslahatan Asnaf of CSR Programs	Rencana Anggaran 2023 Budget Plan for 2023 (Rp)
Pelayanan Ibadah Haji Hajj Pilgrimage Services	Rp31.500.000.000
Pendidikan dan Dakwah Education and Da'wah	Rp42.000.000.000
Kesehatan Health	Rp16.000.000.000

Rencana Anggaran Program Kemaslahatan Tahun 2023 berdasarkan Asnaf
CSR Program Budget Plan for 2023 based on Asnaf

Asnaf Program Kemaslahatan Asnaf of CSR Programs	Rencana Anggaran 2023 Budget Plan for 2023 (Rp)
Sosial Keagamaan Social Religious Matters	Rp92.000.000.000
Ekonomi Umat Ummah's Economy	Rp24.670.000.000
Sarana dan Prasarana Ibadah Praying Facilities	Rp24.670.000.000
Tanggap Bencana Disaster Response	Rp31.500.000.000
Total	**Rp232.000.000.000**

REALISASI PROGRAM DAN KEGIATAN KEMASLAHATAN TAHUN 2023

Sepanjang tahun 2023, BPKH telah melaksanakan program Kemaslahatan. Pada pelaksanaan program Kemaslahatan, BPKH merealisasikan DAU sebesar Rp228,58 miliar atau 98,53% dari Rencana Program.

Beberapa kegiatan penyaluran program Kemaslahatan berdasarkan TPB pada tahun 2023 adalah sebagai berikut:

REALIZATION OF CSR PROGRAMS AND ACTIVITIES IN 2023

Throughout 2023, BPKH held a series of CSR programs. In its implementation, BPKH incurred DAU of Rp228.58 billion or 98.53% of the Program Plan.

The following are several disbursement activities for CSR programs based on SDGs in 2023.

Mitra Kemaslahatan CSR Partners	Kegiatan Activities	Ruang Lingkup Scope	Provinsi Province	Target SDG's SDGs Goals	Total Penerima Manfaat Total Number of Beneficiaries	Nominal Realisasi Realized Fund
Rumah Zakat	Penyediaan Mobil Siaga Bencana Yayasan Al-Mukarromah Kabupaten Bandung Provinsi Jawa Barat Provision of Disaster Response Vehicle for the Al-Mukarromah Foundation, Bandung Regency, West Java Province	Sosial Keagamaan Social Religious Activities	Jawa Barat West Java	1–Menghapus Kemiskinan 1–No Poverty	2.450	Rp525.288.000
BAZNAS	Program Balai Ternak Sapi Kelompok Tani Ternak Labuang Hijau III Kota Bima Cattle Livestock Center Program for Labuang Hijau Cattle Farmers Group III, Bima City	Ekonomi Umat Ummah's Economy	Nusa Tenggara Barat West Nusa Tenggara	1–Menghapus Kemiskinan 1–No Poverty	15	Rp499.899.600

Mitra Kemaslahatan CSR Partners	Kegiatan Activities	Ruang Lingkup Scope	Provinsi Province	Target SDG's SDGs Goals	Total Penerima Manfaat Total Number of Beneficiaries	Nominal Realisasi Realized Fund
BAZNAS	Program Ramadhan 1444H bersama BPKH Ramadhan 1444H Program with BPKH	Sosial Keagamaan Social Religious Activities	Seluruh Indonesia Throughout Indonesia	2–Mengakhiri Kelaparan 2–Zero Hunger	19.643	Rp9.738.888.803
BAZNAS	Program Berbagi Bingkisan Hari Santri Tahun 1445 Hijriah bersama BPKH Gift Sharing Program for 1445 Hijri Santri Day with BPKH	Sosial Keagamaan Social Religious Activities	Seluruh Indonesia Throughout Indonesia	2–Mengakhiri Kelaparan 2–Zero Hunger	40.000	Rp7.500.000.000
LAZISMU	Pembangunan Ruang Kelas Baru Cupak Islamic Boarding School (CIBS) Kabupaten Solok Provinsi Sumatera Barat Construction of New Classrooms at Cupak Islamic Boarding School (CIBS), Solok Regency, West Sumatra Province	Pendidikan dan Dakwah Education and Da'wah	Sumatera Barat West Sumatera	4–Kualitas Pendidikan yang Baik 4–Quality Education	50	Rp1.665.181.000
LAZISMU	Pengadaan Alat Kesehatan Ruang Operasi Rumah Sakit Muhammadiyah Bandung Selatan Kabupaten Bandung Provinsi Jawa Barat Procurement of Medical Equipment for the Operating Room of Muhammadiyah Hospital, South Bandung, Bandung Regency, West Java Province	Kesehatan Health	Jawa Barat West Java	3–Kesehatan dan Kesejahteraan 3–Good Health and Well–being	2.500	Rp1.906.482.957
LAZISMU	Pembangunan Gedung Pusat Layanan Informasi dan Dokumentasi Haji dan Umrah Terpadu Kantor Wilayah Kementerian Agama Provinsi Aceh Development of the Integrated Hajj and Umrah Information and Documentation Service Center Building for the Regional Office of the Ministry of Religious Affairs of Aceh Province	Pelayanan Ibadah Haji Hajj Pilgrimage Service	Aceh	3–Kesehatan dan Kesejahteraan 3–Good Health and Well–being	257.635	Rp2.965.152.000
Baitulmaal Muamalat	Bantuan Sarana Prasarana Gedung ICMI Center Jakarta Kota Jakarta Selatan Provinsi DKI Jakarta Donation for Facilities of ICMI Center Building, South Jakarta City, DKI Jakarta Province	Pendidikan dan Dakwah Education and Da'wah	DKI Jakarta	4–Kualitas Pendidikan yang Baik 4–Quality Education	100	Rp1.770.728.000

Mitra Kemaslahatan CSR Partners	Kegiatan Activities	Ruang Lingkup Scope	Provinsi Province	Target SDG's SDGs Goals	Total Penerima Manfaat Total Number of Beneficiaries	Nominal Realisasi Realized Fund
LAZUQ	Bantuan Jamban Sehat Lembaga Manajemen Infaq (LMI) Masyarakat Desa Kebondalem Kabupaten Pacitan Provinsi Jawa Timur Donation for Healthy Toilet of Lembaga Manajemen Infaq (LMI) of Kebondalem Village Community, Pacitan Regency, East Java Province	Kesehatan Health	Jawa Timur East Java	6–Air Bersih dan Sanitasi 6–Clean Water and Sanitation	550	Rp267.740.000
NU Care–LAZISNU	Pembuatan Sumur Bor dan Tower Air Desa Majaksingi Kabupaten Magelang Provinsi Jawa Tengah Construction of a Drilling Well and Water Tower in Majaksingi Village, Magelang Regency, Central Java Province	Kesehatan Health	Jawa Tengah Central Java	6–Air Bersih dan Sanitasi 6–Clean Water and Sanitation	450	Rp496.644.000
LAZISMU	Pengadaan Set Panel Surya untuk Masjid dan Musholla di Kecamatan Elar dan Kecamatan Sambi Rampas Kabupaten Manggarai Timur Procurement of Solar Panel Sets for Mosques and Prayer Rooms in Elar District and Sambi Rampas District, East Manggarai Regency	Pembangunan Sarana dan Prasarana Ibadah Development of Praying Facilities	Nusa Tenggara Timur East Nusa Tenggara	7–Akses ke Energi yang Terjangkau 7–Affordable and Clean Energy	160	Rp231.353.000
Baitulmaal Muamalat	Pemberdayaan Peternak Tangguh Kelompok Bahtera Indah Pesantren As Sholihah Palengaan Pamekasan Kabupaten Pamekasan Empowerment of Resilient Farmers of Bahtera Indah Group of As Sholihah Islamic Boarding School, Palengaan Pamekasan, Pamekasan Regency	Ekonomi Umat Ummah's Economy	Jawa Timur East Java	8–Pertumbuhan Ekonomi 8–Decent Work and Economic Growth	200	Rp499.047.500
Baitulmaal Muamalat	Program Pemberdayaan Peternak Tangguh Kelompok Tani Flamboyan Pondok Pesantren Al Munir Magelang Kabupaten Magelang Empowerment of Resilient Farmers of Flamboyan Group of Al Munir Islamic Boarding School, Magelang, Magelang Regency	Ekonomi Umat Ummah's Economy	Jawa Tengah Central Java	8–Pertumbuhan Ekonomi 8–Decent Work and Economic Growth	328	Rp499.978.000

Mitra Kemaslahatan CSR Partners	Kegiatan Activities	Ruang Lingkup Scope	Provinsi Province	Target SDG's SDGs Goals	Total Penerima Manfaat Total Number of Beneficiaries	Nominal Realisasi Realized Fund
NU Care–LAZISNU	Pembangunan Masjid Yayasan Pendidikan Mainnong Kabupaten Soppeng Provinsi Sulawesi Selatan Construction of Mosque of Mainnong Educational Foundation Soppeng Regency, South Sulawesi Province	Pembangunan Sarana dan Prasarana Ibadah Development of Praying Facilities	Sulawesi Selatan South Sulawesi	9–Inovasi dan Infrastruktur 9–Industry Innovation and Infrastructure	1.500	Rp1.600.000.000
DT Peduli	Pembangunan Kampung Haji BPKH untuk Masyarakat Penyintas Bencana Tanah Bergerak Desa Kertaangsana dengan Pendekatan Pemberdayaan Masyarakat Sebagai Tenaga Pendukung Teknis Kabupaten Sukabumi Provinsi Jawa Barat Development of Hajj Village of BPKH for Survivors of Landslide Disaster in Kertaangsana Village with Community Empowerment Approach as Technical Support Personnel in Sukabumi Regency, West Java Province	Kesehatan Health	Jawa Barat West Java	9–Inovasi dan Infrastruktur 9–Industry Innovation and Infrastructure	129	Rp3.486.843.000
PPPA Daarul Quran	Program Safari Ramadhan 1444 H Ramadan Safari Program 1444 H	Sosial Keagamaan Social Religious Activities	Seluruh Indonesia Throughout Indonesia	10–Mengurangi Ketimpangan 10–Reduced Inequalities	7.300	Rp2.205.649.389
LAZISMU	Program Safari Ramadhan 1444 H Ramadan Safari Program 1444 H	Sosial Keagamaan Social Religious Activities	Seluruh Indonesia Throughout Indonesia	10–Mengurangi Ketimpangan 10–Reduced Inequalities	9.000	Rp1.841.260.211
NU Care–LAZISNU	Penyelesaian Pembangunan Masjid Al-Kodim Asrama Kodim 1807 Kabupaten Sorong Selatan Provinsi Papua Barat Completion of the Development of the Al-Kodim Mosque, Kodim 1807 Dormitory, South Sorong Regency, West Papua Province	Pembangunan Sarana dan Prasarana Ibadah Development of Praying Facilities	Papua Barat West Papua	11–Pembangunan Berkelanjutan 11–Sustainable Cities and Communities	1.628	Rp789.300.000
Dewan Masjid Indonesia	Program Safari Ramadhan 1444 H (Revitalisasi 21 Masjid Terminal di Wilayah Jabodetabek) Ramadhan Safari Program 1444 H (Revitalization of 21 Mosques in Terminal in the Jabodetabek Area)	Pembangunan Sarana dan Prasarana Ibadah Development of Praying Facilities	Seluruh Indonesia Throughout Indonesia	11–Pembangunan Berkelanjutan 11–Sustainable Cities and Communities	2.000	Rp1.431.511.350

Mitra Kemaslahatan CSR Partners	Kegiatan Activities	Ruang Lingkup Scope	Provinsi Province	Target SDG's SDGs Goals	Total Penerima Manfaat Total Number of Beneficiaries	Nominal Realisasi Realized Fund
NU Care–LAZISNU	Pengadaan Pupuk Pondok Pesantren Aspia Kabupaten Cianjur Provinsi Jawa Barat Procurement of Fertilizer for Aspia Islamic Boarding School, Cianjur Regency, West Java Province	Ekonomi Umat Ummah's Economy	Jawa Barat West Java	12–Konsumsi dan Produksi Berkelanjutan 12–Responsible Consumption and Production	280	Rp477.880.000
Rumah Zakat	Bantuan Tanggap Darurat Bencana Gempa Bumi Kota Jayapura Donation for Earthquake Disaster Emergency Response in Jayapura City	Tanggap Bencana Disaster Response	Papua	13. Mencegah Dampak Perubahan Iklim 13. Climate Action	1.500	Rp370.840.000
Rumah Zakat	Bantuan Bencana Erupsi Gunung Marapi di Kabupaten Agam dan Kabupaten Tanah Datar Provinsi Sumatera Barat Disaster Relief for Mount Marapi Eruption in Agam Regency and Tanah Datar Regency, West Sumatra Province	Tanggap Bencana Disaster Response	Sumatera Barat West Sumatera	13. Mencegah Dampak Perubahan Iklim 13. Climate Action	550	Rp141.225.000
Baitulmaal Muamalat	Program Penanaman Mangrove 2023 BPKH 2023 Mangrove Planting Program 2023 of BPKH 2023	Sosial Keagamaan Social Religious Activities	DKI Jakarta	15–Menjaga Ekosistem Darat 15–Life on Land	180	Rp135.460.000
NU Care–LAZISNU	Pengadaan Mobil Pelayanan Ibadah Haji Kantor Kementerian Agama Republik Indonesia Kabupaten Siak Provinsi Riau Procurement of Hajj Service Cars for the Office of the Ministry of Religious Affairs of the Republic of Indonesia, Siak Regency, Riau Province	Pelayanan Ibadah Haji Hajj Pilgrimage Service	Riau	17–Revitalisasi Kemitraan Global 17–Partnership for the Goals	850	Rp851.130.000
BSI Maslahat	Program Souvenir Haji Tahun 2023 Hajj Souvenir Program 2023	Pelayanan Ibadah Haji Hajj Pilgrimage Service	Seluruh Indonesia Throughout Indonesia	17–Revitalisasi Kemitraan Global 17–Partnership for the Goals	101396	Rp22.286.029.825

Pengawasan dan Publikasi Program Kemaslahatan
Supervision and Publication of CSR Programs

Sepanjang tahun 2023, BPKH telah melaksanakan pengawasan dan publikasi atas program Kemaslahatan yang diselenggarakan sejalan dengan UU Nomor 34 Tahun 2014.

Throughout 2023, BPKH has supervised and made publication of CSR Programs in accordance with Law Number 34 of 2014.

Penghargaan terkait Kemaslahatan
Awards related to Corporate Social Responsibility

Nama Penghargaan Title of Awards	Tanggal Penerimaan Penghargaan Date of Receipt	Pihak yang Memberikan Penghargaan Party Giving the Award
Silver Trophy pada Penghargaan Asia Sustainability Report Rating (ASRRAT) 2023 Silver Trophy in Asia Sustainability Report Rating (ASRRAT) Award 2023	06 November 2023 November 06, 2023	National Center for Corporate Reporting (NCCR)
Kategori "Commendation 1st Year" pada Penghargaan Asia Sustainability Report Rating (ASRRAT) 2023 "Commendation 1st Year" Category in Asia Sustainability Report Rating (ASRRAT) Award 2023	06 November 2023 November 06, 2023	National Center for Corporate Reporting (NCCR)
Penghargaan Kategori Mitra Kolaborasi Kebaikan pada Acara Public Expose 2023 Award in Category of Collaboration Partner in Act of Kindness In Public Expose 2023	01 Februari 2024 February 01, 2024	National Center for Corporate Reporting (NCCR)

Kontribusi BPKH terhadap Tujuan Pembangunan Berkelanjutan
Contribution of BPKH to Sustainable Development Goals

BPKH berkomitmen penuh untuk mendukung inisiatif pencapaian tujuan pembangunan nasional berskala global sebagaimana tertuang dalam TPB. BPKH berkomitmen untuk dapat memberikan pelayanan haji terbaik sehingga dapat memberikan nilai tambah bagi umat pada setiap kegiatan operasional yang dijalankan. Program Kemaslahatan yang dilakukan oleh BPKH juga senantiasa memperhatikan 14 (empat belas) pilar TPB yang selaras dengan kegiatan yang dijalankan BPKH.

BPKH is fully committed to supporting initiatives to achieve national development goals on a global scale as stated in SDGs. BPKH is dedicated to providing the best hajj services in order to provide added value for Muslims in every operational activity. The BPKH CSR Pograms also takes into account 14 (fourteen) pillars of SDGs pillars which are in line with activities carried out by BPKH.

Laporan Keuangan

Financial Statements


BPKH
Badan Pengelola Keuangan Haji

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Menggerakkan Perubahan untuk Pertumbuhan Berkelanjutan
Driving Change for Sustainable Growth

BPKH
Badan Pengelola Keuangan Haji

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Kecamatan Setiabudi, Kota Jakarta Selatan,
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