

Islamic Investment

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Apa itu Investasi?



Konsep Harta dalam Islam



Wealth is a Form of Trial by Allah

Accumulation or acquisition of wealth is allowed in fact some circumstances becomes mandatory. **It should not abused or misused**



“Dan ketahuilah, bahwa hartamu dan anak-anakmu itu hanyalah sebagai cobaan dan sesungguhnya di sisi Allah-lah pahala yang besar.” **-Surah Al-Anfal (8:28)**

“Berkatalah seorang yang mempunyai ilmu dari Al Kitab: "Aku akan membawa singgasana itu kepadamu sebelum matamu berkedip". Maka tatkala Sulaiman melihat singgasana itu terletak di hadapannya, iapun berkata: "Ini termasuk kurnia Tuhanku untuk mencoba aku apakah aku bersyukur atau mengingkari (akan nikmat-Nya). Dan barangsiapa yang bersyukur maka sesungguhnya dia bersyukur untuk (kebaikan) dirinya sendiri dan barangsiapa yang ingkar, maka sesungguhnya Tuhanku Maha Kaya lagi Maha Mulia.”

-Surah An-Naml (27:40)



Wealth is a Trust (*Amanah*)

“Harta dan anak-anak adalah perhiasan kehidupan dunia tetapi amalan-amalan yang kekal lagi saleh adalah lebih baik pahalanya di sisi Tuhanmu serta lebih baik untuk menjadi harapan.”

-Surah Al-Kahfi (18:46)

“Berimanlah kamu kepada Allah dan Rasul-Nya dan infakkanlah (di jalan Allah) sebagian dari harta yang Dia telah menjadikan kamu sebagai penguasanya (amanah). Maka orang-orang yang beriman di antara kamu dan menginfakkan (hartanya di jalan Allah) memperoleh pahala yang besar.”

-Surah Al-Hadiid (57:7)





Wealth as Means to Achieve Al-Falah

Wealth as means to achieve *al-falah* – to be successful in this world and in the Hereafter

“Hai orang-orang yang beriman, sukakah kamu Aku tunjukkan suatu perniagaan yang dapat menyelamatkan kamu dari azab yang pedih? (Yaitu) kamu beriman kepada Allah dan Rasul-Nya dan berjihad di jalan Allah dengan harta dan jiwamu. Itulah yang lebih baik bagimu jika kamu mengetahuinya, niscaya Allah akan mengampuni dosa-dosamu dan memasukkan kamu ke dalam surga yang mengalir di bawahnya sungai-sungai, dan (memasukkan kamu) ke tempat tinggal yang baik di dalam surga 'Adn. Itulah kemenangan yang besar. Dan (ada lagi) karunia yang lain yang kamu sukai (yaitu) pertolongan dari Allah dan kemenangan yang dekat (waktunya). Dan sampaikanlah berita gembira kepada orang-orang yang beriman.”

-Surah Al-Shaff (61:10-12)



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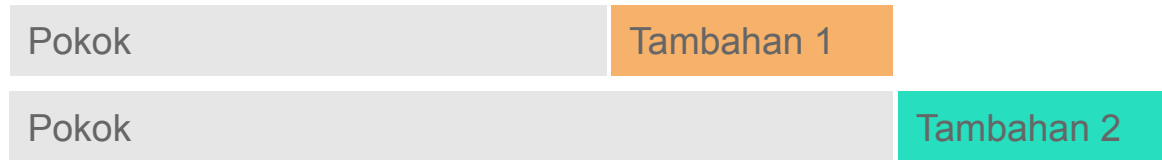


Islamic Investment



Acknowledge Sustainable Investment

Compound Interest in **conventional banking** vs
Islamic investment concept



Akad Based Transactions



Syirkah

Inan
Mudharabah
Musahamah
Abnan, dll

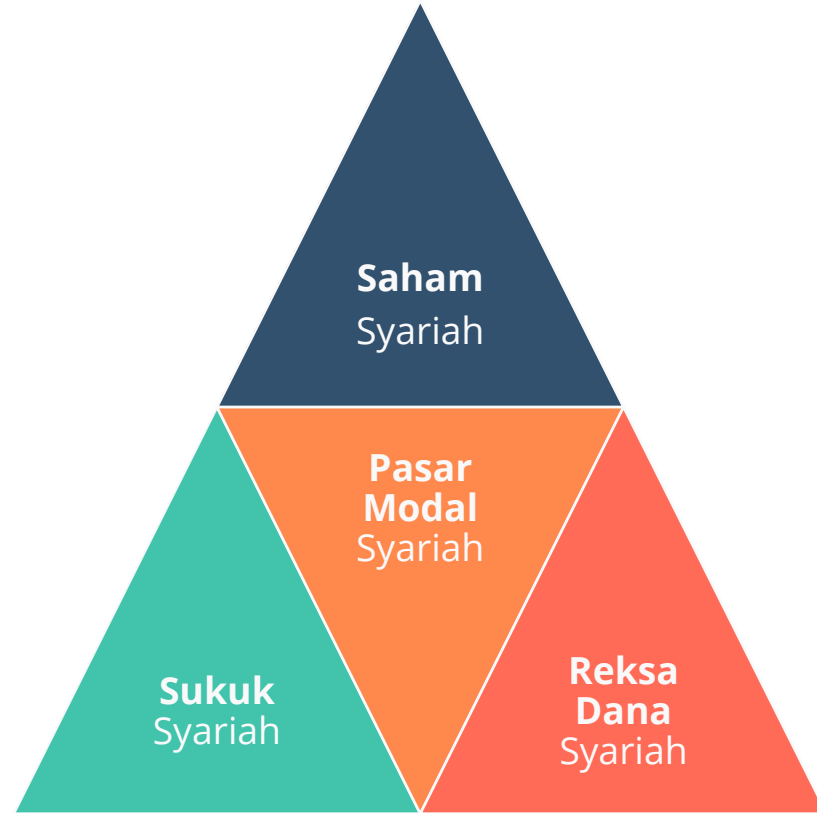


Ba'i

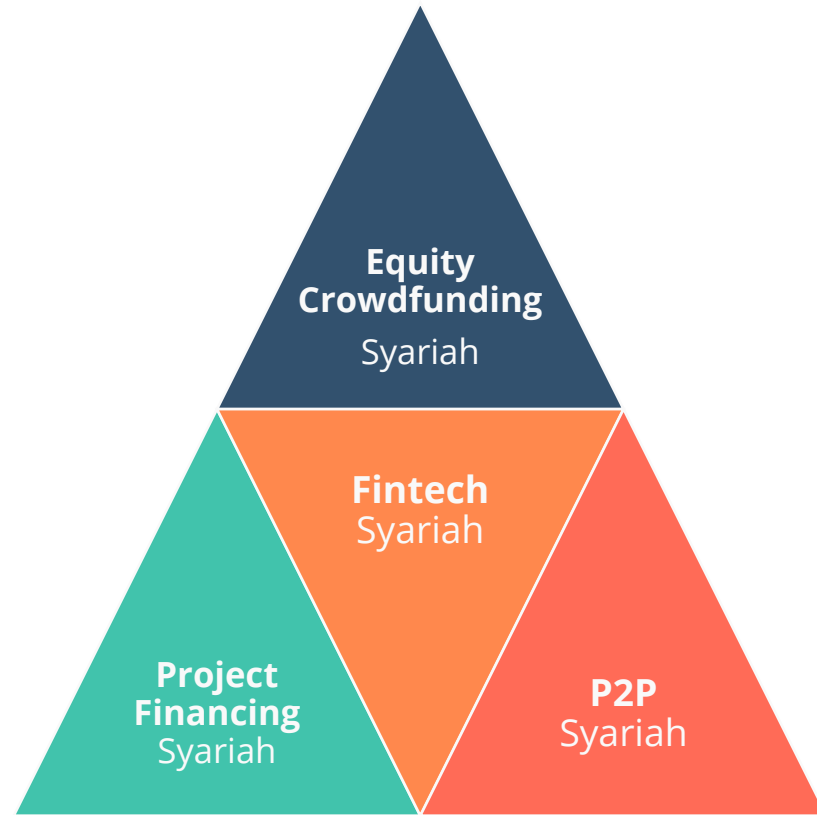
Murabahah
Ijarah
Istisna'
Salaam, dll



Modern Islamic Investment



Modern Islamic Investment



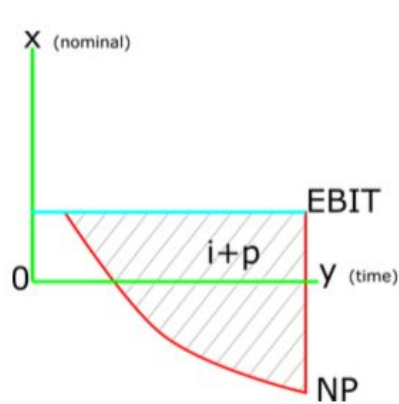
Shariah vs Conventional

	Syariah Based	Conventional Loan
Kerugian	Ditanggung bersama secara proporsional	Ditanggung pelaku usaha
Profit	Dinamis sesuai hasil usaha	Nominal ditentukan di awal
Waktu	Sesuai penyelesaian pembayaran proyek	Tidak bisa diubah-ubah
Tujuan	Berkembang bersama	Keuntungan dari pinjaman

Source: Asy-syirkah 2020

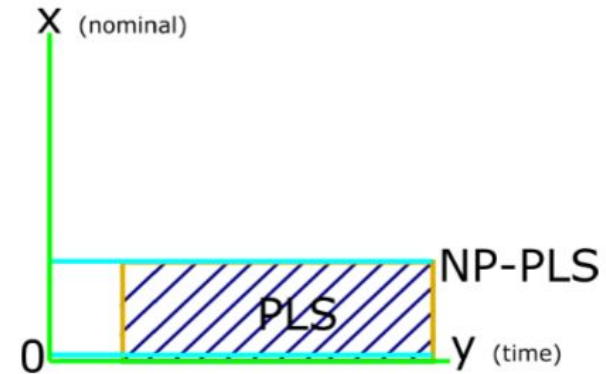


Shariah vs Conventional



Grafik 1

Pengaruh Interest Terhadap Net Profit Project



Grafik 2

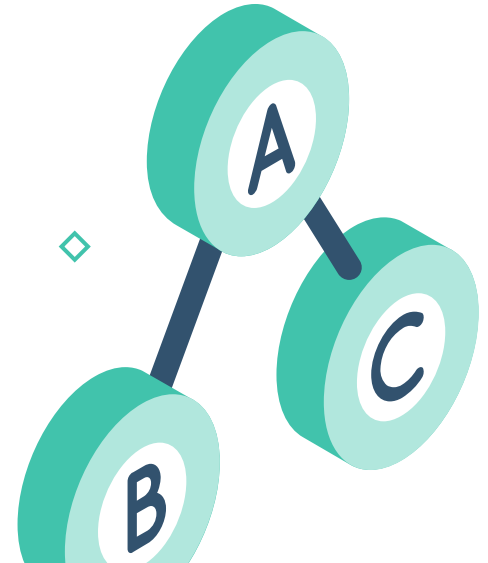
Pengaruh Partnership Terhadap Net Profit Project

Source: Asy-syirkah 2020



The choices you make today impact your future!

Choices and goals made in the present may have a significant impact on your future financial plan. Life events that affect your financial plan may be unexpected.



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02.

The Importance of Financial Planning

from the Perspective of Islam

Importance of time and thus implies that we need to set our goals in life

“And render to the kindred their due rights, as (also) to those in want, and to the wayfarer.

But squander not (your wealth) in the manner of spendthrift. Verily spendthrifts are brothers of the Evil Ones; and the Evil One is to his Lord (himself) ungrateful” (Surah Al-Isra: 26)





Importance of where and how to spend our wealth

“Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.” (Surah Al-Nahl: 97)



Hadith

01

According to Al Bukhari and Muslim our Prophet Muhammad S.A.W (pbuh) mentioned ..
“Remember five things before comes to five things, healthy before sick, young before old, rich before poor, spacious before tight, life before death”

02

The Prophet stated ***“A Muslim should prepare himself for the next world as if he is going to die tomorrow, but at the same time work hard to improve all his worldly comforts as if he is going to live forever”*** (narrated by Al-Dailani)



03.

Financial Planning

Islamic View



In Islam, Muslims are discouraged to be in debt Greatest sin is to die in a state of debt and no asset to pay it of.

Therefore in Islam, financial planning can be used as **a tool in managing one's wealth**. In this perspective, financial planning is therefore a must and is not only for the high income earner and rich but **applies to all**.



04.

Expect the Unexpected

Emergency Fund Preparation

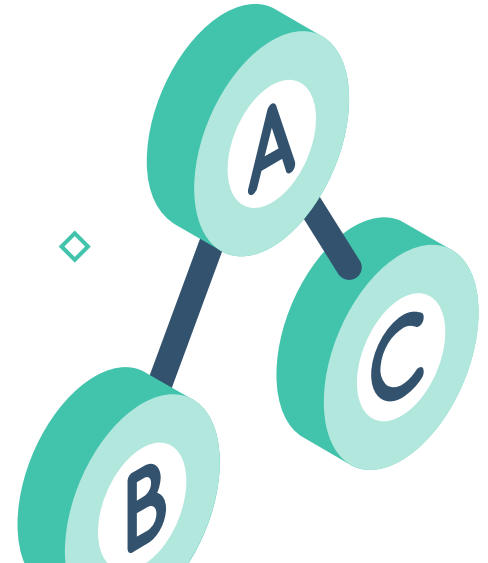
Raja berkata (kepada orang-orang terkemuka dari kaumnya):
"Sesungguhnya aku bermimpi melihat tujuh ekor sapi betina yang gemuk-gemuk dimakan oleh tujuh ekor sapi betina yang kurus-kurus dan tujuh bulir (gandum) yang hijau dan tujuh bulir lainnya yang kering".

-Surat Yusuf Ayat 43



The choices you make today impact your future!

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07.

Budgeting

Financial planning report that helps achieve short-term financial goals and how one uses his/her resources



The Objectives of a Budget

To live within the income



To achieve financial goals



To develop good financial management habits

To keep aside savings



To prepare for financial urgent needs (emergencies)

To spend wisely



08.

The Budgeting Process



01

Estimate
Income

02

Estimate
Expenses

03

Finalize The
Cash Budget

04

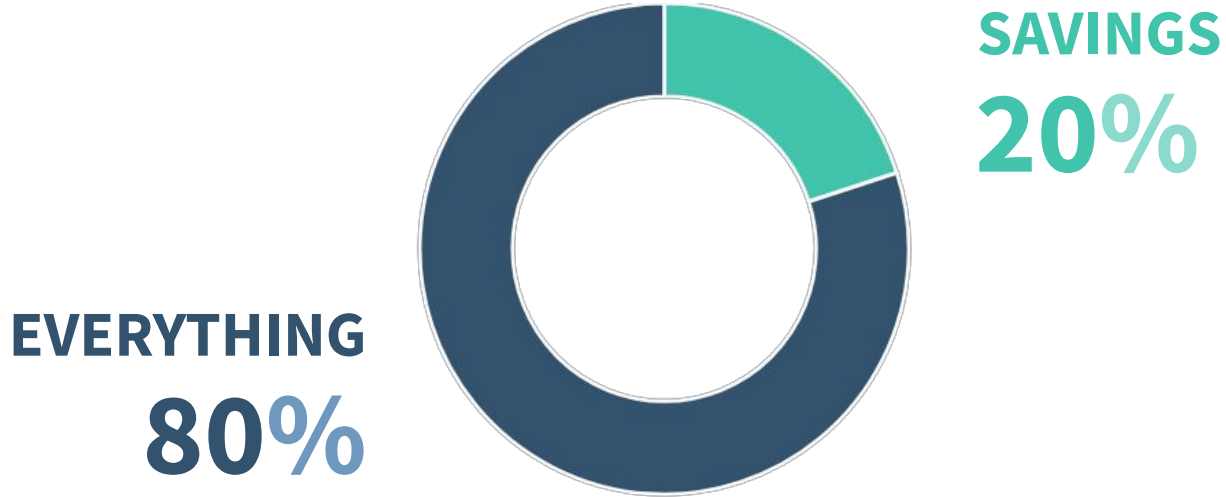
Deal with
Deficits



09.

Budgeting Tools (Option 1)

The 80/20 Budget



10.

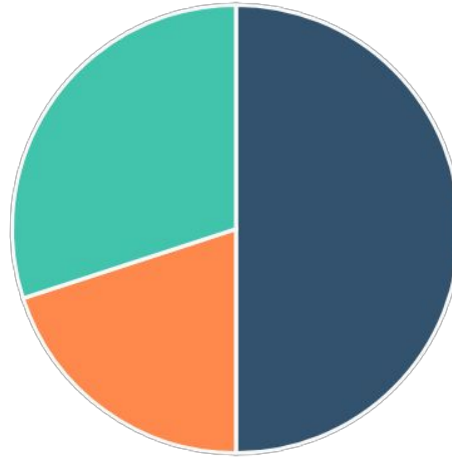
Budgeting Tools (Option 2)

The 50/30/20 Budgeting Rule

Shopping
Dining Out
Hobbies

WANTS
30%

SAVINGS
20%



NEEDS
50%

Groceries
Housing
Utilities
Health Insurance
Car Payment





Start with
the right mindset.