

DASAR KEWANGAN MASJID DARUL MAKMUR

Di antara cabaran utama pengurusan masjid adalah pengurusan kewangan yang cekap, telus dan amanah. Berikut dibincangkan secara ringkas dasar kewangan Masjid Darul Makmur.

DANA MASJID

Dana masjid tidak boleh terlalu bergantung kepada sumbangan derma dari masyarakat semata. Perlu diusahakan sumber pendapatan yang lebih stabil dan berterusan. Diantaranya adalah pungutan yuran program pendidikan pra-sekolah dan madrasah.

Sumbangan Masyarakat kepada Dana Masjid

Memandangkan projek-projek pengumpulan dana sentiasa dijalankan oleh badan-badan Melayu/Islam dan masjid-masjid lain yang menjalankan projek pembinaan, MDM tidak akan menganjurkan projek pengumpulan dana secara besar-besaran di luar masjid selagi mana MDM mampu diuruskan dengan dana yang sedia ada.

Yuran Pra-sekolah

Untuk memastikan program pra-sekolah yang berkesan, ia harus dijalankan secara profesional mengikut ukurtara Kementerian Pendidikan (MOE). Ini memakan belanja yang besar untuk melatih guru dan menyediakan kelengkapan dan sekitaran yang sesuai untuk pendidikan kanak-kanak. Pra-sekolah MDM tidak mendapat sebarang geran pemerintah atau mana-mana badan. Kami tidak akan menggunakan sumbangan derma orang ramai untuk menampung pengurusan pra-sekolah. Maka yuran pra-sekolah yang dibayar oleh ibubapa pelajar haruslah menampung sepenuhnya kos pengurusan. Namun yuran Pra-sekolah MDM masih rendah dibandingkan dengan yuran pra-sekolah swasta.

Yuran Madrasah

Pendidikan agama adalah khidmat teras (*core service*) MDM. Kos pengurusan Madrasah juga amat tinggi memandangkan kos tenaga pendidik dan kelengkapan mengajar. Madrasah juga tidak menerima sebarang geran dari pemerintah, Muis dan badan-badan lain. Maka kami harus mengenakan yuran yang sesuai untuk menampung kos pengurusan madrasah di samping tidak terlalu tinggi hingga membebankan ibubapa. Yuran Madrasah MDM tetap rendah jika dibandingkan dengan yuran tuisyen swasta.

PERBELANJAAN

Mengikut belanjawan MDM untuk tahun 2006, lebih dari \$1 juta telah diperuntukkan untuk kos pengurusan masjid.

Kos sumber tenaga manusia

Masjid merupakan badan yang menyediakan khidmat kepada masyarakat. Untuk menyediakan khidmat, kita memerlukan sumber tenaga manusia yang banyak. Tidak seperti tahun-tahun 80an dan sebelumnya, pengurusan masjid pada zaman ini lebih kompleks dan memerlukan tumpuan sepenuhnya dari para petugas sepenuh masa.

Sukar untuk mendapatkan khidmat sukarelawan yang sedia berkhidmat di masjid secara tetap tanpa bayaran memandangkan tuntutan dan kos hidup di Singapura yang amat tinggi.

Masyarakat harus faham bahawa petugas sepenuh masa masjid harus dibayar gaji mengikut kadar yang wajar, sesuai dengan kos hidup hari ini. Untuk menarik tenaga kerja profesional yang berbakat dan berkelayakan untuk memastikan program dan khidmat masjid bermutu, pakej gaji dan kebajikan mereka haruslah sesuai dengan harga pasaran. Kos tenaga kerja juga termasuk suguhati untuk para Imam dan Bilal sambilan, pendidik agama dan asatizah yang mengendalikan kuliah, syarahan dan program ibadah dan dakwah yang lain.

Kos penyenggaraan

Sebahagian dari kos masjid ialah untuk pengurusan program dan khidmat masjid dan penyenggaraan pejabat, bangunan dan kelengkapan masjid supaya program dan khidmat masjid dapat berjalan dengan licin.

Bantuan Kebajikan

Kami mendapat beberapa maklumbalas dari jemaah agar MDM memberi lebih banyak bantuan kewangan kepada golongan fakir-miskin. Kami memutuskan bahawa bantuan kewangan semata haruslah dihadkan kerana sebab-sebab berikut:

- a. Bantuan kewangan memerlukan perbelanjaan yang besar, maka memerlukan banyak projek pungutan dana. Ini boleh menjejaskan tumpuan kami untuk menjalankan program-program dakwah dan pembangunan sosial yang lebih penting buat masa ini.
- b. Sudah banyak usaha mengumpul dana untuk membantu golongan fakir-miskin di jalankan badan-badan Melayu-Islam seperti TAA, ETF dan Zakat (Muis), begitu juga usaha oleh badan-badan bukan Melayu-Islam seperti President's Challenge, NKF, NCSS, Straits Times Pocket Money dan sebagainya. Dana terkumpul dari usaha-usaha ini sudah tentu dapat membantu golongan fakir-miskin.
- c. Pemerintah juga banyak memberi sumbangan bantuan kewangan untuk golongan fakir-miskin secara langsung atau melalui agensi-agensinya.

MDM hanya menghulurkan bantuan kewangan untuk kes-kes darurat sahaja iaitu bantuan sekali (one-off) untuk mereka yang benar-benar memerlukan dan jumlah yang diberi tidak melebihi \$200 untuk sesuatu kes. Kami juga memberi bantuan kewangan melalui geran pendidikan, iaini memberi pengecualian yuran untuk pelajar-pelajar madrasah/pra-sekolah yang benar-benar tidak mampu. Ini untuk memastikan anak-anak Islam yang miskin tidak terlepas peluang belajar asas agama. Kami juga mengagihkan sumbangan fidyah dari jemaah kepada keluarga-keluarga fakir-miskin secara tetap.

RUMUSAN

Secara dasar, kami harus memastikan bahawa pada setiap akhir tahun tiada defisit belanjawan iaini, perbelanjaan melebihi pendapatan. Setiap kelebihan belanjawan akan disimpan untuk kegunaan masa akan datang.

Setiap tahun juga kami harus mendapatkan khidmat auditor luar professional untuk memeriksa kira-kira kewangan kami mengikut peraturan AMLA.

Beberapa salah-tanggapan mengenai pengurusan Dana Masjid

1. Muis memberi geran kepada masjid

Muis tidak memberi bantuan kewangan secara langsung kepada masjid. Bantuan Muis lebih merupakan bantuan profesional dan kepakaran dalam pengurusan masjid dan latihan wargakerja. Muis juga hanya memberi kepada masjid 1% dari hasil pungutan zakat harta yang dipungut. Dana Madrasah kelolaan MUIS juga memberi sumbangan elaun di antara \$100 hingga \$200 sebulan kepada setiap guru Madrasah. Melalui skim MAGRASS, Muis memberi geran kecil untuk masjid menjalankan projek-projek terpilih sahaja.

2. LPM dibayar gaji

Ahli Lembaga Pentadbir Masjid adalah sukarelawan yang dilantik Muis untuk mentadbir masjid selama dua tahun setiap penggal. Mereka tidak menerima sebarang gaji atau elaun dari Muis atau dari Dana Masjid.

3. Pemerintah memberi geran kepada masjid

Pemerintah Singapura tidak memberi sebarang geran atau bantuan kewangan kepada masjid. Namun, staf masjid yang mengikuti program latihan yang diiktiraf dapat meraih geran Dana Pembangunan Kemahiran (Skills Development Fund) untuk menampung sebahagian dari kos latihan. Selebihnya ditampung oleh Dana Masjid atau Muis. Masjid juga tidak dikenakan cukai pendapatan dan cukai hartanah oleh pihak pemerintah buat masa ini.

4. Staf tidak diberi sumbangan CPF

Semua petugas sepenuh masa masjid diberi sumbangan CPF dari Dana Masjid mengikut kadar yang ditetapkan oleh Lembaga CPF.

FINANCE POLICY OF DARUL MAKMUR MOSQUE

Among the key challenges of managing mosques today is to ensure efficient and proper financial management practices. The following describes a summary of our policy.

MOSQUE FUNDS

Mosque funds should not be overly dependent on the donation and contribution of the community alone. There must be alternative source of income that is stable and continuous. Among them is collection of fees from pre-school and madrasah students.

Donation

As there are many fund-raising projects organised by Malay-Muslim organisations and mosques for their building funds, we have decided not to organise any major, nation-wide fund-raising projects as long as the current mosque funds is able to sustain the needs of our programmes and services.

Pre-school fees

To ensure an effective programme, we have to run our pre-school up to the standard and guidelines issued by Ministry of Education. This requires adequate funds for teachers development and providing quality teaching aids and classroom facilities for proper childhood development. Our pre-school does not receive any government grants or assistance from any parties. We will also not use donations from the public to sustain our pre-school. Instead, running of the pre-school will entirely depend on the fees collected from the students. However, our fees are lower than the fees charged by private pre-schools.

Madrasah fees

Islamic learning is one of our core services. Running a madrasah is also costly to ensure our teachers are adequately trained and skillful to deliver an effective programme and to provide good learning and classroom facilities. We also do not receive any grants from the government, Muis or other parties. We have to charge a reasonable fee to sustain running of the madrasah at the same time not too high a fee that will be a burden to the students. However, our madrasah fees are highly subsidised and much lower than private tuition fees.

EXPENSES

According to our budget for 2006, more than \$1 million have been provided to run the mosque.

Human resource cost

As a mosque, we provide education and services to the community. This requires substantial amount of skilled manpower. Unlike in the 80s where volunteers practically run the mosque programmes and services, management of mosque today is more complex and requires full time staff. It is not easy to get volunteers to run mosque programmes and services without pay due to the demands and high cost of living in Singapore,

The community must understand that we need to pay our full-time staff with a reasonable remuneration package, to sustain themselves in today's high cost of living. Also to attract talents and qualified people, we must provide an attractive remuneration and staff welfare package.

The manpower costs not only involve the full-time staff, but also part-time Imam and Bilal, religious teachers and invited scholars for our Islamic learning programmes.

Maintenance costs

Part of the expenses of running the mosque goes to the maintenance and repairs of the building and facilities and utilities supply to ensure smooth-running of mosque programmes and services.

Welfare assistance

We have received several feedback from the public that we should provide more welfare financial assistance to the poor and needy. We have decided not to provide such a service in a large scale due to the following reasons:

- d. Financial assistance requires a large amount of funds. Hence we have to organise more fund-raising projects to raise the funds. This would affect our focus on running education and social development programmes that are more critical today.
- e. A lot of financial assistance and funds have been raised to help the poor and needy such as those organised by Malay-Muslim organisations such as TAA, ETF dan Zakat (Muis). Likewise those organised by other organisations such as President's Challenge, NKF, NCSS, Straits Times Pocket Money etc. The funds raised by these organizations are adequate to render assistance to the poor.
- f. The government too has provided many welfare assistance to the poor and needy through their agencies.

We will only provide emergency financial assistance to those that really need help on a one-off basis that amount to not more than \$200. We also provide study grants for the poor students to study in our madrasah and pre-school to ensure that no Muslim child is deprived of Islamic learning due to poverty. We also provide financial assistance to the poor from the fidyah funds contributed by the public.

SUMMARY

As a matter of policy, we need to ensure that we will get budget surplus (though not excessive) every financial year. Such surplus will be channeled to our sinking funds for critical expenses in future such as major building repairs etc.

We also ensure that annual external audit are conducted in compliance with requirements of AMLA.

Common myths regarding management of Mosque Funds

1. Muis provides grants to mosques

Muis does not provide grants directly to mosques. It provides assistance through professional advise and guidance in mosque management and training for mosque management board and staff. Muis only contribute 1% of the zakat collected by mosques as commission. The Madrasah Fund managed by Muis provides monthly allowance between \$100 to \$200 to our Madrasah teachers depending on their qualification. Through the MAGRASS scheme, Muis gives small financial grants for mosques running selected programmes only.

2. Mosque Management Board members receiving salary

Board members are volunteers appointed by Muis for a two-year period of service. They do not receive any salary, allowance or fees from Muis or Mosque Funds.

3. Government grants to mosque

As a secular government, it does not provide any financial assistance or grants to mosques. However, mosques as employers are entitled to receive Skills Development Funding for training of their employees over selected training programmes, up to 80%. The rest has to be paid by the Mosque or occasionally by Muis. Mosques are also not charged with income tax or property tax currently.

4. CPF contribution for mosque employees

All mosque employees receive CPF contribution from the Mosque funds in accordance to the rate determined by the CPF Board.

