



**MALAYSIA
MADANI**



LZNK
LEMBAGA ZAKAT NEGERI KEDAH



PROJECT HASSAN

THE WAQF PATH TO COMMUNITY RESILIENCE

Creating Lasting Impact through Waqf



IN COLLABORATION WITH

MIFC
MALAYSIA INTERNATIONAL
ISLAMIC FINANCIAL CENTRE

AIBIM
ASSOCIATION OF ISLAMIC BANKING AND
FINANCIAL INSTITUTIONS MALAYSIA



Yayasan Waqf Malaysia

myWakaf

INCEIF
UNIVERSITY

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PRELUDE

"It is now more crucial than ever, to acknowledge and address the challenges that lie ahead. One of the most pressing challenges is the role of Zakat and Waqf in ensuring Sustainable Global Food Security. In a world marked by economic uncertainties, pandemics, and ongoing geopolitical crises, these issues must remain at the fore-front of our priorities, They require clear identification and resolution, thereby compelling cooperative efforts from all stakeholders involved."

The Royal Address of

**Kebawah Duli Yang Maha Mulia Al-Aminul Karim Sultan Sallehuddin
Ibni Almarhum Sultan Badlishah**

World Zakat & Waqf Forum 2023
Raia Hotel & Convention Centre Alor Setar | 18 October 2023



WAQF

**HOW MUCH IS NOT THE MEASURE,
THE MOST IMPORTANT IS THE
PLEASURE OF ALLAH SWT**

**You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah
(Ali Imran: 92)**

**Indeed, those men and women who give in charity and lend to Allah a good loan will have it multiplied for them, and they will have an honourable reward.
(Al Hadid:18)**

“May our waqf become a lasting charity that benefits many and earns the pleasure of Allah SWT.”

MESSAGE FROM LEMBAGA ZAKAT NEGERI KEDAH



In the Name of Allah, the Most Gracious, the Most Merciful.

In an era defined by rapid change and complex challenges, the need for innovative approaches to philanthropy and social welfare has become more pressing than ever before. As we stand at the crossroads of tradition and modernity, it is clear that timeless values such as waqf can serve as a beacon for sustainable development if we are willing to expand and evolve their application. This belief is at the heart of Project Hassan.

It gives me great pride to present this book, which encapsulates our efforts to redefine the potential of waqf for contemporary society. The Lembaga Zakat Negeri Kedah (LZNK) has long been committed to ensuring the well-being of the Ummah through our charitable initiatives, and Project Hassan is a bold new step toward achieving this mission. By linking the principles of waqf with practical investment tools and sustainable agricultural solutions, we aim to not only uplift individuals but to empower entire communities.

The centerpiece of this initiative is our plan to raise RM10 million in cash waqf to establish and operate a rice mill. Agriculture, and rice production in particular, has been the backbone of our local economy in Kedah for centuries. However, we believe that through strategic investment and community-driven efforts, we can transform this sector to meet the needs of both today and tomorrow. By supporting local farmers, creating jobs, and enhancing food security, this project will foster a greater sense of self-reliance and economic resilience across our region.

This book outlines the vision, structure, and mechanism of Project Hassan initiative, providing a clear roadmap for how these efforts will serve as models of impactful, long-term charity and community-driven development. It is my sincere hope that these endeavors will inspire others to see the potential of waqf and community-driven development in new ways, encouraging participation from all sectors of society, both locally and globally.

We extend our deepest gratitude to our partners, contributors, and the community for their unwavering support. Together, we are paving the way for a brighter, more prosperous future for the Ummah.

**YANG BERTITAHU DATO' SERI HAJI NORIZAN
BIN KHAZALI SSDK., DSDK., AMK., BCK.**

Chairman
Lembaga Zakat Negeri Kedah

MESSAGE FROM MIFC LEADERSHIP COUNCIL



In the Name of Allah, the Most Gracious, the Most Merciful.

The word Hassan in Arabic, as many of us know, has multiple meanings, including 'good', 'favorable', and 'benefactor.' These meanings reflect the ethos behind Project Hassan – a project that was conceived with the aim to do good, elevate the well-being of zakat benefactors, and ultimately fostering widespread of goodness through wholesome practices in the entire ecosystem. Using the Islamic finance lever to deliver it, Project Hassan embodies the commitment of MIFC Leadership Council(MLC) to harnessing the power of Islamic financefor the betterment of society.

Project Hassan is a collaborative effort between MLC, Lembaga Zakat Negeri Kedah, INCEIF University and Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) member banks, illustrating the synergy betweenkey players in the Islamicfinance sector to address socio-economic challenges through innovative solutions. This project echoes our collective ambition to work in 'jemaah' to create a financial ecosystem that is inclusive, empowering, and grounded in the principles of Islamic economics.

Listed down as one of the 18 initial MLC Impact Projects(MIPs) in the MLC PositionPaper that was launchedby YAB Dato' Seri Anwar bin Ibrahim on 28 May 2024, Project Hassan aims to raise RM10 million in cash waqf, a charitableendowment under Islamic law, which will be utilised to acquireand upgrade rice mills. This initiative is not only about financial investment but is a step towards creating a resilient and self-reliant community by ensuring food security and empowering our localfarmers.

The MIPs are generally meant to elevate knowledge, build capacity, and strengthen institutional frameworks within the realm of Islamic finance. They are designed to contribute significantly to our societyby fostering financialinclusion, greater empowerment, and the development of philanthropic capital, among other noble objectives.

The MIPs, including Project Hassan, are testimonies of our commitment to establishing 'Islah' or reform through Islamic finance. They are geared towards addressing the 10 shifts for change we advocatefor, paving the way towards a more equitable, prosperous, and sustainable future.

I wish to call upon all partiesto join us in embracingthis opportunity to contribute towardsa significant cause. The support and cash waqf contribution for Project Hassan will not only aid in the successof this project but will also act as a catalystfor further such initiatives, reinforcing the value and integrity of Islamic finance. Together, we can make a difference, insha-Allah.

TAN SRI AZMAN MOKHTAR

Chairman,
MIFC Leadership Council



BACKGROUND

of PROJECT HASSAN

The Smart Sawah Berskala Besar Asnaf (Smart SBBA) is a significant agricultural initiative covering 201 hectares of land which is directly monitored under Kedah's Royal and led by Lembaga Zakat Negeri Kedah.

At present, 92 asnaf participants are involved in managing planting activities and working as tractor, plow, and drone operators.

The main goal of this project is to improve the socio-economic conditions and living standards of local communities, particularly the asnaf and B40 groups in Kedah Darul Aman. Additionally, the Smart SBBA aims to create diverse economic opportunities for the asnaf community, enabling them to transition from village laborers to agricultural entrepreneurs and take on other roles such as factory workers and food stall operators.

Lembaga Zakat Negeri Kedah (LZNK) has established a Food Distribution Center that aids 585 mosques in Kedah, with an annual budget of RM13.97 million.

The organization is exploring the possibility of managing rice distribution through asnaf, which could lead to significant cost savings and strengthen community bonds through the 'From asnaf to asnaf' economic model.

To enhance food security and complete the agricultural cycle, LZNK is planning to expand the Smart SBBA by acquiring and subsequently operating a rice mill. Collaborating with Islamic banks under AIBIM, LZNK aims to raise RM10 million through the Project Hassan platform to finance this mill. Located close to the Smart SBBA site, this mill will reduce transportation costs and time for farmers, increase their yields, and eliminate middlemen who can reduce their profits.

This approach ensures that the benefits of the harvest directly improve the welfare of the farmers and the community, highlighting LZNK's commitment to creating a fair and beneficial economic environment for all involved parties.

FOOD DISTRIBUTION CENTER (FOODBANK LZNK)

Lembaga Zakat negeri Kedah has established a Food Distribution Centers for the poor and needy in all 585 mosques across 12 districts throughout Kedah. Each mosque supplies 40 sets of food kits each month, involving an annual allocation cost of RM13.97 million.

Hence, it would result in significant savings if the distribution of essential items like rice could be managed by LZNK through the asnaf themselves and then redistributed to asnaf groups in need. This would promote a sustainable economic cycle known as “From asnaf to asnaf”.

REQUIREMENT TO ESTABLISH RICE MILL

After more than two years of running the Smart SBBA, LZNK has found that this project needs further development. They propose establishing a rice mill to help address food security issues for the people of Kedah, especially the asnaf group, while completing the process cycle for rice production.

With the establishment of this rice mill, the rice produced by asnaf participants in the Smart SBBA program can be processed and redistributed to the asnaf group through the Food Distribution Centers.



PROJECT HASSAN ANNOUNCEMENT BY PRIME MINISTER

On May 28, 2024, Prime Minister Datuk Seri Anwar Ibrahim announced Project Hassan, a key initiative aimed at uplifting the socioeconomic status of the asnaf community in Kedah. This project is part of the MIFC Leadership Council's Impact Projects (MIP), as highlighted in the Position Paper launched by the Prime Minister.

Project Hassan is a collaborative effort involving several prominent organizations, including the Lembaga Zakat Negeri Kedah (LZNK), the MIFC Leadership Council, the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), and INCEIF University. With a budget of RM10 million, the initiative is designed to provide crucial support to paddy farmers and other underprivileged groups in the region. The project aims to enhance productivity and improve the overall livelihood of the targeted communities, addressing both immediate needs and fostering long-term socioeconomic development.

Through this comprehensive approach, Project Hassan seeks to empower the asnaf community, ensuring they have the resources and support necessary to thrive and achieve greater economic stability.



FROM ASNAF TO ASNAF

**SMART
SBBA**



01

**RICE
MILLS**



02

**FOOD
BANK**



03

STRENGTHENING RESILIENCE: THE SMART SBBA APPROACH

The Asnafs' Large-Scale SMART Paddy Field (Smart SBBA) initiative connects directly to the establishment of a rice mill, which plays a crucial role in supporting a food bank system. In this model, asnaf participate in agricultural activities under Smart SBBA, cultivating rice efficiently on a large scale.

Once harvested, the rice is processed at the rice mill, which enhances its quality and minimizes post-harvest losses. This processed rice can then be distributed through a food bank system, ensuring that it reaches asnaf and other vulnerable communities in need in Malaysia.

By integrating the Smart SBBA, rice mill, and food bank, this model not only improves food security but also fosters community empowerment. Asnaf are involved in every step, from production to distribution, allowing them to contribute back to their communities. This approach strengthens community ties, promotes self-sufficiency, and ensures that the benefits of agricultural activities directly support those who need it most.



*MAIN- Majlis Agama Islam Negeri (State Islamic Religious Council)

*MPZN - Majlis Pengurusan Zakat Negeri-Negeri (State Zakat Management Councils)

COLLABORATION OPPORTUNITY FOR SCALING UP SMART SBBA INITIATIVE MEETING

9 MAY 2024
AICB CENTRE OF EXCELLENCE, KUALA LUMPUR



IN COLLABORATION WITH

MIFC
MALAYSIA INTERNATIONAL
ISLAMIC FINANCIAL CENTRE

AIBIM
ASSOCIATION OF ISLAMIC BANKING AND
FINANCIAL INSTITUTIONS MALAYSIA


Yayasan Waqaf Malaysia


myWakaf

INCEIF
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IN COLLABORATION WITH



OUR STRATEGIC ENGAGEMENT



FORKLIFT

TOTAL : 1 UNITS
VALUE : RM 75,000.00 PER UNIT



PADDY MACHINES

TOTAL : 3 UNITS
VALUE : RM 411,000.00



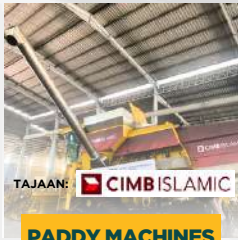
LORRY TIPPER

TOTAL : 2 UNITS
VALUE : RM 160,956.00 PER UNIT



DRONE

TOTAL : 2 UNITS
VALUE : RM 55,000.00 PER UNIT



PADDY MACHINES

TOTAL : 1 UNITS
VALUE : RM 298,000.00



TRACTOR

TOTAL : 6 UNITS
VALUE : RM 843,038.00



RICE MACHINE IN THE MOSQUE

TOTAL : 2 UNITS
VALUE : RM 15,800.00 PER UNIT

- 1) MASJID AS-SALAM, KG CHEPIR, SIK
- 2) MASJID UBUDIYAH, YAN



QARDHUL HASAN FINANCING

PARTICIPANTS : 44 PERSON
VALUE : RM 5,000.00 PER PERSON



LOADER CRANE

TOTAL : 1 UNITS
VALUE : RM 318,064.00



MINI PLOUGHING MACHINERY

TOTAL : 3 UNITS
VALUE : RM 50,000.00



SEWING WORKSHOP FOR ASNAF IN SIK AND KULIM



Maybank Islamic



PROGRAM HIJRAH ASNAF FERTIGASI MEJA

AGRO BANK



BUSINESS GRANT

BANK ISLAM

EXPLORING THE
CONCEPT OF
**PROJECT
HASSAN**



THE SIGNIFICANT PROJECT HASSAN VIA MAQASID AL-SYARIAH, ESG & SDG



ENVIRONMENTAL



Sustainable Agriculture

- The Smart Sawah initiative employs advanced agricultural technologies and practices to enhance productivity while minimizing environmental impact.
- It helps mitigate climate change by sequestering carbon and reducing greenhouse gas emission.

Climate Resilience

- By implementing climate-smart agricultural practices, the initiative helps build resilience against climate change.

SOCIAL



Asnaf Support

- The project specifically targets the Asnaf (eligible zakat recipients), including the poor and needy, to ensure they benefit from the agricultural activities.

Opportunities for Employment and Income Generation

- By involving Asnaf in the cultivation and management of paddy fields, the initiative creates job opportunities and a steady income stream.
- It contributes to the income and livelihoods of Asnaf within Kedah.

Food Security

- Cushion food security of the nation.

GOVERNANCE



Transparent Management

- The management of the Smart Sawah initiative involves strict governance frameworks to ensure accountability and transparency.

Community Participation

- The governance model encourages community involvement in decision-making processes, ensuring that the benefits are equitably distributed and that the needs of the Asnaf are adequately addressed.

WHAT IS PROJECT HASSAN

Project Hassan is a significant initiative led by **MLC, Lembaga Zakat Negeri Kedah, AIBIM,** and **INCEIF University**. This collaborative project aims to upscale zakat initiatives, specifically targeting the asnaf to improve their overall welfare, economic status, and social inclusion. By optimizing the disbursement and management of zakat, the project intends to have a more substantial and lasting impact on the lives of these vulnerable groups.

The initiative **emphasizes social empowerment**, ensuring that zakat not only addresses immediate needs but also serves as a tool for long-term economic improvement. Through better allocation and utilization of zakat funds, the project aims to enable asnaf recipients to transition **from dependency to self-sustainability**, empowering them to contribute to the broader economy.

MLC KEY FOCUS AREA

5. STRENGTHENING ZAKAT

PROJECT (MIP)	6. 'Project Hassan'(an initiative by MLC, LZNK, INCIEF AND AIBIM member banks)
OUTLINE	MLC, AIBIM and INCIEF University will collaborate with Lembaga Zakat Negeri Kedah to upscale zakat initiatives for the benefit of the asnaf (zakat recipients).
LINK TO ISLAH (REFER TO SECTION ON 10 SHIFTS FOR CHANGE)	Shifts 3 (Philanthropic Capital), 5 (Financial Inclusion), 6 (Greater Empowerment), 7 (Nahi Mumkar)



A HIJRAH TO ISLAH: TEN SHIFTS FOR CHANGE

This effort is closely aligned with several core shifts identified in the "**10 Shifts for Change**" framework. These shifts represent strategic areas of reform, where zakat, waqf, sadaqah and qard hasan under the Islamic social finance system can play a transformative role:

Shift 3: Philanthropic Capital

A shift to deepen and broaden the Islamic financial instruments spectrum (2): broaden and deepen philanthropic capital. This includes the continued improvement and unlocking of existing channels of zakat, waqf, sadaqah and qard hasan under the Islamic social finance system, but to also channel new ideas and practices to include more efficient market-making mechanisms, to harness and combine with conventional practices such as CSR, endowments and provision of public goods.

Shift 5: Financial Inclusion

A shift to make greater financial inclusion and access. The injunction in the Holy Quran (Al-Quran, 59:7) is clear that wealth must not only circulate among the rich and therefore financial inclusion for the most needy is actually a clear obligation of the financial system. One of the key objectives of Project Hassan is to ensure that asnaf recipients are not left out of the formal financial system. Through financial education and inclusion initiatives, the project strives to empower asnaf with the knowledge and tools to manage their finances, ultimately leading to a more equitable financial system that includes the most vulnerable members of society.

In this regard, finance and its instruments have the capacity to drive standards and behaviour through contract terms, covenants, and market requirements. For example, a qard hasan financing with performance standards will often give a better and lasting outcome than a straightforward charity through sadaqah and CSR funds.

Shift 7: Nahi Munkar (Prevention of Social Ills)

A shift to not just amar ma'ruf, but to also look for opportunities to apply nahi munkar practices through financial arrangements. As we chart an Islah curve in Islamic finance within an overall Islah curve for national development, it is often observed that our national development pathway has been full of all manner of well-crafted transformation and development plans covering all manner of activities and sectors.

By addressing poverty and exclusion through zakat and waqf, Project Hassan aligns with Islamic principles that call for the prevention of social ills. Through financial and social support, the project aims to reduce societal problems such as economic marginalization and unemployment among the asnaf, contributing to a more just and stable community.

Islamic finance has the potential to impose performance standards that begin to chip away at some of these structural impediments and this Islah curve should look into this possibility. For example, demonstrated by one of the showcased demonstration projects is where zakat funds are being used in Kedah to help paddy farmers to overcome debilitating financial.

In summary, Project Hassan represents a forward-thinking effort to enhance the effectiveness of zakat and waqf through collaboration, financial inclusion, and empowerment, in line with the overarching goals of reform and positive societal change. The initiative seeks to transform the lives of asnaf and foster a more inclusive and equitable society.

Why a **RICE MILL?**

Rice is a staple food in Malaysia, and agriculture, particularly rice cultivation, plays a vital role in the livelihoods of many rural communities. However, many small farmers struggle with high production costs, limited processing facilities, and market access issues, which directly affect their income and overall well-being. With the establishment of the rice mill, it completes the cycle within the SMART SBBA Project, bringing significant benefits to the asnaf and paddy farmers.



OBJECTIVE OF PROJECT HASSAN

To Purchase a Rice Mill

The rice mill will process locally harvested paddy into rice, benefiting smallholder farmers and reducing their reliance on external milling services.

1

To Purchase Machinery

The machinery will assist farmers in preparing their land more efficiently, reducing labor costs and increasing yields.

2

Empowering Local Farmers

Provide local farming communities with access to modern agricultural tools to improve their productivity and incomes

3

4

Enhance Food Security

Contribute to Malaysia's food security by increasing local rice production.

5

Sustainable Economic Growth

Establish a sustainable model for managing waqf that directly benefits the community while ensuring continued maintenance of the assets.

HOW IT WORKS?



SOURCES



MISSION

RICE MILL

Our Next Move:
Acquisition of a rice mill using Waqf concept to complete the economic cycle of the farmers in Kedah



Targeted Waqf Fund
RM10 Million



CONTRIBUTION

RICE MILLS & FARMING MACHINERIES

With Islamic Financial Institutions, we established a new alternative to assist farmers from high cost burden, by providing machinery to facilitate farmers.

1. Farming Machineries

The SMART SBBA project uses modern farming tools like rice transplanters, combine harvesters and tractors to help paddy farmers work more efficiently.

2. Rice Mill

With the establishment of the rice mill, it completes the cycle within the SMART SBBA Project, bringing significant benefits to the paddy farmers.

3. IOT System - Ummah Economic

A feature within Zakat on Touch (ZOT). It serves as a technology that facilitates ZOT users in staying updated on SMART SBBA's progress.

IMPACT

MARKET COST	COST INCURRED BY SMART SBBA	SAVINGS
RM 3,196.84/Ha	RM 1,848.96/Ha	RM 1,347.88
AMOUNT OF SAVINGS FOR 1 PARTICIPANT IN 1 SEASON (1 HECTARE)		RM 1,347.88

*Ha - Hectare
*Refer to Page 28



RICE REQUIREMENT

THE ESTIMATED AMOUNT OF RICE NEEDED BY LZNK FOR ONE YEAR TO FULFILL THE BASIC FOOD OF THE ASNAF IN KEDAH.

NO	DISTRIBUTION SCHEME	TOTAL	TOTAL KILOGRAM (kg)	TOTAL ZAKAT DISTRIBUTION
1	585 Poor and Needy Food Distribution Centre	585 mosque x 40 set x 12 months =280,800 set	2,808,000	RM 13,970,000.00
2	Monthly Financial Distribution for Asnaf	15,000 asnaf x 12 months =180,000 set	1,800,000	RM 4,680,000.00
OVERALL TOTAL		460,800 set	4,608,000 kg	RM 18,650,000.00

PROJECT HASSAN AND WAQF: A SYNERGY OF TRADITION AND INNOVATION

In Islam, waqf (endowment) is a charitable act that ensures sustainable benefits for communities over the long term. Traditionally, waqf involves the donation of land, buildings, or other tangible assets that generate ongoing support for the community. However, with the advent of modern financial tools, the concept of cash waqf has emerged, allowing individuals and organizations to contribute cash endowments that can be used for various charitable purposes.

The Cash Waqf Project Hassan initiative by Lembaga Zakat Negeri Kedah (LZNK) offers a unique opportunity for participants to contribute cash waqf, which will be utilized to fund key projects that benefit the community. One of the flagship initiatives funded through this cash waqf is the purchase and operation of a rice mill.

Agriculture remains the backbone of many rural economies in Malaysia, and the success of local farmers is critical for food security and economic resilience. This waqf initiative focuses on providing a rice mill to enhance productivity, reduce costs, and improve quality life of ummah.

The revenue generated from using the rice mill and ploughing machinery will directly benefit the farmers and reinvest in maintaining and upgrading the equipment. This is a waqf with a lasting impact, where the benefits extend far beyond the initial donation.

BENEFITS OF WAQF: PROJECT HASSAN

By contributing to this Cash Waqf, you are investing in a project that provides ongoing rewards and benefits. Here are some key reasons to participate:

- **Sadaqah Jariyah (Continuous Charity):** Every time the rice mill processes paddy or the ploughing machinery is used, the donor receives continuous blessings as long as these tools benefit the farmers.
- **Empowering the Agricultural Sector:** By investing in the tools that help farmers, this waqf strengthens the agricultural sector, a critical component of Malaysia's economy.
- **Community Impact:** The benefits of the rice mill and ploughing machinery will extend to entire farming communities, not just individuals, making this waqf socially impactful.
- **Contribute to National Food Security:** By supporting increased rice production, donors contribute to Malaysia's efforts in ensuring stable and secure food supplies.

IMPACT OF THE WAQF PROGRAM

1

Empowering Asnaf Farmers

By providing them with the necessary tools, this waqf enables farmers to increase their yields, reduce costs, and improve their income.

2

Increased Rice Production

The rice mill will enable farmers to process their paddy locally, increasing efficiency and ensuring that more rice is produced for local markets.

3

Economic Upliftment

Farmers will experience economic growth due to increased productivity

4

Food Security

By supporting local rice production, this waqf will help ensure Malaysia's food security, reducing dependence on imported rice.



ACTION PLAN

ESTABLISHMENT OF ECONOMIC OWNERSHIP ECOSYSTEM

COLLECTIVE OWNERSHIP OF ECONOMIC CHAIN

Ownership in every economic chain needs to be established together to create a sense of belonging towards the fate of the ummah



A RELIABLE SUPPORT FOR THE POOR & NEEDY FARMERS

When this chain is collectively owned, Muslim farmers especially the poor and needy, will have a place to seek support and rely on hope.



EXPANDING ECONOMIC OWNERSHIP

The objective is to broaden economic ownership within the rice industry.





IMPACT OF COST EFFICIENCY

NO	TYPE OF SERVICE	UNIT	QUANTITY	PARTICIPANTS OF SMART SBBA		MARKET PRICE		PARTICIPANTS OF SMART SBBA (RM)
				PRICE (RM)	TOTAL (RM)	PRICE (RM)	TOTAL (RM)	
1	Plowing paddy fields prepares the soil for planting: 3 cycles	Ha	1.00	-	417.00	-	1042.50	625.50
2	Paddy Seeds	Bag	9	54	486	58	522	36.00
3	Pesticide, Fertilizer & Drone	Ha	1.00	-	623.01	-	798.44	175.43
4	Transportation	Tonne	5.2	18	93.60	40	208.4	114.80
5	Paddy Machine	Ha	1	-	229.35	-	625.50	396.15
TOTAL AMOUNT					1,848.96		3,196.84	1,347.88
TOTAL SAVINGS OF SMART SBBA PARTICIPANTS CULTIVATING 1 HECTARE OF PADDY FIELDS FOR A PERIOD OF 1 SEASON (6 MONTHS).								1,347.88

THE SAMPLE OF SUCCESS STORIES (SMART SBB ASNAF)

FOR SEASON 2/2023

PARTICIPANT:

NAZMI BIN KHAMIS

DEPENDENTS	2 Persons
OPERATIONAL AREA (HECTARE)	2.25 Hectare
OUTCOME AFTER HARVEST (TONNE/HECTARE)	8.04 Tonne
MONTHLY INCOME BEFORE PARTICIPATED IN SBBA PER SEASON	RM 1,900.00
INCOME AFTER PARTICIPATED IN SBBA PER SEASON	RM 27,361.40
MONTHLY INCOME AFTER PARTICIPATED	RM 4,560.23

*one season = 6 months

INFORMATION ABOUT THE RICE MILL

LZNK established rice purchasing center as a pioneering project towards the establishment of a rice mill in an effort to provide food security among community in Kedah, especially to the poor and needy.



**Lot 1966, Jalan Dulang Tengah,
Kampung Ulu Dulang, 06900 Yan, Kedah**



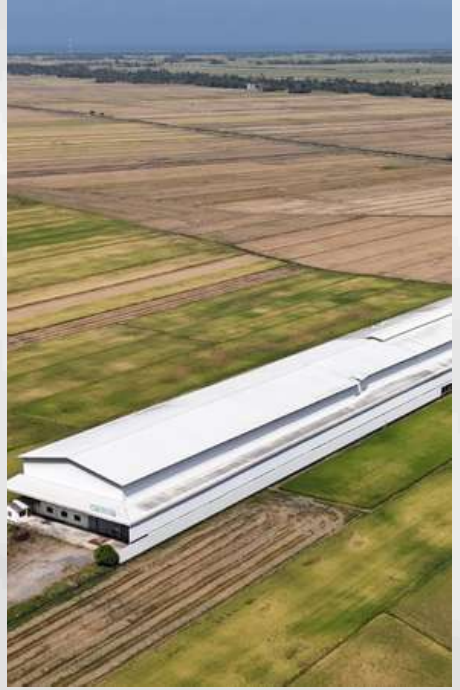


POTENTIAL RICE YIELD NEAR THE MILL

ITEM	TOTAL
AREA OF SBBA YAN PADDY FIELDS (HECTARE)	80
SBBA YAN RICE YIELD SEASON 1/2023 (TONNE)	409.25
AREA OF PADDY FIELDS IN YAN OUTSIDE OF LZNK (HECTARE)	13,548
ESTIMATED RICE YIELD OUTSIDE OF SBBA YAN (TONNE)	69,365.76
TOTAL ESTIMATED RICE YIELD (TONNE)	69,775.01
ESTIMATED RICE YIELD (TONNE/HECTARE)	5 tonne/ hectare

*1 metric tonne = 1,000 Kilogram

RICE PRODUCTION CAPACITY AT THE MILL
600,000 packs
of 10 kilograms rice per season



CASH WAQF NEEDED

FACTORY PURCHASE

RM 4,176,000.00

ESTIMATION COST FOR
FACTORY UPGRADING

RM 5,824,000.00

TOTAL COST

**RM 10
MILLION**

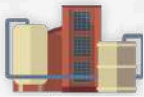
MISSION

The takeover of rice mills and machinery based on the Smart SBBA Waqf concept to complete the economic cycle of paddy farmers in Kedah.

Target of Smart SBBA Waqf Funds

RM13.179 Million

THE DESIRED FUTURE



Our Vision For The Next 10 Years

3 WAQF RICE MILLS

“Towards Establishing A New Economic Cycle for Ummah”



RM10Million

RICE MILL

LZNK established rice purchasing center as a pioneering project towards the establishment of a rice mill in an effort to provide food security among community in Kedah, especially to the poor and needy.

Located at Lot 1966, Jalan Dulang Tengah,
Kampung Ulu Dulang, 06900 Yan, Kedah



RM700K

RICE PURCHASING
CENTRE

RM350K/UNIT

2 UNITS



RM800K

LORRY TIPPER

RM200K/UNIT

4 UNITS



RM80K

MINI ROUND BALER

RM40K/UNIT

2 UNITS



RM600K

PADDY MACHINE
RM150K/UNIT
4 UNITS

RM275K

DRONE
RM55K/UNIT
5 UNITS



RM600K

TRACTOR
RM150K/UNIT
4 UNITS

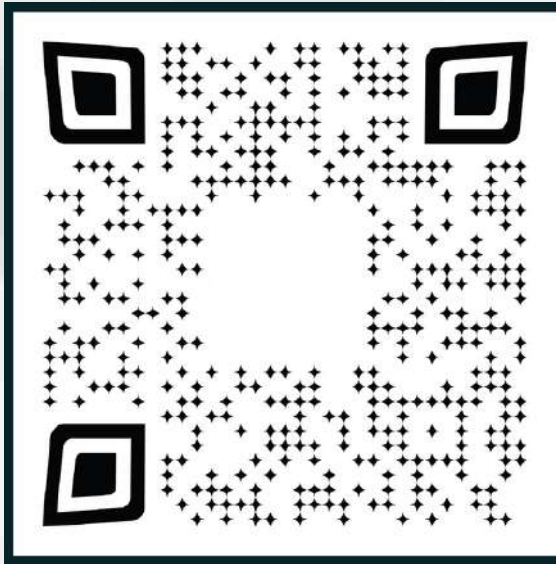
RM124K

PADDY TRANSPLANTER
RM62K/UNIT
2 UNITS



TOTAL
RM13.179M

**QR CODE FOR
PROJECT HASSAN
CASH WAQF**



SCAN HERE

**“A MAN’S TRUE WEALTH IS THE
GOOD HE DOES IN THIS WORLD”**



LEMBAGA ZAKAT NEGERI KEDAH
www.zakatkedah.com.my