



TABUNG HAJI
حي على الحاج



UNIVERSITI
TEKNOLOGI
MARA

TH, MERLIMAU BRANCH

INDUSTRIAL TRAINING REPORT

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EXECUTIVE SUMMARY

Tabung Haji Merlimau Branch is a corporate institution that provides various services, especially related to Hajj. The Tabung Haji was established in 2000 and the opening ceremony of the branch was completed by YAB Datuk Abu Zahar Bin Ithnin. The first location of the establishment of the Tabung Haji Merlimau Branch is in a lot of Mara buildings that were rented before they moved to a new, more strategic Area on Jalan BMU 7, Bandar Baru Merlimau Utara.

In this report, I provide about the history of the establishment of the Tabung Haji Merlimau Branch, the vision and mission of the Tabung Haji, the organization chart of the Tabung Haji Merlimau Branch and the services provided. However, the most important part in this report is the SWOT analysis that has been carried out and the recommendations for servicing that can be made by the Tabung Haji Merlimau Branch to improve the quality of the work and be one of the best branches in Malaysia that provide higher quality services to the customers.

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Lastly, not forget to mention, I am deeply thankful for the opportunity to be as a complete this project. I spent days and weeks getting the correct and complete information. I also spent my precious time completing this report together with the presentation. I have been very committed towards completing this report.

2.0 STUDENT'S PROFILE

		NUR SYAZLIA	
ABOUT ME		I am very enthusiastic fresh graduate student in Bachelor Degree (Hons.) Finance at UiTM. With the skills that I have such as communication and analytic, I aiming to use the knowledge I have at the public listed company to help in satisfying and achieving the company objectives and goals.	
EDUCATION			
Bachelor of Administration (Hons) Finance, UiTM Campus Bandaraya Melaka Current CGPA: 3.72 MUET: Band 3 Dean's List: All Semester		Apr 2021 - Present	
Diploma in Banking Studies, UiTM Campus Alor Gajah Final CGPA: 3.66		July 2018 - Feb 2021	
Principle of Accounting, SM Sains Tuanku Ja'afar		Jan 2013 - Dec 2017	
WORK EXPERIENCE			
Internship Training, Lembaga Tabung Haji Merlimau Branch Preparing, organizing and storing information in paper and digital form, dealing with queries on the phone/email, arranging post and deliveries, filing documents		Mar 2023 - Aug 2023	
ACHIEVEMENTS			
2022		Awarded Dean's List Every Semester Awarded for sustaining a perfect dean's list every semester at UiTM Kampus Bandaraya Melaka. Awarded 5th Place on Bring-to-Light Investment Portfolio Awarded for top 5 video competition of performance and information for Investment Portfolio. Awarded 6th Place on Virtual Video Competition Investment Ace Awarded for top 6 of the Investment Portfolio video performance and information competition. Program Organizer on Hotel Professional Etiquette Appreciation as a leader of bureau protocol for the Hotel Professional Etiquette Programs. Program Organizer on Bring-To-Light Investment Portfolio Appreciation as a of bureau protocol for the Bring-To-Light Investment Portfolio Programs.	
SKILLS		Microsoft Tableau Chart Nexus Canva Thomsons Reuters Adobe Photoshop	
LANGUAGE		Malay Expert English Expert Arabic Beginner	
REFERENCES		Miss Nurhaslinda Hashim Program Coordinator of Faculty of Business and Management, UiTM Campus Bandaraya Melaka +6017-3743170	
		Miss Amizatul Hawariah Awang Lecturer of Faculty of Business and Management, UiTM Campus Bandaraya Melaka +6019-4406331	

Figure 1.0: Student's Resume

3.0 COMPANY'S PROFILE

3.1 Name, Location, Background of *Tabung Haji* Merlimau



Figure 2: *Tabung Haji* Logo

The idea of the establishment of *Tabung Haji* or known as *Perbadanan Wang Simpanan Bakal-bakal Haji* was in 1959. Royal Professor Ungku Abdul Aziz bin Ungku Abdul Hamid came up with the idea of the federal government to open an Islamic financial institution that provides services to Muslims to save their money for they perform Hajj in the future.

At the beginning of its establishment in 1963, a total of 1,281 prospective pilgrims opened accounts with their total savings at *Tabung Haji* of RM46,610. Now, *Tabung Haji* already has 107 *Tabung Haji* branches throughout Malaysia and more than 9 million depositors since its establishment. Thus, *Tabung Haji* has always strengthened its role as the only Islamic financial institution that provides hajj services. *Tabung Haji* takes care of all the needs of pilgrims including passports, hajj visas, transportation, and accommodation during Hajj.

In addition, *Tabung Haji* Merlimau is one of the *Tabung Haji* branches in Malaysia. *Tabung Haji* Merlimau is located at JC 152 Tingkat Bawah dan Satu Jalan BMU 7 Bandar Baru Merlimau Utara 77300 Merlimau Melaka and has operated for more than 20 years. The establishment of the *Tabung Haji* Merlimau was inaugurated by YAB Datuk Abu Zahar Bin Ithnin. *Tabung Haji* Merlimau officially began operations on February 1, 2000, after the office made announcements through pamphlets and circulars in nearby areas.

3.2 Vision, Mission, and Objective of *Tabung Haji*

3.2.1 Vision

Pillars of Community Economic Success; Distinguished Hajj Management

3.2.2 Mission

In achieving TH's vision, *Tabung Haji* committed to: -

- Empower the Community's Economy
- Always Actively Seek Global and Local Strategic Investments for Continuous Growth
- Consolidate and Enrich Depositors' Capital
- Provide Continuous Excellent Service
- Simplify and Complete Pilgrim Affairs Towards Hajj Mabrur
- Provide Competitive, Halal and Fair Returns

3.2.3 Objective

Since the establishment of the hajj fund in 1969, the hajj fund has outlined several main objectives in all forms of business and management. There are two main objectives that have been outlined by the *Tabung Haji (TH)*:

3.2.3.1 Provide good, perfect and very satisfactory services to Malaysian pilgrims in their affairs to fulfil the obligatory Hajj.

3.2.3.2 Give a maximum profit to the depositors on their savings.

3.3 Organizational Structure

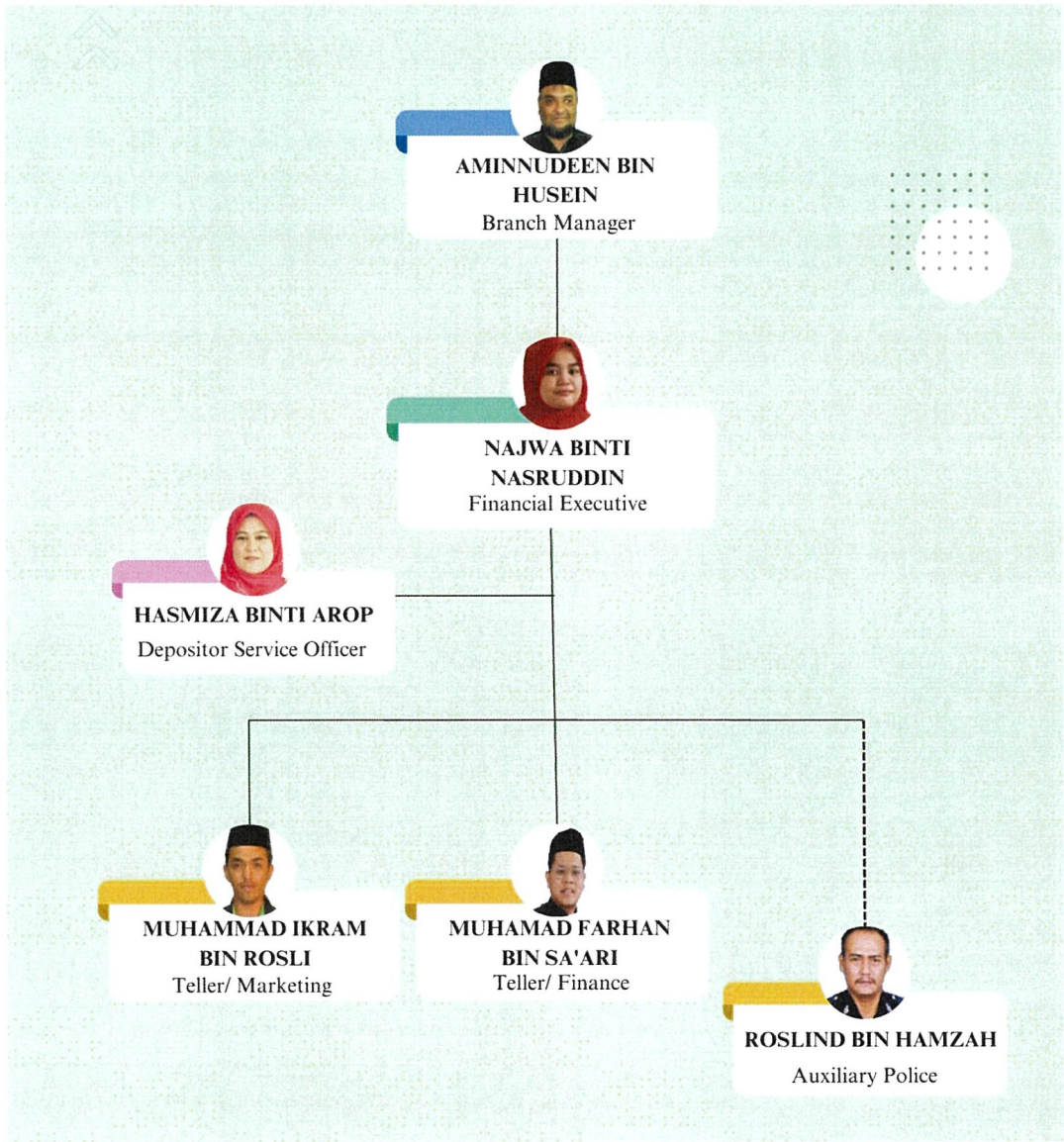


Figure 3: Organizational Chart

3.4 Services Offered by *TH*

3.4.1 Opening accounts for new members

Opening accounts in the *TH* can be divided into two accounts: adult accounts and child accounts. The opening of this account can be done by filling in the boring JP003 in the counter or the customer can fill in this form online and come to the nearest counter of the haji tub to activate the haji tube account. Opening an account requires a depositor to deposit money into an account as low as RM10.00. The opening of an adult account is only for depositors who are 18 years of age or older while the opening of a child account is for depositories who are under the age of 18 and are still in parental care. Their accounts will be registered under their mother's or father's accounts until they are 18 years old. This matter is subject to the Children's Protection Act of 1991, in which parents must be heirs and mothers/fathers must be depositors of Islamic religion and Malaysian citizens.

3.4.2 Storage and Deposit of Money

The management of Hajj tubes also provides money storage services for their depositors. Deposits that want to keep in the Tabung Haji must be Islamic, Malaysian, and permanently resident in Malaysia. Deposit holders will receive dividends each year and there is no deposit limit for each transaction made by the depository.

In addition to depositing in the hedge fund, the depository can also make a withdrawal at any time. The process of withdrawing money can be carried out at any of the nearest branches of Tabung Haji and the maximum amount that can be issued per day is RM10,000.00 only. In addition to withdrawing money at the counter, the depository can also make online transfers using the THiJARI app by selecting a telegraphic deposit transfer menu and no charges will be charged.

3.4.3 The management of Hajj

It is known that Tabung Haji has been responsible for taking care of all matters related to Hajj and regarding managing the future affairs of the Jemaah Hajj to the holy land. Therefore, every depositor who has opened a Tabung Haji account is encouraged to register Hajj. Registration requires a minimum deposit of RM1,300.00 in the account. In addition, the Tabung Haji party also prepared courses for the

upcoming Jemaah Hajj. Not only that, the “Upah haji” services of Hajj are also provided by the Tabung Haji. “Upah Haji” are usually paid to family members who have died or incapable in doing so. However, the payment for “Upah Haji” services is not fixed and will change every year.

3.4.4 Salary reduction

A reduction in monthly salary is also one of the services provided by the Tabung Haji. Depositors who want to save either for themselves or a family member can do so through the distribution of salary cuts. The depositor can place the amounts that they want to keep for themselves and the depository under them. Depositors who make salary cuts do not need to come to the Tabung Haji counter every month to make savings for themselves or family members. The depositors only need to make this salary reduction online through the THiJARI application. After filling out the form online, the depositor must submit the discounted salary slip to the employer within 30 days. The salary reduction that the depository wants to do will begin the following month after the depository submits the salary drop slip to the employer.

3.4.5 Electronic channels

Depository may also make deposit or expenditure of Tabung Haji money through electronic channels in the same Tabung Haji and Islamic Bank, CIMB Bank, RHB bank, Public Bank Berhad, Ambank, Bank Muamalat, Hong Leong Islamic bank, Kuwait Finance House, and Affin Islamic bank Berhad. To get this service, the depository needs to make a link-card. The process of creating these link cards can be done online either through the THiJARI application or the bank application used by the depository.

Method	Link Card (Through Own Bank Apps)	FPX (THiJARI)	JOMPAY (Biller Code: 60228)
Max. Limit	RM10,000.00	RM30,000.00	Depending on the Bank
Charge	RM1.00	No Charged	No Charged
Transfer Type	1. TH to TH (Own) 2. TH to TH (3 rd Party) 3. TH to Bank (Own) 4. Bank (Own) to TH (Own) 5. Bank (Own) to TH (3 rd Party)	1. Bank (Own) to TH (Own) 2. Bank (Own) to TH (3 rd Party) 3. Bank (3 rd Party) to TH (Own)	1. TH (Own) 2. TH (3 rd Party)
Effective Period	Immediately	Immediately	One working day

Table 4: Differences of Online Transfer

4.0 TRAINING'S REFLECTION

I am undergoing Practical Training for 6 months starting from 1st March 2023 until 15th August 2023. At the Tabung Haji branch of Merlimau, we will work 5 days a week from 8.00 am to 5.00 pm every day. While undergoing the Practical Training here, I was placed in 4 different departments according to the schedule set by the branch manager. These sections include the administrative, hajj, finance, and marketing departments. Activities and timeframes for each department are as follows:

Date	Department	Tasks
1 st March – 3 rd March	Orientation	1. Ice breaking with the staffs of Tabung Haji Merlimau 2. Identify all the rules and SOP of the office 3. Understand the purpose and goals of TH Merlimau
6 th March – 14 th April	Administrative	1. Filing documents such as letters and documents involving office administration and finance 2. Counting stationery stock 3. Register the letters received for action in the mail register book 4. Make letters related to administration 5. Make a morning briefing report, report on the arrival of members and a report on the machines used
17 th April – 31 st May		1. Helping the depository to register Hajj online using the THiJARI app 2. Registration of Hajj online 3. Following the Premier Hajj Course in Melaka state level and becoming a member of the registration bureau 4. Managing the registration of the Hajj Visa for the selected future Hajj

		5. Ensure that the future Jemaah of Hajj receives a medical examination 6. To inform future Hajis about the date and time of their flight 7. Helping future Hajj members who are chosen to perform Hajj but choose to delay or reject Hajj offers due to certain things 8. Helping the Haji Jemaah who have missed to answer the offer by making an official letter to be sent to the officers involved
1st June – 30th June	Finance	1. Make sure the naming forms and daily transactions need to be filled out daily 2. Encrypt information in cash books 3. Counting Coins with a Machine
3rd July – 15th August	Marketing	1. Open mobile counters around Malacca State Area such as UTaM, Factory, NGO Centre, Companies and many more. 2. Manage the tendency of TH to be given during marketing activities 3. Create a marketing report for each campaign. 4. Write marketing-related letters. 5. Assist customers to open an account during the campaign

Table 5: Tasks for each department

Moreover, during my internship training, I received a fee of RM15.00 per day and the fee will be calculated based on the number of days I work in a month. In addition, during this period, I have also been exposed to the management of the organization. I have been given the opportunity to gain experience and have been taught about affairs in Tabung Haji such as administration, haji, finance, and marketing. I have also been exposed to interact with customers such as answering all customer questions as best as possible and ensuring that the information provided is correct.

5.0 SWOT ANALYSIS OF *TH* MERLIMAU

S STRENGTHS

- Various Services
- Monopoly

W WEAKNESSES

- Lack of Manpower
- No Products Offered

O OPPORTUNITIES

- Recognition from customers
- Increase the deposit rate

T THREATS

- *TH* funds decrease
- Unstable Economy

6.0 DISCUSSION AND RECOMMENDATION

6.1 Strengths

6.1.1 Monopoly

Discussion

Generally known, monopoly means complete control of a service or product in the market and Tabung Haji is one of the institutions that monopolize in providing services related to hajj in Malaysia. Tabung Haji is always committed to providing the best service to protect the goodness of the Malaysian Haji Society. In addition, the Tabung Haji is also an institution that carries out the activities of divestment that gives dividends to their deposits if stored in the Tabung Haji. Tabung Haji has also been subject to the Tabung Hajj Act 1995 (Act 535) to provide services for the management of Hajj, savings, and investments. In addition, there are many advantages to Tabung Haji because it dominates the management of Hajj in the country. Nevertheless, companies that monopolize the market can have a negative impact on consumers. An increase in the price of goods or services. These companies can raise the price of their goods or services without having to worry about competition because there is no competition in the monopoly market (Rusith, 2022). For example, the cost of carrying out Hajj in 2023 has increased by RM2,368 to almost RM31,000 per person.

Recommendation

The increase in costs is due to the country's unstable economy and there are several additional charges charged by Saudi Arabia to provide future facilities for the Jemaah Hajj (Ayamany, 2023). Even so, the future Jemaah haji who gets the offer will be charged a different fee according to the group that has been determined by LHDN. Thus, the Tabung Haji party can cover part of the cost of this Hajj to ease their burden to the main goal of Tabung Hajj, which is to provide facilities and services for the welfare of the Malaysian Hajj Association (Badra, 2023). For example, for the B40 group, the Tabung Haji

party has cover RM19,870, which is 64% of the original cost of Hajj for a pilgrim.

6.1.2 Various Services

Discussion

Tabung Haji is very committed in the service provided to their depositors. Until now, the Tabung Haji has provided a variety of services such as online services, salary deductions, savings, and withdrawals as well as coin services. In addition, along with the growing country and everything can be done online, the Tabung Haji has also introduced their latest application, known as THiJARI. Through this application, the depositors only need to download the THiJARI application in their smartphone and there are various services provided through the application such as salary deduction, Hajj registration, money transfer and account statement. If the depositors want to transfer money from their hajj fund account to their bank account or a third-party account, no fee or charge will be imposed by the Tabung Haji.

Although Tabung Haji has introduced the THiJARI app that is seen to be more easily accessible by all layers of society, especially young people and they can get various services in it. Nevertheless, these apps can be a challenge for gold citizens who are not so skilled in using technology or online applications and are easily deceived (Fields, 2019). If the customer is already a victim of fraud, then they feel already unsafe to get services from the Tabung Haji. this will have a negative impact on the Tabung Haji because the number of depositors will be reduced, and the good name of the Haji Tabung will also be bad.



Figure 6: THiJARI Application

Recommendation

Thus, the Tabung Haji should give teaching to the elderly specially to access this application. In addition, the Tabung Haji party may take the initial action by blocking the accounts of gold citizens aged 60 and over to prevent their accounts from being accessed by other parties. Since recently, many Tabung Haji depositors have become victims of the “Macau Scam”. This is the case when the Macau Scam syndicate makes a withdrawal from the victim account that makes a link to the Tabung Haji account together with a commercial bank account. Loss incurred because of the “Macau Scam” activities amounted RM3.59 million (Mokhtar, 2022). Thus, the Tabung Haji should increase the security of this app to prevent more people from becoming victims of fraud such as use verification process so that people feel safer to use this app as well as to gain their trust (N, 2023). Finally, the depositor who feels unsure to use this application can get the necessary Tabung Haji services at the nearby branch office.

6.2 Weaknesses

6.2.1 Lack of Manpower

Discussion

One of the weaknesses in the Tabung Haji Merlimau Branch is that they lack manpower to ensure the affairs and counter services provided run smoothly. For example, the Tabung Haji Merlimau only has 3 tellers, and if two tellers are unable to work due to illness and unavoidable emergencies, then a financial executive officer needs to lower her authority and act as a temporary teller to ensure that the business and services at the counter runs smoothly. Due to that, other financial matters can only be managed and confirmed by the branch manager and if the office is lacking workers, it will cause a lot of work in the office cannot be completed on time given. Delayed work will cause workers to be stressed because a lot of work needs to be done within the specified time.

Recommendation

Lack of workforce can affect an organization to operate well. So, the Tabung Haji should increase the number of their employees to ensure they can operate well and can provide the best service to their customers as well as each worker can perform the assigned tasks well. There is a balance between manpower and the condition of a company. This is because the more workforce there is, the faster a project or work can be completed. On the contrary, if an organization has a shortage of workforce, it can accomplish the assigned work with a limited. In addition, a company that has sufficient workers do not need overtime hours to complete the works or tasks given and the workers will be less stressed and more alert (Contributor, 2020).

6.2.2 No products offered

Discussion

In general, it is known that Hajj monopolies on affairs and services involving Hajj. Despite this, Tabung Haji also have disadvantages where, no products are offered by them. Tabung Haji provides basic services such as money storage and production, Hajj affairs, grants, heritage and coin calculation services. This leads to the fact that Hajj has no other sources of funding to make investments. Investment is important for the Tabung haji for them to make dividend payments to their depositors. The higher the investment made by the Tabung Hajj, the higher the rate of dividends that the depositors will receive. The Tabung Haji party does not provide any products for their customers so that Tabung Haji customers only come to Tabung Haji on certain seasons and days such as during the Haji season and during the time where they want to save or withdraw their savings. If they continue to withdraw their money, then the Tabung Haji will lack funds and it will cause them not to be able to operate properly.

Recommendation

It is well known that any services obtained in Tabung Haji will not be subject to additional charges and Tabung Haji do not have any other resources except a deposit from customers. Therefore, the Tabung Haji should issue products to attract the public's interest in getting additional funds. The Tabung Haji party can issue products that comply with Shariah, such as giving loans without interest to customers. For example, recently the Malaysian Islamic User Development Cooperation (KoPPIM) introduced a "Noriba" fund in which borrowers who borrow only need to pay the loan amount without any interest (Eza, 2020). Thus, the Tabung Haji can take this opportunity to produce such products to attract more depositors to deposit their money in the Tabung Haji.

6.3 Opportunities

6.3.1 Recognition from customers

Discussion

The services provided in the Tabung Haji are very famous because of the customer-friendly staff. This can be used as one of the opportunities for the Tabung Haji to improve and raise the name of the branch office. This is because customers will provide feedback online that will be sent directly to the HQ for each service received by them. As an example, the Tabung Haji Merlimau Branch has received praise and recognition from the HQ deposit service department for providing the best service to the CEO of the renowned company and to its staff. Received awards can help improve the grade of Merlimau branch office and give a good image to outsiders as well as be an inspiration to other branch offices.

Recommendation

Tabung Haji staffs should maintain or improve their quality of work to ensure they always provide the best service. All staffs at the Tabung Haji must cooperate in ensuring that the service provided gives maximum satisfaction to the customer. This is because, the collaborative nature can help an organization to do work better and faster. The work done will also be more efficient and the workers will also become more productive by working in a pleasant atmosphere (Brighthr, 2020). If the customers are satisfied with the services provided by the staff of Tabung Haji, Tabung Haji will get recognition and can raise the name of this Merlimau branch.

6.3.2 Increase the number of depositors

Discussion

As is known, the Tabung Haji Merlimau Branch is located on the Merlimau Utara Street. The area is located close to the border between Malacca and Johor. This has caused, most of the depositors from Johor especially Muar will come to the Tabung Haji branch to get the service especially on Friday because of the holiday days of the people in the state of Melaka and Johor are different. This will indirectly increase the number of depositors registered in the Tabung Haji Merlimau branch. This is good for the Tabung Haji Merlimau office because they have a target for the “New Allies” registered that needs to be achieved since it will determine the level of performance of the office. Each month they need to send a marketing report to the deposit service department and get their level of achievement. Thus, Tabung Haji Merlimau should take every opportunity to get as many “New Allies” for their office to maintain and ensure the office always in good condition for a better performance of the office.

Recommendation

Tabung Haji Merlimau Branch can add new depositors to its branches due to its strategic location. One of the ways they can do this is to do marketing activities in the surrounding area or in the Melaka area. They can conduct marketing campaigns in the Merlimau Industrial Area such as in the factories, Melaka Halal Hub which has a variety of food companies and participate in carnival-carnival events held around the Merlimau Area. As is well known, marketing activities help an organization to expand its business or company as well as to gain new customers. Nevertheless, before doing marketing, the marketing manager should conduct a survey to ensure the area is strategic or it is a focus area to ensure they achieve the marketing target on that day. In addition, conducting a Marketing Campaign is also important to strengthen the company’s reputation afterwards (Coursera, 2023). Thus, the staff of the Merlimau branch of Haji Tabung should take the opportunity to conduct a marketing campaign to achieve office targets and raise office grades.

6.4 Threats

6.4.1 Tabung Haji Funds Decrease

Discussion

Tabung Haji is a monopoly in the services related to Hajj. However, there are also threats to these institutions and cause a decrease in Tabung Haji funds. As known, Tabung Haji has many strategic partners such as CIMB, Maybank and Islamic Bank (BIMB). Moreover, during the season of Hajj, people who wants to perform Hajj will get services from BIMB to get a Visa Bank Islamic Card in the same effort with Tabung Haji. When future Hajj make these cards, most of them will take out all their deposits in the Tabung Haji and keep them in the Islamic Bank Card with an intention for the use during performing Hajj. This could be a threat to the Tabung Haji side because the Tabung Haji fund will decreasing. Tabung Haji has funding targets that need to maintain in ensuring that the operation of Tabung Haji always runs smoothly.



Figure 7: Bank Islam Visa Tabung Haji Debit Card-I

Recommendation

Competition from other perspectives can be seen as a good thing for a company or organization. This is because the existing competition will make us do better in the tasks given. However, this competition should also make us take action to prevent us from falling far behind. Among the ways to beat competitors is to provide the best and brilliant service to customers (Chamat, 2017). This is because the company's profits can be destroyed if the business lacks support from customers. Based on a study conducted by JitBit, the main reason customers leave the company or services is because they feel

underestimated, the staff is biased, and the service is slow. Because of this, most companies or organizations today prioritize customer support (Chamat, 2017). Thus, to prevent the depository from closing accounts at Tabung Haji or insist to get services from them, the Tabung Haji Merlimau Branch must have their staff trained and customer-friendly staffs.

6.4.2 Unstable economy

Discussion

The unstable economic situation is also a threat to Tabung Haji. This is because the return of dividends that will be given to the depository depends on the current economic situation. This year, the return on deposit dividends was moderate due to the instability of the world economy. Most institutions have changed their strategies from maximizing profits to minimizing risks. It is better to accept small profits than to have to suffer large losses. The hacking strategy to practice safe investments leads to a moderate dividend return. Thus, for the year 2022, the depositors received a dividend rate of 3.10%. This situation also caused the hedge funds to face the challenge of declaring a good rate of dividend, maximizing profits and rising hedge costs. Tabung Haji's performance is also seen to decrease where operating costs are increasing due to current inflation rates. Economic instability at the same time threatens the Haji Fund to operate properly.

Recommendation

Nowadays, the country's economic situation is in an unstable state, so Tabung Haji can make investments to ensure that the current economic situation does not affect the deposit of money. The Hajj funds need to make investments in the form of assets and reduce investment in shares to guarantee a more guaranteed return. This strategy proved to have been successful when the total income recorded by Tabung Haji decreased only 3% compared to the previous year despite the unstable economic conditions and challenging post-covid-19 pandemic. In addition, it is also demonstrated by the Tabung Haji savings rate being higher than the shariah savings in other local banks (Razali, 2022).



7.0 CONCLUSION

In conclusion, after conducting this report, it shows that Tabung Haji is one of the companies that monopolies in the affairs of Hajj and the legal bodies that always provide the best Hajj services for their future Hajj.

As mentioned above, there are various services provided by TH including storage and withdrawal of money, salary discounts and account opening for new members. Nevertheless, TH also has disadvantages that can make it a threat to themselves where they do not have a product to offer to their depositors. However, there are several things that TH can do to improve the services they offer. Additionally, the SWOT analysis that has been identified shows that Tab Haji has its own advantages and disadvantages. Nevertheless, I believe that every deficiency and challenge faced by the Tabung Haji can be solved well.

Finally, I am very grateful that I was given the opportunity to do practical training at the company of Tabung Haji Merlimau. Here, I have gained a lot of new knowledge and extremely valuable experience that can be used in the future.

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9.0 APPENDICES



A1: Marketing campaigns at Kenny Leather



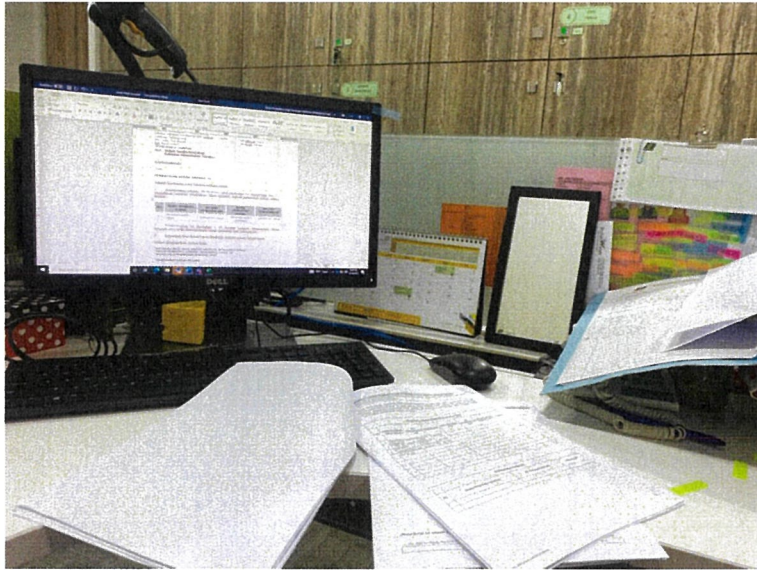
A2: Registration Bureau during "Kursus Perdana Haji"



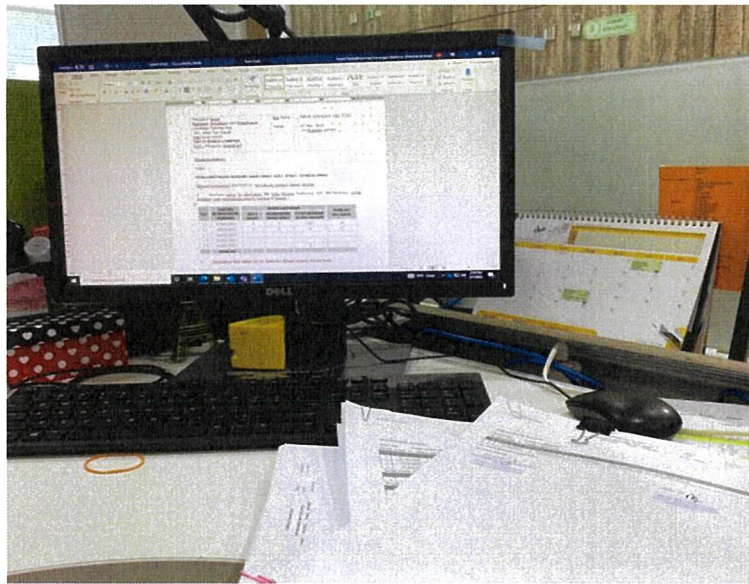
A3: Staffs TH Malacca



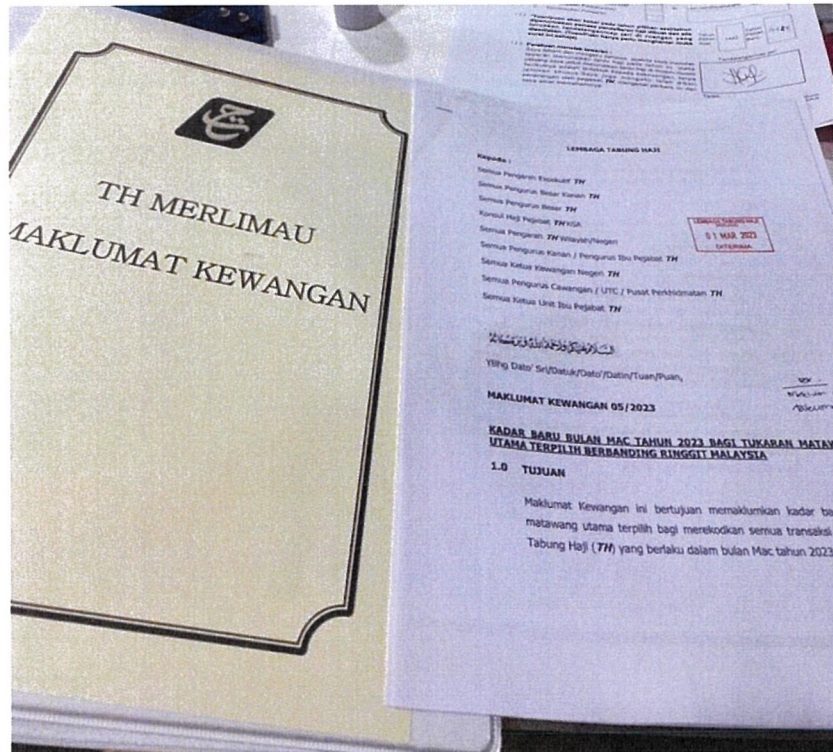
A4: Assists pilgrims to complete hajj documents



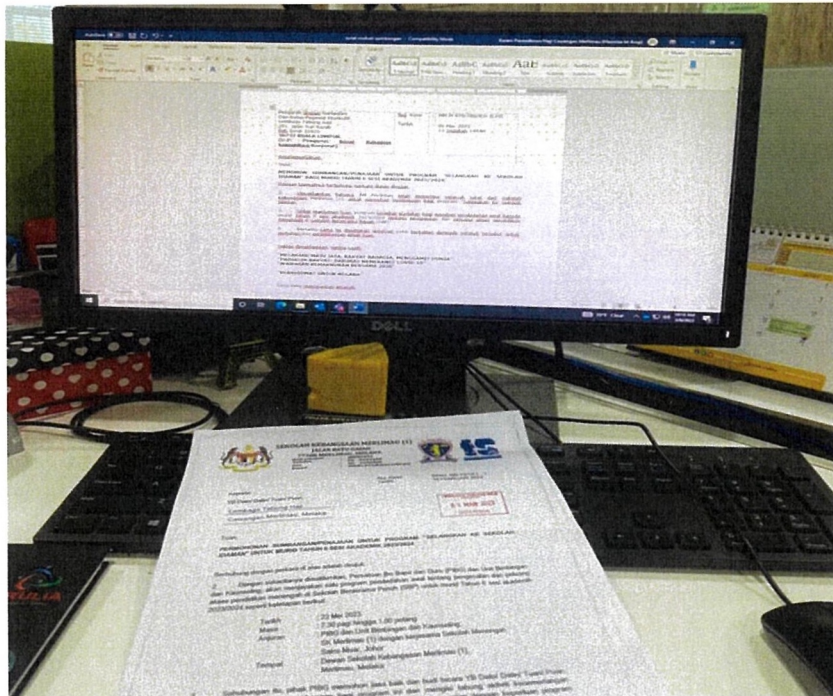
A5: Make a letter of appeal for pilgrims



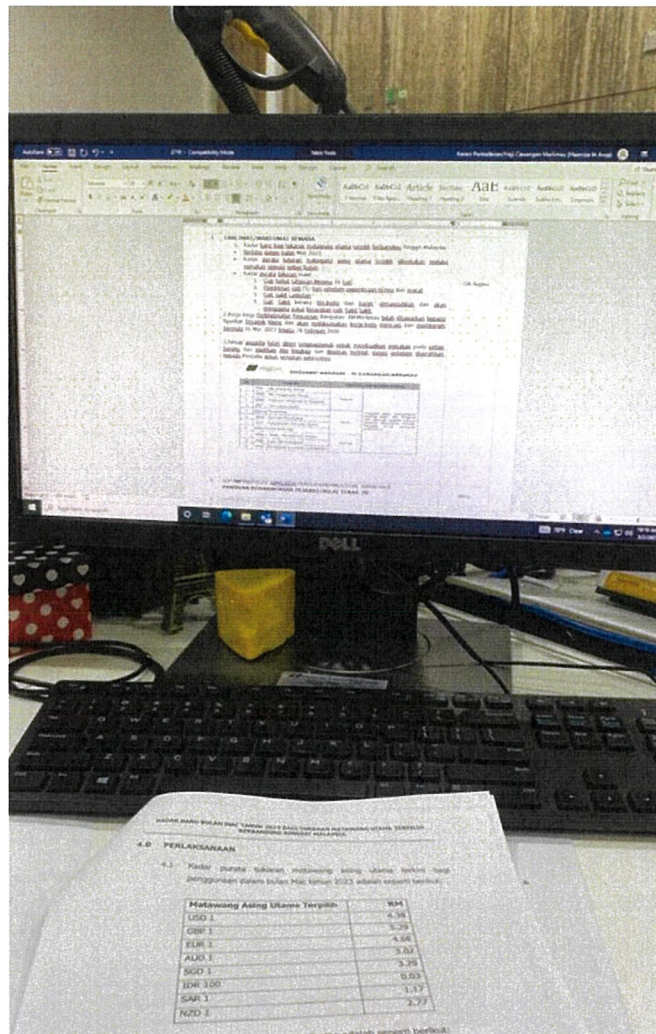
A6: "Surat Penamaan" and "Surat JP003"



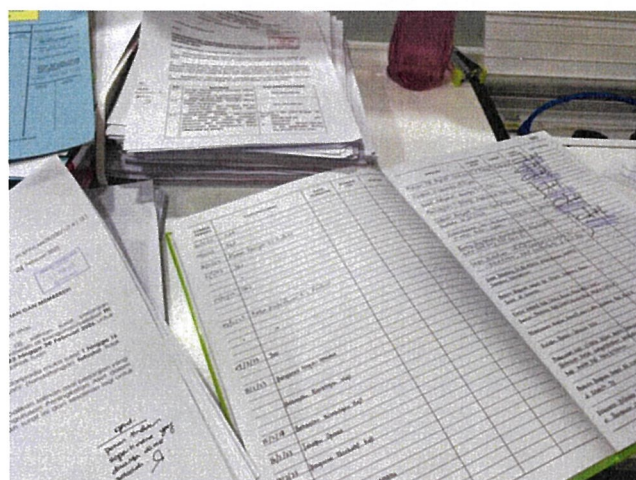
A7: Financial Information



A8: Administrative Letter



A9: Morning Briefing Report



A10: "Daftar Mel"