



**TABUNG HAJI**  
جى على الفلاح

# INDUSTRIAL TRAINING REPORT RATIO ANALYSIS

**TABUNG HAJI BUTTERWORTH**

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# EXECUTIVE SUMMARY



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Imagine diving into the financial core of a major institution, discovering what drives its success. This industrial training report on Tabung Haji's executive summary takes you on a journey through five months of detailed financial analysis, uncovering the story behind the numbers and strategic decisions shaping its future. During my internship at Tabung Haji, I gained hands-on experience in financial analysis, using key metrics such as profitability, liquidity, efficiency, solvency, and market ratios. This real-world experience sharpened my analytical and critical thinking skills. I also improved my teamwork, presentation, and communication skills by working with professionals and presenting my findings. My analysis shows Tabung Haji remains profitable, with consistent dividend increases, proving its commitment to shareholders. The company manages short-term financial obligations well, demonstrating strong liquidity. These findings highlight Tabung Haji's financial stability and operational efficiency. However, no story is without its challenges. The analysis identifies areas for improvement, such as boosting operational performance and diversifying income streams to reduce financial risks. I also address challenges like economic uncertainties and competition, suggesting solutions like using technology to streamline operations and implementing financial literacy programs to engage consumers and enhance stability. In summary, this report celebrates Tabung Haji's strong financial position and strategic expertise while pointing out areas for growth and improvement. By addressing its weaknesses and building on its strengths, Tabung Haji can continue to serve Malaysian pilgrims effectively, ensuring sustainable growth and long-term value for all stakeholders. This makes the report a must-read for anyone interested in the financial and strategic development of one of Malaysia's key institutions.



# COMPANY'S PROFILE

The idea to establish PWSBH originated from a proposal by the renowned Malay economist Royal Professor Ungku Abdul Aziz bin Ungku Abdul Hamid in December 1959 to the Federal Government of Malaya. This proposal motivated Muslim intellectuals and the government in the early 1960s to take action for the benefit of Malaysian Muslims, both in this life and the hereafter.

The initial step was the creation of the Perbadanan Wang Simpanan Bakal-bakal Haji (PWSBH), or Prospective Hajj Pilgrims Savings Corporation, under Law No. 34, 1962, in 1963. The corporation was managed by the Ministry of Rural Development.

On 30 September 1963, PWSBH made history by opening counters to collect deposits from prospective hajj pilgrims across the country. Malaysian Muslims were educated on the importance of saving from an early age in a shariah-compliant organization to prepare for their hajj. This allowed them to save money gradually without the need to sell their property to afford the pilgrimage.

Lembaga Tabung Haji (TH) operates as a statutory body under the Tabung Haji Act 1995 (Act 535). The organization is primarily engaged in three core activities which are the management of Hajj pilgrimages, offering depository services, and making strategic investments. TH is dedicated to delivering exceptional Hajj services to Malaysian pilgrims, ensuring their religious journey is smooth and well-organized. Over the years, TH's consistent performance and innovative approach to Hajj management have earned it international acclaim, positioning it as a benchmark for excellence in the field.

Lembaga Tabung Haji (TH), an Islamic organization with ties to the Malaysian government that looks after savings and investments for Muslims in Malaysia planning to make the Hajj, has a branch called Tabung Haji Butterworth. This specific branch is located in Butterworth on Jalan Bagan Luar, in a prime area close to Penang Sentral, the province's principal transit center. Penang Sentral is a major transit hub that connects buses, ferries, and trains, among other modes of transportation. As such, it's an ideal place for people to use Tabung Haji's services.



# VISION



The Pillar Of The Ummah's Economic Success; Excellence In Hajj Management.



# MISSION

In achieving TH's vision, TH pledge:-

1. To strengthen the economy of the ummah
2. To remain active in seeking strategic investments locally and globally to ensure sustainable growth
3. To consolidate and enrich depositors' funds
4. To continuously provide excellent services
5. To facilitate and assist pilgrims towards achieving a Mabrur Hajj
6. To provide returns which are competitive, halal and toyyiban

# CORE VALUES

- Committed
- Professional
- Teamwork
- Embracing Change
- Loving and Caring