MINISTRY OF FINANCE MALAYSIA

LHDN MALAYSIA

KWSP EPF

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Suruhanjaya Sekuriti
Securities Commission
Malaysia

BSN

BURSA MALAYSIA

KWAP

LPPSA
LEMBAGA PEMBIAYAAN
PERUMAHAN SEKTOR AWAM

PIDM

Regulatory Bodies for Financial Stability

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Suruhanjaya Sekuriti
Securities Commission
Malaysia

MFPC
Malaysian Financial
Planning Council
Competence.Ethics.Standards
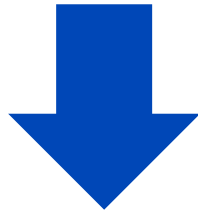
FPAM
FINANCIAL PLANNING
ASSOCIATION OF MALAYSIA

Importance of the Shariah RFP Programme

1. To increase and enhance the pool of **Islamic Capital Market expertise through training and education.**
2. To provide an **understanding** of the influence of **Shariah in the business context** and prepare graduates to **hold key positions in the Islamic Finance and Takaful Industries.**
3. To provide an **international benchmark qualification** that will equip candidates with a practical understanding of Islamic Financial Planning.
4. To introduce more competitive and innovative Islamic financial products and services.
5. To **increase the awareness of Malaysia's Islamic Financial Pla**nning on the domestic and international levels.

Learning Scope for Shariah Financial Planning

Module	Descriptions
Module 1	Fundamentals of Shariah Financial Planning
Module 2	Risk & Takaful Planning
Module 3	Shariah Investment Planning
Module 4	Zakat & Tax Planning
Module 5	Shariah Estate Planning
Module 6	Retirement Planning
Module 7	Applications of Shariah Financial Planning

Learning Scope of Shariah Financial Planning

Obstacles in Achieving Financial Objective

Product Push Vs Financial Plan

Inflation & Interest Impact to Savings

Economic Independence

Important Steps in Financial Planning Process

Guideline and Regulation for Financial Planners

Ethics, Professionalism and RFP Standards

Personal Financial Statements

Learning Scope of Shariah Financial Planning

Ethics, Professionalism and RFP Standards

Personal Financial Statements

Cash Flow Management and Budgeting

Time Value of Money

The Economic Environment and its impact on Financial Planning

Risk Tolerance

Investment Planning & Retirement Planning

Risk Management & Takaful Planning

Learning Scope of Takaful Planning

Understanding Risks	Takaful Protection Analysis
Individual behavior and rationality	Collate information, Evaluate and perform need analysis
Develop a risk management plan based on the analysis and budget	Type of Takaful plan available
Healthcare Takaful Planning	Issues in regards to healthcare service in residing country
Annuity scheme	Faraid, Hibah and public trustee

Learning Scope of Investment Planning

Investment Concept & Portfolio Management

Technical Analysis

Analyzing Financial Statements

Local Stock Market and International Market

Basics of Stock Valuation

Fundamental Analysis

Investing in Bonds

Derivatives Securities

Unit Trust & Trust Fund Investment

Real Estate & I-REIT

Learning Scope of Tax Planning

Introduction to local Income Tax Law and Regulation	Computation of Chargeable Income and Exemptions
Tax on Employment Income	Tax on Business Income
Tax on Investments	Tax on Partnerships and Companies
Settlements Zakat for Individuals	Application of Zakat on Wealth
Zakat and Tax Planning	Tax Administration

Learning Scope of Estate Planning

Understanding Estate Planning	Testacy & Intestacy
Estate Planning for Muslims Individual	Trusts
Powers of Attorney	Personal Representatives - Duties and Powers
Role of Takaful in Estate Planning	Estate Planning for Entrepreneurs & Business Owners

Learning Scope of Retirement Planning

Overview of Retirement Issues	Retirement Planning STEP by STEP Process
Methods in Calculating Required Capital	Risk Profiling Pre & Post Retirement
Investments Risk for Retirement Fund	Conservation Strategies for Retirement Capital
Analyse Retirement Gap	Retirement Planning Issues in Entrepreneurs and SME Owners
Credit Management during Post Retirement	

Learning Scope of Application of Financial Planning

Individual Cash Flow Management

Individual Risk Planning and Management

Compute Individual Takaful Planning

Compute Individual Investment Planning

Compute Individual Retirement Planning

Compute Child Education Planning

Estate Planning Proposal

Fact Finding Sheet

Construct a complete Financial Planning Report

Thank you

Specimen