Islamic Practices & Development Training (IPDT) 2014

“Developing a Leading Edge: High Spiritual Employees Enhance the Organization Velocity”

27th NOVEMBER– 10th DECEMBER 2014

KINGDOM OF SAUDI ARABIA: JEDDAH, MADINAH & MECCA.

ORGANIZED BY:

SUPPORTED BY:

MALAYSIAN STATUTORY BODIES ASSOCIATION

MALAYSIAN CONSULATE GENERAL (JEDDAH)
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FOREWORD
Malaysian Statutory Bodies Association is proud to organise the Islamic Practices & Development Training (IPDT 2014) which was held in Saudi Arabia, from 27 November 2014 to 10 December 2014.

This Islamic programme trains the participants to lead their organisations with Islamic vision and confidence in tackling any management issues. The training programme is hoped to inculcate the participants’ capacity to manage, drive employees’ and customers’ satisfaction, and accelerate profits as the Islamic values is uphold in the various programmes. This would lead to strengthen strategies and insights that help to unleash the management culture across the participants’ organisations.

The strength of this training lies on the well-blended inputs that help to instill the Islamic perspectives in participants’ mind. Discussions, intellectual discourses and statutory visits were planned to provide and revive the management skills based on strong fundamentals of Islamic pillars.

Thus, this training should be able to bounce higher spiritual, intelligence and emotional eminence to each participant in promoting a better individual as well as organisational value.

Tan Sri Dr. Mohd Shukor Hj Mahfar
Chief Executive Officer,
Lembaga Hasil Dalam Negeri, Malaysia.
FOREWORD
Universiti Teknologi MARA (UiTM) Malaysia is pleased to joint organise the Islamic Practices & Development Training (IPDT 2014) with Malaysian Statutory Bodies Association. The event will be held in Saudi Arabia, from November 27 to 10 December 2014 via the efforts made by the Accounting Research Institute (ARI).

Muslims across the globe should apprehend the importance of strengthen their knowledge to prepare them for worldly challenges and spiritual growth. On that note, Accounting Research Institute emphasises the effort to enable research in Islamic financial criminology to conform to Syariah applications. This is viewed as the best practices in promoting a sustainable future economic and better business ambience.

High spirits, coordination and cooperation among members of participants during the training could also be prolonged to future joint force in meaningful programmes in future. Thus, it is with an expectation that the participants of IPDT 2014 could grasp knowledge and sharing ideas along the training. The training inputs could help to maintain high perseverance in inculcating Islamic values in routine task.

Tan Sri Dato’ Sri Prof. Ir. Dr. Sahol Hamid Abu Bakar
Vice Chancellor,
Universiti Teknologi MARA, Malaysia
FOREWORD
The Accounting Research Institute of Universiti Teknologi MARA, Malaysia is honoured to be the organizing committee alongside with Islamic Research Training Institute, Jeddah. On behalf of the organizing committee, I would like to extend our warmest welcome to the workshop delegates for the Islamic Practices & Development Training (IPDT 2014) which was held in Saudi Arabia, from November 27 to 10 December 2014.

Training and development is part of management function that aimed at bettering the performance of individuals and groups in organizational settings. This activity is focused upon, and evaluated against, the job that an individual currently holds.

On the other hand, Accounting Research Institute also emphasis the effort to enable research and its undertakings in Islamic financial criminology to conform to Syariah applications. This institute believes that syariah applications are best practices in promoting a sustainable future economic and better business ambience.

It is hoped that both workshop delegates and conference attendees will gain a clearer understanding of values and Islamic perspectives in pursuit their management and leadership skill, enabling them to drive excellent in their workplace. The Accounting Research Institute welcomes the exchange of ideas and information among researches, academicians, practitioners and students. These events are expected to provide meaningful findings and recent updates on the issues of management, leadership and Islamic financial criminology.

Professor Dr. Normah Haji Omar
Director Accounting Research Institute,
Universiti Teknologi MARA, Malaysia.
INTRODUCTION

Islamic Practices Development Training 2014 was held in Kingdom of Saudi Arabia, from November 27 to December 10, 2014. The Accounting Research Institute (ARI) of Universiti Teknologi MARA, Malaysia, Statutory Bodies Association of Malaysia (PBBM), Madinah Institute of Leadership and Entrepreneurship (MILE), Taibah University of Madinah, Islamic Research and Training Institute (IRTI), Jeddah and Consulate of Malaysia in Jeddah are pleased and honored to organize the event. IPDT 2014 aims to bounce higher spiritual, intelligence and emotional eminence to each participant in promoting a better individual as well as organisational value. Delegates are expected to learn the skill of decision making, time management, governance, accountability and integrity issue. This training included not only theology and spirituality but also reflection on practical experience, and pastoral skills, and contextualising Islam in contemporary society. It is hoped that delegates will emerge with strategies and insights that help them to unleash the decision making culture across their organisations. This training is designed to challenge and assist participants to improve inner strength and spiritual values by identifying these skills and methods of using them. In addition to these outstanding management skills, delegates are also expected to be able to bring values and vision to the workplace, creating an atmosphere of energy, excitement and involvement. The knowledge gained can be used to improve participants’ capacity to manage, drive employees and customers’ satisfaction, and accelerate profits. The participants will be exposed with the understanding of how Islamic value plays a vital role in the performance of management team. The training helps delegates to reflect on their own practices and changing circumstances, to respond to new realities and challenges in wider society.

OBJECTIVE

The primary objective of the training is building the knowledge and the human resource skills base and enhancing the competency of personnel serving in the organization with a genuine realisation of the need to take morality and professionalism into account very seriously in all their business dealings. This training aims to enhance participants’ skill to lead their organization with higher spiritual, intelligence and emotional eminence and confidence in handling management issues. This type of governance and strategic management skills is required at all levels of an organization. This training will enhance delegates’ ability to overcome organizational challenges, build the right team, embrace change, and drive the company performance. In addition, this training provides opportunity to delegates to inculcate spiritual values and inner spirit via religious activities in the two holly mosques which subsequently enable them to lead with Islamic perspectives vision and confidence in tackling any management issues.

OUTCOME

This training aims at building on the experience of participants to collect and capture knowledge, and to then interact amongst each other to share it. In other words, this training offers participants a unique opportunity to share with peers from various agencies and bodies. Our portfolio of executive development and management programs reflect core mission-to develop principled, innovative leaders and to generate ideas that advance management practice-in an environment designed to foster extensive peer-to-peer interaction and a wide range of
professional and cultural exchanges. This training offers delegates to enhance inner strength via religious activities and forum with renowned scholar from the perspective of Islam, Islamic finance development and Islamic values and leadership.

Participants at all organizational levels will gain a clearer understanding on the importance of having managers with high spiritual values, enabling them to go beyond simply directing their organization but leading the organization with Allah blessing. They will also acquire greater confidence and effectiveness in leading their departments or organizations by having:

- A more profound understanding of the governance task and strategic management;
- The ability to infuse organizational and department missions with life and energy;
- The ability to stimulate employee commitment and contribution;
- Renew the job excitement with new vision and spirit.

**PARTICIPANTS**
1. All levels of management from front line through CEOs and owners;
2. Department heads, team leaders and project directors;
3. Staff responsible for communicating and enacting company procedures;
4. Project teams, boards and committees with governance and management responsibility.

**METHODOLOGY**
The strength of this training lies on the well-blended inputs that help to instill the Islamic perspectives in participants mind. Discussions, intellectual discourses and statutory visits were planned to provide and revive the management skills that are based on strong fundamental of Islamic pillars. The workshops consist of lectures, group discussions and site visits. The training format allows more time for individual exercises as well as group discussion to reinforce new skills and understanding on best governance practices.

**BENEFITS TO ORGANISATION**
1. Energy and direction generated at all levels of the organisation;
2. Systems and procedures which more consistently reflect organisational mission and values;
3. An environment that stimulates the enthusiastic efforts of all employees;
4. An increased two-way flow of ideas and information throughout the organisation;
5. Understanding the increasingly complex Islamic finance development.

Participants’ at all organizational levels will gain a clearer understanding on governance and law from Islamic perspectives, issues in Islamic finance and leadership skills development. They will also acquire greater confidence and effectiveness in leading their departments or organizations.

**VALUE ADDED:**

**1. Experiencing the Mecca culture**
This programme will provide an opportunity for the participants to experience the Mecca culture. Mecca was a rough and colourless place, which was covered by black mountains.

There was neither any source of water nor any type of bushes. Nobody could think about life but Almighty Allah chose this
place, and now, it is a beautiful, modern city, which colours and lights are indescribable.

It is called "UM-MUL QARA" which means the mother of all cities. The town has 618,000 inhabitants and it is revered from being the first place created on earth, as well as the place where the Ka'ba was built. Literally, Ka'ba in Arabic means a high place with respect and prestige. It also means 'cube'. All Muslims are required to face in the direction of the Ka'aba five times every day when offering their prayers. The Ka'ba, the centre of Islam, is a rectangular building made of bricks.

Around the Ka'ba is the Grand Mosque, al-Haram. After the grand construction the total area of Haram Mosque is three hundred and nine thousand square meter (309,000 sq. meter) and it has 4 main gates and 44 other gates and 9 minarets (7 old and 2 new). Haram Mosque can accommodate more than seven hundred thousand people at one time. Haram Mosque is fully air-conditioned A 450 meter tunnel takes chilled water to Holy Mosque of Haram, where air is passed through over pipes containing chilled water and then goes inside the mosque through large network of ducts. The water is then returned to the chilling station. How this culture is similar to Malaysian Culture. Can these two cultures be assimilated.

2. Experiencing the Madinah culture

Al Madinah city lies north of Mecca. The tomb of Mohammed is in the mosque at Medina, the second most holy Muslim city after Mecca. The Prophet's Mosque dominates the Madinah skyline. King Fahd, who oversaw the latest expansion of the mosque, wrote an inscription on the base of the last of the 23-foot brass crescents that top its six new minarets. Prophet Muhammad spent the last years of his life in this city, in Madinah he and many of his companions are buried. The Islamic University was founded in 1961. Population (1991 est.): 400 000.

Saudia, the Kingdom's national airline, operates non-stop flights between Madinah and many other Saudi cities. There are also international non-stop flights between Madinah and Cairo, Damascus, and Istanbul. During the season of hajj and the vacation periods of the academic year, many additional flights are provided. Saudi Arabia's dress is one of its strongest ties to the past and reflects the challenging environment, faith and value of its people. The practicality of loose, flowing garments in a hot wind-swept climate was reinforced by the Islamic ideals of propriety dress and conduct.
MODULES OF IPDT 2014

MODULE 1
IPDT Briefing and Ice Breaking.

The session was conducted by Prof. Dr. Rashidah Abdul Rahman from King Fahd University. The session provides a platform for all the participants to get to know one another. The session not only brings the participants into the mood of knowing each other’s’ organization, but it was also a session which promotes the attitude of openness amongst participants and is the eye opener towards future cooperation between

MODULE 2
Leadership Seminar of ‘Islamic leadership for leaders and managers in the 21st century’ by Dr. Mohamed Moustafa Mahmoud, the CEO of Madinah Institute of Leadership and Entrepreneurship (MILE).

He is the Executive Director, Madinah Institute for Leadership and Entrepreneurship (MILE), Director, Knowledge Sector, Madinah Knowledge Economic City and Advisor, Minister of Labour, Saudi Arabia. He obtained his Ph.D in Decision Science and 3 Masters degree in Business Administration, Civil Engineering and Regional Sciences from University of Pennsylvania, Philadelphia, USA. He had 12 years of experience in Human Resources Development, Organizational Development and Strategic Planning he also successfully developed and implemented more than 60 Balanced Scorecards projects for strategy deployment in Private and Public sectors (Savola Group, Panda Supermarkets, United Sugar Company, Savola Edible Oil, Savola Packaging, Jeddah Quran Society, Jeddah Chamber of Commerce, Saudi Civil Aviation, and Jeddah Municipality). In addition he got 20 years of experience as University professors in USA, Canada, Kuwait, Egypt. The participants were given exercise to test their ability to solve problems and the participants were made to realise that sometimes the solution rests at aiming at the goals rather than following instructions. This leads to his ultimate idea that the underlying principle that should be in mind of every participants is that all works and action in one’s life should start with the aim of doing them for the sake of Allah swt, i.e.
living for the sake of Allah swt. He emphasizes the importance of having faith in Allah swt and that we are the key to our own change in our lives. Hence, he emphasized the importance of righteous work and warned the participants not to associate in the worship of his Lord. Hence, Prophet Muhammad should be the guiding example for everyone that Islam is the way of life. He outlined the following principles that need to be inculcated in every participants:

1. Realize that the positions we occupy and the level of authorities we enjoy are granted by Allah to test us;
2. Aiming high;
3. Our Success lies in the Hands of Allah;
4. Forming a team of leaders;
5. Engagement and Empowerment;
6. Highest Standards Of Performance;
7. Trustworthiness;
8. Pragmatism;
9. Gradualism Instead of Radicalism;
10. Knowledge and wisdom;
11. Morality and piety;
12. Kind and gentle;
13. Leading by example;
14. Patience and endurance;
15. Ethical in behaviour;
16. Reward in good performance;
17. Continuous improvement.
MODULE 3
Roundtable discussion and Networking visit to Taibah University, Medina

Taibah University through the CBA (the Male College of Business and Accounting) is interested in the following activities:

1. Sending students to UiTM (Male and Female) for a Programme of 3+1 (3 years in UiTM and 1 Year in Taibah University) currently TU is sending the students to the US, and they would like to send to UiTM if there is a good opportunity;

2. CBA would like to know the programmes that are offered in UiTM especially in relation to accountancy i.e.;
   a. The fee structure;
   b. Entry qualifications;
   c. Accommodation facility;
   d. Accreditation of the programme;
   e. Acknowledgement by the professional bodies.

3. TU would like to know the researches conducted by ARI, the status of ARI’s publications and conferences organised, and the accreditation of programmes of the Faculty of Accountancy UiTM.

The female participants visited the female College of Law. The College is relatively new and the participants are amazed with the monthly tag that portrays the value of the members of the college. The college inculcates the Islamic values and ethics in the attempt to teach syariah principles to its students. The participants are also being brought to the Taibah library (female section). The library is equipped with online facilities and the friendliness of the librarians became an attraction to the female students.
MODULE 4
A talk on ‘A visit to Prophet Land Dwelling’ by Ustaz Ahmad Farkhan Rasmi, Islamic University of Medina.

The speaker first introduces Medina as the second holiest site in Islam is Medina (or Medinah), the "City of the Prophet," is in the Hejaz region of western Saudi Arabia. It was to Medina city that Muhammad fled when he was initially driven out of Mecca, and the place where he attracted his first followers. Medina currently has a population of about 600,000 people and is the home of "The Prophet's Mosque."

The history of Medina and the meaning of Medina was then elaborated in this module. The long form of the Arabic name for Medina (Madinat Rasul Allah) means "City of the Prophet of Allah", while the short form (al-Madina) just means "the City". Muslims always add salla Allahu alayhi wa sallam ("peace be upon him") after mentioning the Prophet Muhammad, so the full form of the name is commonly given as "Madinat Rasul Allah salla Allahu alayhi wa sallam." The participants were reminded about the significance of Medina where the Prophet himself built the original Medina Prophet's Mosque next to the home where he settled when he was first driven out of Mecca. This resettlement Hijra (or emigration), and occurred in 622 AD. This was an open-air building with a raised platform designed for reading the Qur'an. Its gibla (prayer direction) originally faced is called his Jerusalem, but was later changed to be oriented towards Mecca. Ever since, Muslims, wherever they are in the world, face Mecca, the holiest city of Islam, to pray. Over the years, subsequent Islamic ruler continued to enlarge and beautify the mosque, and the Burial Place of Mohammed and his home were incorporated in 707.
The participants are informed that the old Holy City in Saudi Arabia is almost completely surrounded by ancient, double stone walls with nine gates and several bastions. Medina also contains the tombs of the caliphs or Muslim leaders Abu Bakr, Umar, and Fatima, Mohammed's daughter. The participants felt very fortunate for being able to be in Medina, the blessed land for Muslims where the land is blessed with prosperity and is free from any diseases. The tombs of Fatimah (Muhammad's daughter) and Hasan (Muhammad's grandson), across from the mosque at Jannat al-Baqi, and Abu Bakr (first caliph and the father of Muhammad's wife, Aisha), and of Umar (Umar ibn Al-Khattab), the second caliph, are also here. The mosque dates back to the time of Muhammad, but has been twice burned and reconstructed.

**MODULE 5**

*Visit to Mount Uhud, Tomb of Uhud Martyrs, Quba Mosque, al-Qiblatain Mosque, Bilal bin Rabah Mosque (Green Mosque).*

The participants were briefed about the Battle of Uhud (Arabic: غزوة غزوة احمد) was fought on March 19, 625 (3 Shawwal 3 AH in the Islamic calendar) at the valley located in front of Mount Uhud, in what is now northwestern Arabia.

It occurred between a force from the Muslim community of Medina led by the Islamic prophet Muhammad, and a force led by Abu Sufyan ibn Harb from Mecca, the town from which many of the Muslims had previously emigrated. The Battle of ‘Uhud was the second military encounter between the Meccans and the Muslims, preceded by the Battle of Badr in 624, where a small Muslim army had defeated the much larger Meccan army. Marching out from Mecca towards Medina on March 11, 625 AD, the Meccans desired to avenge their losses at Badr and strike back at Muhammad and his followers. The Muslims readied for war soon afterwards and the two armies fought on the slopes and plains of Mount ‘Uhud.
Whilst heavily outnumbered, the Muslims gained the early initiative and forced the Meccan lines back, thus leaving much of the Meccan camp unprotected. When the battle looked to be only one step far from a decisive Muslim victory, a serious mistake was committed by a part of the Muslim army, which shifted the outcome of the battle. A breach of Muhammad's orders by the Muslim archers, who left their assigned posts to despoil the Meccan camp, allowed a surprise attack from the Meccan cavalry, led by Meccan war veteran Khalid ibn al-Walid, which brought chaos to the Muslim ranks. Many Muslims were killed including Hamza ibn ‘Abd al-Muttalib, Muhammad's uncle and foster brother. Muhammad himself was almost killed and came out badly injured. The Muslims had to withdraw up the slopes of 'Uḥud. The Meccans did not pursue the Muslims further, but marched back to Mecca declaring victory.

For the Muslims, the battle was a significant setback: although they had been close to routing the Meccans a second time, their breach of Muhammad's orders in favor of collecting Meccan spoils reaped severe consequences. The martyrs of the Battle of Uhud are being buried at the Tomb of Uhud Martyrs.
Masjid al-Qiblatain (المسجد القبلتين) (Mosque of the two Qiblas) is a mosque in Medina that is historically important for Muslims as the place where the Islamic prophet Muhammad, leading the prayer, is said to have been commanded to change the direction of prayer (qibla) from Jerusalem to Mecca. Thus it uniquely contained two prayer niches (mihrabs). Recently the mosque was renovated; the old prayer niche facing Jerusalem was removed, and the one facing Mecca was left.

The first mosque built during Muhammad's time is also located in Medina and is known as Masjid Quba’ (the Quba Mosque). It was destroyed by lightning, probably about 850 CE, and the graves were almost forgotten. In 892, the place was cleared up, the tombs located and a fine mosque built which was destroyed by fire in 1257 CE and almost immediately rebuilt. It was restored by Qaitbay, the Egyptian ruler, in 1487.

Masjid al-Qiblatain is another mosque also historically important to Muslims. It is where the prophet changed the direction of prayer (qibla) from Jerusalem to Mecca according to Sunni hadiths. Like Mecca, the city of Medina only permits Muslims to enter, although the haram (area closed to non-Muslims) of Medina is much smaller than that of Mecca, with the result that many facilities on the outskirts of Medina are open to non-Muslims, whereas in Mecca the area closed to non-Muslims extends well beyond the limits of the built-up area. Both cities' numerous mosques are the destination for large numbers of Muslims on their Umrah (second pilgrimage after Hajj).
The Qiblatain Mosque is among the three earliest mosques in Islam’s history, along with Quba Mosque and Al-Masjid al-Nabawi. Bilal (R.A.A.) left no legacy in the form of material wealth or offsprings, but he left a spiritual memorial which is unique in the world, that is Azan. The call to prayer has been recited continuously in the world, for the last fourteen hundred years of Islam, and as the people hear the call it recalls to mind the memory of the First Muazzin of Islam, Bilal bin Rabah (Radia Allahu Anhu). The participants have the opportunity to see Bilal bin Rabah Mosque (Green Mosque) in the journey back to the hotel.

**MODULE 6**

‘Almighty Allah SWT visitors and the Rewards’

by Ustaz. Khairul Mat Jais-Ummu Qur’an University, Mecca.

The talk discussed about the advantages and rewards of performing Umrah. First and foremost, Ustaz. Khairul asked every participant to be thankful and grateful to Allah SWT after gone through a lot of challenges before everyone could finally reached the holy land of Mecca Al Mukaramah. Participants are reminded that they are the chosen ones and they should be very thankful. The rewards are tremendous. Any ibadah performed in specifically Masjidil Haram would be multiplied by one hundred thousand while it would be multiplied by one thousand in Nabawi Mosque. However, some Islamic scholars posit that the same reward would also be applied to any ibadah performed in Haram lands regardless in Masjidil Haram or Nabawi Mosque.

**MODULE 7**

A visit to Hudaibiyah and Haramain Museum.

The Quran describes the event of the drawing up of the treaty of Hudaibiyah as a “clear victory”. This event was actually taking place as a key milestone in the history of Islam, the Muslims who were part of it in the companionship of Prophet Muhammad, considered it anything but a victory. Prophet Muhammad had a dream in which he saw himself performing umrah in Makkah along with his companions. When the Quraysh heard of the approaching Muslim congregation, a flurry arisen. However, their investigations revealed to them the Muslims’ true, non-violent intent of just performing umrah in and around the precincts of Al-Masjid Al-Haram. This information eventually paved the way for peace negotiations between the Quraysh and Prophet Muhammad, which led to the establishment of a truce between both parties. This event also highlights the wisdom and restraint that Prophet Muhammad displayed during the treaty of Al-Hudaibiyah.

Haramain Museum is located on the hills of the Ummul Joud. The museum was built by King Fahd bin Abdul Aziz and is also known as the Two Holy Mosques Exhibition of Architecture. In this museum one can learn the history of the Grand Mosque in Mecca and Medina.

**MODULE 8**

A talk on 'Seeking the Almighty Allah SWT pleasures’ by Ustaz Mohd Takiyuddin Ibrahim, Universiti Teknologi MARA.

The talk discussed about the life routines and the concept of ibadah. Whatever that Allah SWT likes should be implemented in life routines and the intention (niat) should also reflect Him. One who performed umrah and Hajj should have inculcated higher and better morale and Islamic values in his or herself. This is due to the ibadah of umrah and Hajj which help to clean and harmonise soul and mind. Obeying Allah SWT requirements and the Prophet Muhammad SAW thoughts need one’s patience and piety and these will lead to Jannah. Participants had also been reminded about the concept of ikhlas. Ikhlas in ibadah and in doing everything is crucial because the Almighty Allah SWT knows exactly about everyone’s mind.
MODULE 9
A talk on ‘Islamic Intellectual Discourse: Mekah Al Mukkaramah Reflection’ by Ustaz. Mohd Hafiz, Ummu Qur’an University, Mecca.

Talk about the history of Mecca and its surrounds. The beginning of Zam-Zam well by the preseverance of SitiHajar in fulfilling her son needs. Both survived with the drinks that issupplied by Zam-Zam Weld and this had impressed the visiting khalifah to Mecca until they began to develop Mecca. Prior to the finding of Zam-Zam water, SitiHajar had walked and slowly ran for seven times from Safa hill to Marwahhill in her effort to find water to feed her son, Ismail A.S. Her routes were then became one of the rukun in performing umrah and Hajj and known as Saie between Safa and Marwah for seven times. The talk also discussed the patience of the Prophet of Muhammad S. A. W when he was tortured in front of Kaabah by his enemies. Bilal binRabah was so loyal in protected the Prophet of Muhammad S. A. W. Once, Prophet prayed for the defeat of his enemies. Al mighty Allah S.W.T had brought the Abbabil birds with hell stones to destroy the Abrahahbattalion until they became pieces. The talk also explained several best spots for reciting doa which encompassed Kaabah and its surrounds i.e. theMultazam, Hijir Ismail, Rukun Yamani, Rukun Iraqi, Maqam Ibrahim and underneath the golden shower.

MODULE 10
A visit to Kampung Kelantan: Accommodating Malays culture in the Middle East.

An interesting and challenging visit to Kampung Kelantan which is located on Bukit Aiyad is definitely a memorial one. Participants climbed about 600 stairs before they finally reached the location. The scene was so panaromic where Zam Zam Tower can be seen from the interstitial of hills surround. There were many houses of Kelantanese, Indians and Pakistanese along the route.

Participants visited one of the resident’s house and they were specially treated with bubur Asyura. The living style in Kampung Kelantan can be seen as accommodating Malays culture while following the Middle East’s way of life.
MODULE 11
Roundtable discussion and networking dinner with Malaysian Consulate General in Jeddah. ‘Cross culture comparison’.

The IPDT team received a warm welcome and a momentous networking dinner at the Consulate General of Malaysia in Jeddah, hosted by Mr. Mohd Khalid Abbasi Abdul Razak, the Consul General himself. Among the invitees present at the dinner were Prof. Dato’ Dr. M. Azmi Omar, Director General of IRTI (Islamic Research and Training Institute, Islamic Development Bank, TuanHj. Mohd Zawawi Hj. Bostam, Vice Consul from the General Consulate Malaysia (Hajj Affairs), Prof. Dr. Rashidah Abdul Rahman from King Fahd University, General Consulate officers and other Malaysian expatriates based in Jeddah.

The Consul General welcomed and enlightened the IPDT participants on the broad functions of the Consulate which include all matters pertaining to trade facilitations to handling of issues relating to the welfare of Malaysian students, hujjaj and international trade and industry matters. The Consul General shared some pertinent history of the Kingdom and discussed on the challenges faced by the Kingdom, in particular of the customary oil-power politics, poor performance (service level issues) in the services sectors and the possibility of brain-drain (of its citizen graduated overseas who are reluctant to come home to serve the Kingdom).
The Director General (DG) of IRTI, Prof. Dato’ Dr. M. Azmi Omar also shared some insights and experience in Saudi and acknowledged that the main challenge in the Kingdom is that on the lack of urgency of getting things done. On the other hand, high Islamic value such as praying on time, parental values and family respects are something that we (Malaysian) could emulate back home.

The IPDT entourage led by Prof. Dr. Jamaliah Said from Accounting Research Institute (ARI), UiTM continued the discussion by sharing the initial challenges faced by the team in getting the entry visas, which had disrupted a few program schedules. Nevertheless, the organising team was grateful to Allah s.w.t. that the IPDT programme continued smoothly despite the initial issues faced. Prof. Dr. Jamaliah then introduced Puan Rohany Abd Rahman, CEO Malaysian Statutory Bodies Association as the main sponsor followed by participants of the program from UiTM, MARA, LHDN, PTPTN and LLM. Prof. Dr. Jamaliah shared the purpose of the visit and thanked the Consulate General of Malaysia and IRTI for accepting the visit from IPDT despite several last-minute changes to the program schedule. The networking dinner ended around 10.30p.m. The dinner was concluded with gifts exchange between the Consulate General of Malaysia and IPDT participants.

**MODULE 12**  
*Welcome Address by Prof. Dato’ Dr. M. Azmi Omar, Director General, IRTI, IDB*

Prof. Dato’ Dr. Azmi welcomed IPDT participants to the IDB HQ Jeddah and went through the Workshop Agenda for the day. Prof. Dato’ Dr. Azmi then walked through IDB’s Background on introduce IRTI and its functions in IDB.

Islamic Development Bank (IBD) was founded by the Finance Minister of OIC with the support of King Faisal. It operational headquarter was established in 1975, located in Jeddah, the Kingdom of Saudi Arabia. Its purpose is to foster the economic development and social progress of member countries in a commercially viable manner.

IDB Mission Statement: "We are committed to alleviating poverty, promoting human development, science & technology, Islamic banking & finance and enhancing cooperation amongst member countries in collaboration with our development partners.

In 1981, Islamic Research and Training Institute (IRTI) was formed. In 1994 onwards, IDB progressed progressively and several units (IRTI, ICIEC, ICD and
ITFC) were formed to serve shareholding and non-shareholding member countries in providing advices on Islamic Finance’s regulatory framework and in providing the Islamic financing for the country’s development (in both private and public sectors).

Since its inception, IRTI provides advices on Islamic Financing, project management and evaluation, reviews and reports, capacity building, technical cooperation (e.g. reverse linking ups by matching the strength of a member country with another recipient country).

IRTI’s major project includes the Global Islamic Financial Report, a joint initiative with World Bank, which will be published in June 2015. Other reports in the pipeline include Country and Social Finance Report, Malaysia Islamic Country Report (Islamic Finance), which is funded by CIMB Islamic. Once completed, the report can be downloaded for free from IRTI’s website.

IRTI also offers research grants, scholarships and visiting fellowships particularly in the areas of Islamic Finance, and Science and Technology to qualified applicants. IRTI has four divisions namely, Advisory, Consultancy, Training and Information Services (for IRTI’s online publications and distant learning modules)IDB stands up with 56 shareholding member countries (including Muslim and non-Muslim member countries) e.g. from the Middle East, Africa, the Asia Pacific region, South Asia, Europe and South America. IDB’s regional offices are in Kazakhstan, Malaysia*, Morocco and Senegal (*on a 3-year rotation between the member countries in Asian). IDB receives the highest credit ratings of AAA by major agencies in the like of Standard & Poor’s, Bank of England, Moody’s, FitchRatings and FCA.

**MODULE 13**

"Maqasid al Shari’ah between Theory and Practice” by Dr. Umer Chapra (IRTI, IDB)

Dr. M UmerChapra (born 1933), a Saudi citizen, is currently serving as Research Advisor at the Islamic Research & Training Institute (IRTI) of the Islamic Development Bank (IDB). Before joining IRTI in 1999, he worked as Senior Economic Advisor at the Saudi Arabian Monetary Agency (SAMA) from where he retired after a long service of 35 years.

Dr. Chapra taught in the United States at the Universities of Wisconsin and Kentucky and worked in Pakistan at the Institute of Development Economics and the Islamic Research Institute. He has made seminal contributions to Islamic Economics and Finance over more than three decades in the form of ten books and monographs and more than seventy papers and book reviews. Dr. Chapra’s most outstanding contributions have been his three books: Towards a Just Monetary System (1985),
Dr. Umer’s shared his vision of Islamic teachings a blessing for mankind, as to the primary purpose for which the Prophet S.A.W (PBUH) was sent to this world as “Rahmatanlil-‘Alamin” (Al-Quran, 21:107 “We have sent you as a blessing for mankind”).

One of the indispensable ways to realize this goal is to promote the Falahor real well-being of all the people living on earth, irrespective of their race, colour, age, gender or nationality (as according to the Qur’an, the Prophet Muhammad S.A.W (PBUH) was sent to all people and not to any particular group (7:158 and 34:28).

The best of a human being is one who is best to his family, his wife/wives, his children and every creation on earth including insects, animals, plants, etc.

The Concept of MAQASID (Goals of) AL-SHARI’AH
The very objective of the Shari’ah is to promote the well-being of the people, which lies in safeguarding their faith (din), their self (nafs), their intellect (aql), their posterity (nasl) and their wealth (mal). Whatever ensures the safeguard of these five serves public interest and is desirable and whatever hurts them is against public interest and its removal is desirable” (Al-Ghazali, al-Mustasfa, 1937, Vol.1, pp 139-40; see also al-Shatibi (d.790/1388),n.d., Vol..1, p.38 and Vol..3, pp.46-7) Human developments and well-being is to be realized by ensuring the enrichment of the following five ingredients for every individual:
• Respect all human beings for Who created them. “Walaqad karramnabani Adam” [“We have honored human beings” (al-Isra, 17:70)]. Justice for and dignity of all mankind must be uphold. Give dignity and respect to all e.g. by providing proper wages, education and fulfillment of other basic needs e.g. shelter, healthcare, employment, and etc.

• Faith is important: the enrichment of Intellect (‘Aql) must be aligned with Faith (Din). Whatever conflicts in intellect cannot exist in Islam.

• Do ‘Amal with objectives. “Seeking your needs fulfillment in the right (halal) manner is the duty of each Muslim”.

MODULE 14

“Mobile Microfinance: Can the Unbanked People benefit from moving beyond traditional microfinance?” by Assoc. Prof. Dr. Abd. Elrahman Elzahi Saaid Ali (IRTI, IDB)

Assoc. Prof. Dr. Abdelrahman Elzahi Saaid Ali is attached to IRTI at the Islamic Economic Research Division. He has served IRTI for more than 6 years. Dr. Abd. Elrahman previously taught at the Sudan University University of Science and Technology (SUST). A graduate from International Islamic University Malaysia. Dr. Abd. Elrahman’s topic on “Mobile Microfinance: Can the Unbanked People benefit from moving beyond traditional microfinance?” is based on an ongoing case study in Kenya – and hence his presentation is titled “Mobile Microfinance for Unbanked Kenyans: Moving Beyond Traditional Brick and Mortar”

Salient points of Dr. Abd. Elrahman’s presentation:

• The reason behind mobile microfinance is that based on World Bank’s global financial inclusion database report:
  - Three quarter of the world is poor;
  - Lack a bank account because of poverty;
  - Only 25% of adults earning less than $2 a day have saved at a formal financial institution;
  - This make financial inclusion a global policy.
  -
• Mobile microfinance moves beyond traditional microfinance and banking;
• It is meant to help the poor and include them back into the society;
• Traditional microfinance concentrates only on low income people whereas the Mobile Microfinance (in this case, the study is on Kenyan Muslim minority) concentrates on low income society as well as the poor (the unbanked people), and micro and small enterprises that for various reasons do not have access to the mainstream financial system. The “unbanked” people here refers to those who may not even able to open a bank account;
• The mobile microfinance is Islamic, it is structured without interest or riba;
• Mobile microfinance means all financial transactions are through mobile phones (handheld devices). These include withdrawal of cash, balance checks, loan applications via mobile, payments of bills, rentals, etc.
It was a brief session which was cut short due to time constraint. Nonetheless, some points from the session were worthwhile noted and learnt:

- IDB Sukuk is rated 3A and IDB is the top Sukuk issuer in the world and is most active as it goes into the market every year;
- Malaysia used to be one of the main issuers of Sukuk, the highest value was once issued by Petronas and the Government of Malaysia;
- In 2014 alone, USD3bil Sukuk was issued by IDB, as compared to USD1bil in 2013, the highest achievement for the past five years. The improvement is due to better awareness about Islamic Finance and Sukuk, in particular, and also larger investor base.

Based on current stage (of the study), the finding (conclusion) is summarized as follows:

1. Mobile microfinance operators need to market their product and services such as:
   a. Improvement in accounting systems;
   b. Payments management and cash flow; and
   c. Products design.

2. Improve functionalities to include more single business owners and therefore individuals to take up mobile microfinance

3. The Kenyan regulators need to continue working towards:
   a. Policy: Enhancing policy for financial inclusion by going beyond traditional microfinance;
   b. Products: Encouraging different products including Islamic microfinance in the Northern region in particular, and to lower barriers to entry;

Dr. Abd.Elrhman ended his presentation by mentioning that the study is still ongoing and some more data analyses will be conducted for the final report. Once completed, the report will be available from IRTI’s website.

MODULE 15
"Sukuk: The Experience of Islamic Development Bank" by Ustaz. ZainolMohamud, IDB Treasury

Ustaz.Zainol Mohamud briefly shared with the IPDT participants on the Sukuk experience of Islamic Development Bank (IsDB).
• IDB Sukuk being raised mainly for:
  a. Sovereign (e.g. Dubai), which is 100% guaranteed by the Government, and
  b. Corporate (normally multimillion (mega), international projects or highly
     protected governmental projects)

• Some of the issues and challenges faced by IDB Sukuk were:-
  a. Investors knowledge and awareness about sukuk itself;
  b. Illiquid secondary market due to lack of supply, hold-to-maturity, etc.;
  c. Different Shari’arulling on sukuk structure - some scholars view differs from
     others based on their interpretations;
  d. Asset based versus Asset backed sukuk;
  e. Developing yield curve for pricing reference;
  f. Legal infrastructure;
  g. Availability of qualified assets as underlying sukuk assets; income generating;
     tangibility ratio, etc.;
  h. Conflict between issuer and investors’ appetite. Fixed versus Floating rate.
     Short versus Long Term, etc., most investors requires 100% return or fixed
     income from their investment in sukuk;
  i. Credit quality (central banks) versus yield driven (emerging market)
     investors.

Closing by Prof. Dato’ Dr. M. Azmi Osman, Director General, IRTI, IDB.

Prof. Dato’ Dr. Azmi Osman wrapped up the workshop session and deliver his closing
remarks by emphasizing that:
- Islamic Finance is to be at par with conventional banking system;
- IDB through IRTI will be assisting other countries by extending their knowledge
  and teaching students;
- The room for improvement is huge, i.e. in banking, sukuk, takaful, etc.;
- IDB is in collaboration with IMF and World Bank, where Islamic Finance is being
  promoted;
Prof. Dato’ Dr. Azmi concluded that Malaysia is a good example in implementing Islamic Finance and hoped that Malaysia would support and should consider championing some initiatives on Islamic Finance. Prof. Dr. Azmi also welcomed applications for research grants or scholarships which are available at IRTI. Prof. Dr. Azmi closed the session with his presentation of gifts (IDB/IRTI reports and publications).

MODULE 16

"Discussion Ukhwah session with Malaysian expatriates in Jeddah"

An informal santai dinner and get together session with the Malaysian expatriate families of Prof. Dr. Siti Hawa and Ustaz Takiuddin and a few other Malaysian families who are working in Saudia as expatriates. Among others were Prof Rashidah Abdul Rahman, Associate Professor Mohamed, Ustaz Adi Affendi and etc. Their employers include OIC, King Fahd University and Taibah University.

The dinner started with recitation of do’as, recitation of Surah Yassin, introductory session by Ustaz Takiuddin and then members from the IPDT team were briefed on the experience of Malaysian expatriates in the Kingdom of Saudi Arabia.

The members were served with spicy lamb kuzi, rice and ‘acar’.
MODULE 17

'Success story of Al Baik: A chain of fastfood Restaurant’ by Mr. Rami Abu Ghazaleh, the CEO of AlBaik.

Shaikh Rami started by introducing AlBaik and his history of the family business. AlBaik as a chain of fast food restaurants in Saudi Arabia that primarily sells broasted chicken and shrimp with a variety of sauce. The chain has over 40 branches which are scattered in Jeddah, Makkah, Madina, Ta’if and Yanbu.

In 1948, Al Ghazaleh family lost all their properties due to war and fled Palestine to Saudi Arabia. His father being an entrepreneur started business in Saudi and sent Rami and his brother to study in Lebanon. In early 70s the family made a few millions, however they went bankrupt as the bank where they deposited the money went bankrupt. The father build back and started different kind of business including bottled water, petrol and then food business.

When his father died of lung cancer at the age of 48 years old, Rami and his brother were still at college. At 22 years old, upon graduating, Rami and his elder brother of 24 years old took over the running of the food business by transforming the business and initially, learning the food technology from the US. Later on as the business grew, Shaikh Rami’s eldest brother went to Paris to learn about food technology and start preparing secret recipes. In 1984, 18 own secret herbs and spices recipe was developed, and by 1986, AlBaik was registered as a trade mark in Saudi Arabia.
Shaikh Rami started to learn on how to operate and managing a restaurant the hard way, but he inspired that being humble is one of the key success ingredients. He became a restaurant cleaner and learn how to operate a restaurant from start to finish, and started documenting a restaurant SOP from 10 pages to 2,000 pages, a complete SOP with training and QC manuals.

Shaikh Rami shared AlBaik’s 17 Secret “Herbs & Spices” for success, as follows:

| Ingredient #1: | “Know Why we exist” | “We must know the reasons why we are alive as a caliph. In AlBaik, the reason for their existence is for Allah. They inherit AlBaik from their father but believe that they do not own AlBaik – they exist to make AlBaik better and to grow it to serve the people (ummah);” |
| Ingredient #2: | “Know Where we are going” | “AlBaik wants to put “mmmms and wowwws” to their customers;” |
| Ingredient #3: | “Know How to do it” | “Put the 5S into their service quality and food safety to their customers;” |
| Ingredient #4: | “Knowledge is strongest weapon” | “Learn and own the technology and learn how and why we do what we want to do;” |
| Ingredient #5: | “Work Hard and never surrender to the challenges” | “Don’t look at what you do as a job! Look at what you can do to make others benefit;” |
| Ingredient #6: | “Attention to the smallest detail” | “The smallest detail is what matter most in their food services;” |
| Ingredient #7: | “Never be satisfied with results” | “Always want to do BETTER;” |
| Ingredient #8: | “Be Humble and Be Thankful” It’s never “I” but it’s “Lillahirabbil’alamin”  
[As in Inna solati, wanusuki, wamahyaya, wamamat, Lillahirabbil’alamin (‘My Prayer and my sacrifice and my life and my death are all for Allah, the Lord of the worlds.’)] |
| Ingredient #9: | “Do not hesitate to learn from Anyone” Always listen and learn from our customers; |
| Ingredient #10: | “Our Team Member is the Most Important Person” A team member is the front liner to our customers. A customer may not know or care who is the owner of AlBaik but he/she values a good relationship with any of its employees; |
| Ingredient #11: | “The Best Leader is the one on his feet” Managing is 80% in the field and 20% in the office – go down to the ground and confirm the “nice” report on paper; |
| Ingredient #12: | “Do not manage without a proper documentation” Talk to the person on the job (user) of a designed/documentated system and get him/her to be the owner of the system; |
| Ingredient #13: | “Walk the Talk” Theory equals reality, equals great honesty. If we say something, we do it; |
| Ingredient #14: | “Never work for $$$” Work to make life better for others. “Life is not dollar signs, but life is making change to the life of others” – making happiness for others, making improvements for others, and so on; |
| Ingredient #15: | “Don’t ever think we are smarter” Never think that we are smarter than our customers. Avoid the 1 – 11 – 25 syndromes of the old techno days. Today, with one mistake, the whole world knows instantly; |
| Ingredient #16: | “Know and respect your competitors” Never use hate or unethical way towards competitors. Competitors are ‘nikmah’, so do respect them. Do not imitate your competitor – you may only know the tip of an iceberg but you never own the underneath of an iceberg; |
| Ingredient #17: | “Give back for Allah’s sake” Giving back does not necessarily mean in monetary values. Sacrificing time for something good (e.g. for a relief or charity work) or reading a book for a small kid or a blind person, or helping an old man crossing a road are examples of giving back for Allah’s sake.
The CEO Talk ended with presentation of gifts to from the IPDT team members, followed by a group photography session.

**MODULE 18**

"Closing the loop ceremony/certification”

An open sharing session was held to serve as an opportunity for every participant to speak from their hearts. All participants were asked to express their feeling and opinion towards the whole IPDT programme and how could the training help to better manage their organisation. Besides that, participants also shared their experience and highlighted interesting inputs along the programme. Among others, hurdles, challenges, awareness, perseverance and every single aspect that have coloured the whole journey of IPDT in the holy land were also highlighted by participants.

Certificates were also presented to every participant to appreciate their effort and involvement in making IPDT a successful and meaningful event.
### ISLAMIC PRACTICES & DEVELOPMENT TRAINING (IPDT) 2014 SCHEDULE

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<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Itinerary</th>
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<tbody>
<tr>
<td><strong>27 Nov Day 1</strong></td>
<td>20.00</td>
<td>Delegates depart to Saudi by Etihad</td>
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<td><strong>Day 1</strong></td>
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<td><strong>Thursday</strong></td>
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<tr>
<td><strong>28 Nov Day 2</strong></td>
<td>12.00</td>
<td>Arrived Madina</td>
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<tr>
<td><strong>Day 2</strong></td>
<td>12.30</td>
<td>Friday/Zuhur Prayer/ Lunch</td>
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<tr>
<td><strong>(Friday)</strong></td>
<td>14.00</td>
<td>Visit Maqam Rasulullah and sahabat, Raudah</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>20.00</td>
<td>Dinner</td>
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<tr>
<td><strong>29 Nov Day 3</strong></td>
<td>8.00</td>
<td>Briefing &amp; Ice-breaking</td>
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<tr>
<td><strong>Day 3</strong></td>
<td></td>
<td>Islamic Managerial &amp; Development Seminar 2014</td>
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<tr>
<td><strong>(Saturday)</strong></td>
<td></td>
<td>Registration</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>09.00</td>
<td>Session 1: Islamic leadership for leaders &amp; managers in the 21&lt;sup&gt;st&lt;/sup&gt; century by Dr Mohamed Moustafa Mahmoud)</td>
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<tr>
<td><strong>(Saturday)</strong></td>
<td>12.00</td>
<td>Zohor and Lunch Break</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>14.00</td>
<td>Session 2: Islamic leadership for leaders &amp; managers in the 21&lt;sup&gt;st&lt;/sup&gt; century</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>17.00</td>
<td>Q&amp;A</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>21.00</td>
<td>Talk “A Visit to Prophet Land Dwelling”</td>
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<tr>
<td><strong>Official off day</strong></td>
<td>22.30</td>
<td>Ustaz Ahmad Farkhan Rasmi - Islamic University of Medina</td>
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<tr>
<td><strong>30 Nov</strong></td>
<td>08:00</td>
<td>Breakfast</td>
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<td><strong>Day 4</strong></td>
<td>09:00</td>
<td>Roundtable discussion and Networking visit to Taibah University, Madina</td>
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<td><strong>(Sunday)</strong></td>
<td>10.00</td>
<td>Discussion and presentation -School of Law, Taibah University</td>
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<td>11.00</td>
<td>Briefing and discussion School of Business, Taibah University</td>
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<td>12.00</td>
<td>A visit and brief discussion of Universiti Taibah Library and student facilities</td>
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<td>Zohor Lunch</td>
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<td>Maqam Rasulullah and sahabat, Raudah</td>
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<td><strong>1 Dec</strong></td>
<td>08:00</td>
<td>Breakfast</td>
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<td><strong>Day 5</strong></td>
<td>14.00</td>
<td>Visit Maqam Rasulullah and sahabat, Raudah and Ziarah wida</td>
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<tr>
<td><strong>(Monday)</strong></td>
<td>13.00</td>
<td>Depart to Mecca</td>
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<td>23:00</td>
<td>Arrived Mecca</td>
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<td><strong>2 Dec</strong></td>
<td>08:00</td>
<td>Breakfast</td>
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<tr>
<td><strong>Day 6</strong></td>
<td>09.00</td>
<td>Activities in Masjidil Haram and magnificent Islamic places</td>
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<tr>
<td><strong>(Tuesday)</strong></td>
<td>20.00</td>
<td>Dinner</td>
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<td></td>
<td>21.00-23.00</td>
<td>Talk “Almighty Allah SWT visitors and the Rewards” by Ustaz. Khairul Mat Jais, Ummu Qur’an University, Mecca)</td>
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## ISLAMIC PRACTICES & DEVELOPMENT TRAINING (IPDT) 2014 SCHEDULE

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<th>Date</th>
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<tr>
<td><strong>3 Dec</strong></td>
<td>08:00-12.00</td>
<td>Visit Hudaibiyah, Haramain Musuem, Hudaibiyah Mosque (Miqat)</td>
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<td><strong>Day 7</strong></td>
<td>20:00</td>
<td>Perform Umrah</td>
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<td><strong>(Wednesday)</strong></td>
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<td><strong>4 Dec</strong></td>
<td>09:00</td>
<td>Mecca-Masjidil Haram and magnificent Islamic places</td>
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<td><strong>Day 8</strong></td>
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<td>Lunch</td>
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<td><strong>(Thursday)</strong></td>
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<td><strong>5 Dec</strong></td>
<td>16:00</td>
<td>Perform Umrah</td>
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<td><strong>Day 9</strong></td>
<td>20:00</td>
<td>Dinner</td>
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<td><strong>(Friday)</strong></td>
<td>21:00-23.00</td>
<td>Talk “Seeking the Almighty Allah SWT pleasures in the Holy Land” by Ustaz Hj Mohd Takiyuddin Ibrahim- University Teknologi MARA, Malaysia</td>
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<td><strong>Off day</strong></td>
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<td><strong>6 Dec</strong></td>
<td>08:00-11.00</td>
<td>Mecca -Masjidil Haram and magnificent Islamic places</td>
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<td><strong>Day 10</strong></td>
<td>12.00</td>
<td>Lunch</td>
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<td><strong>(Saturday)</strong></td>
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<td><strong>(Sunday)</strong></td>
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<td>Perform Umrah</td>
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<td>Dinner</td>
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<td>21.00-23.00</td>
<td>Talk “Islamic Intellectual Discourse: Mekah Al Mukkaramah Reflection” by Ustaz Mohd Hafiz, Ummu Qur’an University, Mecca.</td>
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<td>7 Dec</td>
<td>08:00</td>
<td>Breakfast/check out</td>
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<td>Day 11</td>
<td>09:00</td>
<td>Tawaf Wida’</td>
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<tr>
<td>(Sunday)</td>
<td>12:00</td>
<td>Depart to Jeddah</td>
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<td>14:00</td>
<td>Jeddah City visit</td>
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<td>20:00 -22.30</td>
<td>Roundtable Discussion/Dinner with Malaysian Consulate in Jeddah and Director of IRTI -Culture comparison</td>
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<td>8 Dec</td>
<td>08:00</td>
<td>Islamic Finance Forum</td>
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<td>Day 12</td>
<td>09:00</td>
<td>Opening speech by Prof Dato’ DR. M. Azmi, the Director of IRTI</td>
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<tr>
<td>(Monday)</td>
<td>9.45</td>
<td>Presentation on ‘Maqasid Shari’ah between Theory and Practice” by Dr. UmerChapra (IRTI, IDB)</td>
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<td>10.45</td>
<td>Presentation on ”Mobile Microfinance: Can the Unbanked People benefit from moving beyond traditional microfinance?” by Assoc. Prof. Dr. Abd. Elrahman Elzahi Saaid Ali (IRTI, IDB)</td>
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<td>11.30</td>
<td>Presentation on “Sukuk: The Experience of Islamic Development Bank” by Ustaz. ZainolMohamud, IDB Treasury</td>
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<td>12.00</td>
<td>Closing remark by Prof Dato’ DR. M. Azmi, the Director of IRTI</td>
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<td>12.30</td>
<td>Lunch/ prayer</td>
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<td>18.00-22.00</td>
<td>Discussion and Ukhwah session with Malaysian expatriate in Jeddah</td>
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## ISLAMIC PRACTICES & DEVELOPMENT TRAINING (IPDT) 2014 SCHEDULE

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<tr>
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<td>07.00</td>
<td>Breakfast</td>
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<td>(Tuesday)</td>
<td>08.00-10.30</td>
<td>A talk on “Success story of Al-Baik” by Mr Rami Abu Ghazaleh (CEO-Al-Baik)</td>
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<td>10.30-12.30</td>
<td>Closing the loop ceremony/certificate presentation</td>
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<tr>
<td></td>
<td>12.30</td>
<td>Move to Jeddah airport</td>
</tr>
<tr>
<td>10 Dec</td>
<td>13.30</td>
<td>Arrived KLIA</td>
</tr>
<tr>
<td>(Wednesday)</td>
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</tbody>
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### PARTICIPANT LIST

1. Abdul Manap Bin Dim - Inland Revenue Board
2. Shamsuddin Bin Mohamad Daham - Inland Revenue Board
3. Salfaliza Binti Mat Saad - Inland Revenue Board
4. Zainuddin Bin Husain - PERKESO
5. Mohd Ariff Bin Othman - PERKESO
6. Mohd Shahrom Bin Yusoff - PTPTN
7. Che Azman Bin Che Zan - PTPTN
8. Muliati Binti Kamaruddin - PTPTN
9. Rossliza Binti Kamarudin - PTPTN
10. Nor Adibah Binti Ramli - LLM
11. Rohany Binti A Rahman - PBBM
12. Kamarudin Ahmad - MARA
13. Mohd Kamal Bin Ismail - MARA
14. Assoc. Prof. Dr Nuraisyah Chua Abdullah - UniversitiTeknologi MARA
15. Assoc. Prof. Dr Jamaliah Binti Said - UniversitiTeknologi MARA
16. Dr Nor Balkish Binti Zakaria - UniversitiTeknologi MARA
17. Dr Ramzyzan Bin Ramly - UniversitiTeknologi MARA
18. Jamaliah Binti Daud - Malaysian Productivity Corporation
19. Ibrahim A Hamid - PerbadananPerwiraHarta Malaysia
20. Mohd Ali Bin Morad - Key Rank Services SdnBhd
21. Azman bin Mohd Nor - MARA/KPM
22. Mohamad Almurshidi bin Sahidan - MARA/KPM
COMMITTEE MEMBERS

Prof. Dr Normah Omar
Accounting Research Institute of Universiti Teknologi MARA

Puan Rohany Abd. Rahman
Malaysian Statutory Body Association

Prof. Dr. Rashidah Abdul Rahman
King Abdul Aziz University, Jeddah.

Assoc. Prof. Dr. Zuraidah Mohd Sanusi
Accounting Research Institute of Universiti Teknologi MARA

Assoc. Prof. Dr. Jamaliah Said
Accounting Research Institute of Universiti Teknologi MARA

Assoc. Prof. Dr. Nuraisyah Chua
Faculty of Law, Universiti Teknologi MARA

Dr. Nor Balkish Zakaria
Accounting Research Institute of Universiti Teknologi MARA

Dr. Mohammad Mustafa Mahmoud
Madinah Institute of Leadership and Entrepreneurship (MILE)

Eng. Rami Abu Ghazeh
Al Baik Food System Ltd.

Mohd Noruddin Abd Manap
Madinah Institute of Leadership and Entrepreneurship (MILE)

Ida Riswana Bt Idris
Andalusia Tour & Travel Agency (M)

Sharifah Nur Amirah Diyana Syed Khalid
Universiti Teknologi MARA

Ros Shafikah Rosdi
Universiti Teknologi MARA

Nur Aima Shafie
Universiti Teknologi MARA
CLOSING
As the Islamic Practice and Development Training 2014 has been successfully organized, it is hoped that the outcome of this event will bounce higher spiritual, intelligence and emotional eminence to each participant in promoting a better individual as well as organisational value. Delegates should apprehend the importance of strengthen their knowledge and spiritual growth to prepare them for worldly challenges. In addition, the emphasizes and awareness of research in Islamic financial criminology to conform with Syariah applications should be viewed as the best practices in promoting a sustainable future economic and better business ambience. It is hoped that IPDT 2014 becomes a continuous annual training among employees of statutory bodies. As such, commitment among the leaders and top management are highly appreciate to provide full support on the whole activities. Overall, it was a fruitful training indeed, CONGRATULATION!

EVENT HIGHLIGHTS
Apart from raising fund, IDB Sukuk multi-pronged objectives are to:

a. Develop a liquid yield curve as part of IDB's wider strategic objectives;

b. Enhance its profile in the international capital markets and reach out to new investors;

c. Undertake issuance in or linked to different currencies.

The IDB Sukuk is normally structured through a SPV (Special Purpose Vehicle) and the funds were raised through roadshows and presentations to potential investors by IDB Sukuk team.