

Personal & Family Finance



**SAKINAH
FINANCE**

Talkshow / Workshop / Training

Proposal for Personal and Family Finance Talkshow/Workshop/Training

Background

Sakinah Finance was originally a blog at www.sakinahfinance.com, initially set up in 2008, where we share our experience and thought on family finance matters. In 2013, we re-organised and published all these random thoughts into a book, outlining a simple model for family financial management. This model is derived from a family management framework or *tadbir al manzil*.

Although there are many blogs or books on similar topic, we wrote the book largely based on real cases in our family, having moved around quite a lot, and lived in three different countries during our 19 years of marriage. We have experienced ups and downs as well, from being poor graduate-marriage students in Malaysia to having steady income after our graduation. We also share our experience in upbringing our children into a self-control individual finance.

Hence, the book is providing a perspective of an individual and family having to deal with debt, cash flows, investment, savings, spending priorities, budgeting, financial planning, and other aspects of personal and family finance.

In the past six years we have shared much of the book to over 10,000 people in many parts of the world, mostly Indonesian families, students, expatriates who live abroad. Recently, we have also introduced Sakinah Finance to communities across Indonesia. Overall, we have presented our Sakinah Finance model in series of talks, seminars, and trainings in UAE, UK, US, Canada, Japan, Turkey, Germany, Qatar, Saudi Arabia, Australia, Brunei Darussalam, France, Malaysia, Egypt, Pakistan, and the Philippines.

At present, we live in Bogor and continue to grow our passion in sharing our experience and understanding on financial management for Indonesian families and young professionals. We also provide individual advisory and help families on their budget, financial plan, and issues related to debt, zakat and inheritance (*waris*).

We enjoy personal interaction as well as large seminar and workshop. Our primary aim is to dismantle the myth around financial planning or family finance. We believe that financial planning or management is something that every individual or family can do by themselves. And it is everyone's right to educate themselves on financial matters, however they need financial partners such as Islamic banks, Islamic insurance companies, and other related institutions. Hence, we would be very happy to support projects or programs on financial education for families or individuals in any part of Indonesia.

About us

We are both academics and researchers by profession. We have been practicing family financial management since our university life then the early years of our marriage until today.

We are blessed with one daughter and two sons Layyina Tamanni, Hayyan Tamanni and Rayyan Tamanni. All of them have been trained to sell and think about business since their primary one, or even younger.

Below is our respective brief CV:



Luqyan currently serves as senior consultant for Tazkia Consulting and shariah board member for general insurance and multifinance company. He is also an academic in the area of Islamic banking and finance. Luqyan also chair the executive committee of ISEFID, a research and policy forum. Previously, he was working with International Finance Corporation, the World Bank Group, Indonesia, and Islamic Relief Worldwide, the UK.

Dr. Luqyan Tamanni, M.Ec, RFP-I



Murniati started her career with Unibank Jakarta, then continued to Ernst & Young, Kuala Lumpur, and recently with University of Essex, United Kingdom. Currently, Murniati serves as Rector of Tazkia University (STEI Tazkia) in Bogor. She is also a consultant for the Indonesian Institute of Accountants, Bank Indonesia and Financial Services Authority. She is recently appointed as shariah expert by BRI Corporate University and syarfi.id, an Islamic FinTech company. Murniati also writes articles on Islamic personal and family finance at Republika, MySharing Magazine, Islampos, Suara Islam, Hidayatullah, Radar Bogor, Gontor, detik.com, and Kompas.com.

Dr. Murniati Mukhlisin, M.Acc

In addition to day work, we regularly present research papers at conferences and publish them in scientific journals.

Topics

In addition to general topics of family finance, we could also customize our talk or training programs into:

- 1) Setting-up Family Finance
- 2) 7 Principles of Income for the Family
- 3) Managing Finance for Lower Income Families
- 4) Managing Dreams of the Family
- 5) Managing Zakat and Charity
- 6) Marriage and Finance
- 7) Managing Debt
- 8) Setting-up and Managing Business for Kids
- 9) Sakinah Finance for Kids and Teens
- 10) Death and Finance

Sakinah Finance Framework

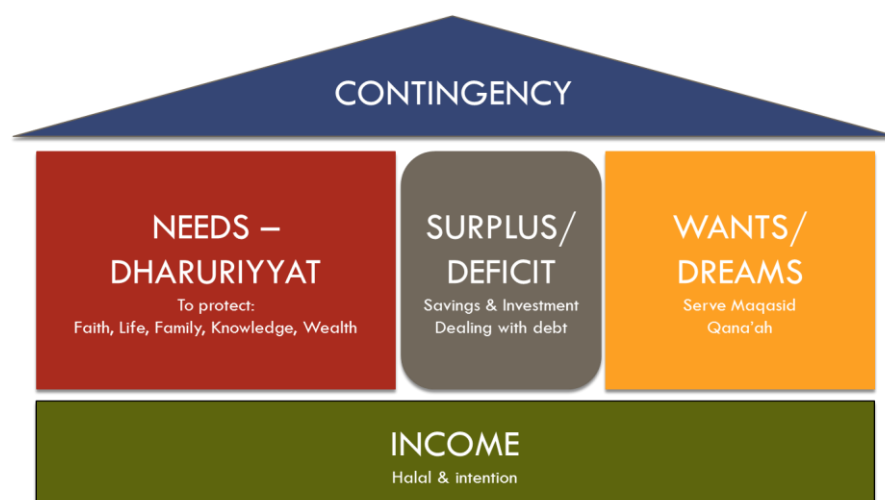


Figure 1 Sakinah Finance model

Portfolio of Talk and Workshop

Time	Audience	Activities
2013		
April 2013	Embassy officials and Indonesian Muslim community in Dubai (150 participants)	Talk show at Indonesian Consulate General office, Dubai, UAE
July 2013	Indonesian Muslim community in Japan (20 participants plus 30 online listeners)	Talk show at Masjid Kobe, Kobe, Japan
July 2013	Lecturers, staff and students (100 participants)	Workshop at Tazkia campus, Bogor, Indonesia
July 2013	Parents and guardians (75 participants)	Talk show at Tazkia campus, Bogor, Indonesia
July 2013	Female staff (50 participants)	Talk show at Kantor Bank Indonesia
July 2013	Lecturers, teachers, staff and students (200 participants)	Workshop at Perguruan Tinggi Diniyyah Putri Bukittinggi campus, Indonesia
July 2013	Indonesian community in Indonesia (100 online listeners)	Talk show at Radio Sham FM Surabaya, Indonesia
November 2013	Indonesian Ambassador, Embassy officials, and Indonesian community in London (150 participants)	Talk show at Embassy of Republic of Indonesia office in London, UK
December 2013	Indonesian community in the UK (100 online listeners)	Talk show at PKS-UK Radio, UK
2014		
January 2014	Petro engineers and family (30 participants)	Workshop at Indonesian community in Aberdeen-UK
February 2014	South East Asian community (100 participants)	Workshop at University of Southampton-UK

February 2014	Indonesian domestic workers in London (30 participants)	Talk show at Embassy of Republic of Indonesia office in London, UK
March 2014	Ambassadors, Embassy officials and South East Asian community in Bahrain (50 teleconference participants)	Talk show via teleconference Glasgow, UK-Mahama, Bahrain
April 2014	International community in Glasgow (100 participants)	Talk show at University of Glasgow, Scotland, UK
April 2014	Aceh Community in the UK (30 participants)	Talk show in Nottingham, UK
April – May 2014	Indonesian Muslim communities in USA (250 participants and 100 online listeners)	Talk shows and Workshops in Boston, Washington DC, Philadelphia, and Houston, USA
May 2014	Indonesian community in Indonesia (100 online listeners)	Talk show at Voice of America, Washington, USA
June 2014	Indonesian teens and kids in UK (50 participants)	Special design Workshop for teens and kids in Leicestershire, UK
June 2014	Indonesian domestic workers in London (30 participants)	Workshop at Embassy of Republic of Indonesia office in London, UK
July 2014	Indonesian Muslim community in Toronto, Canada, also participated by the Consul General and Consulate General officers (100 participants)	Talk shows in Toronto, Canada
September 2014	Indonesian Student Association (PPI) in Istanbul (60 participants)	Talk show in Istanbul, Turkey
November 2014	Indonesian Muslim community in Hamburg (70 participants)	Talk shows in Hamburg, Germany
December 2014	Indonesian domestic workers in London (30 participants)	Workshop at Embassy of Republic of Indonesia office in London, UK
2015		
January 2015	30 online participants	KIBAR-UK Online Talk
January 2015	Indonesian Ambassador, Embassy officials, and Indonesian community in London (150 participants)	Talk show at Embassy of Republic of Indonesia office in London, UK
February 2015	Academics and practitioners in Islamic finance (200 participants)	Paper presentation at International Conference on Financial Literacy, Brunei Darussalam
March 2015	Expatriates (200 participants)	Talk show in Doha, Warkah and Mesaieed, Qatar
March 2015	Indonesian Muslim community (60 participants)	Talk show in Leeds, UK
March 2015	Indonesian Muslim community (50 participants)	Talk show in Sheffield, UK
April 2015	Malaysian Muslim community (40 participants)	Talk show in Glasgow, UK
April 2015	Bogor community (40 participants)	Talk show in Bogor, Indonesia
May 2015	Indonesian Expatriates and Students community, Indonesian-British community (30 participants)	Talk show in Oxford, UK
July 2015	Indonesian Muslim community (20 participants)	Talk show in Colchester, UK

Oct 2015	University of Riau lecturers and students (500 participants)	Online Talk show Colchester, UK – Riau, Indonesia
2016		
January 2016	Indonesian domestic workers in London (30 participants)	Workshop at Embassy of Republic of Indonesia office in London, UK
February 2016	Indonesian Expatriates and Students community, Indonesian-British community (30 participants)	Talk show in Oxford, UK
March 2016	Indonesian Expatriates and Students community (30 participants)	Talk show in Makkah and Jeddah, Saudia Arabia
May 2016	Indonesian Expatriates and Students community (60 participants)	Talk show in Sheffield, UK
May 2016	Indonesian Expatriates and Students community (60 participants)	Talk show in Leeds, UK
July 2016	Indonesian Muslim communities in Australia (450 participants)	Talk shows and Workshops in Melbourne, Sydney, Brisbane, Australia
July 2016	Indonesian Muslim communities in Brunei Darussalam (30 participants)	Talk show in Bandar Seri Bagawan, Brunei Darussalam
August 2016	Indonesian Expatriates and Students community (20 participants)	Talk show in Glasgow, Scotland, UK
August 2016	Indonesian Expatriates and Students community (60 participants)	Talk shows and Workshops in Manchester, UK
August 2016	Indonesian Expatriates and Students community (50 participants)	Talk shows in Kuala Lumpur, Malaysia
August 2016	Lectures, students, and local community (150 participants)	Talk shows and Workshops in Yogyakarta and Aceh, Indonesia
August 2016	Indonesian community in Indonesia (100 online listeners)	Talk show at Radio Smart FM, Jakarta, Indonesia
September 2016	Indonesian Expatriates and Students community (100 participants)	Talk show in Derby, England, UK
September 2016	Indonesian Expatriates and Students community (15 participants)	Talk show in London, UK
November 2016	Muslim Communities in Republic of Ireland (100 participants)	Talk show via teleconference
December 2016	International Lecturers and Students (50 participants)	Talk show in University of Essex, Colchester, UK
December 2016	Indonesian Expatriates and Students community (15 participants)	Talk show in Glasgow, UK
2017		
January 2017	Indonesian Expatriates and Students community (150 listeners)	Talk show KIBAR-UK Online
January 2017	Indonesian Expatriates and Students community (100 participants)	Talk show in Indonesian Islamic Centre, London, UK
January 2017	Indonesian Expatriates and Students community (100 participants)	Talk show and Workshop in Paris, France
January 2017	Indonesian Expatriates and Students community (60 participants)	Talk show in Southampton, UK

February 2017	Indonesian Expatriates and Students community (30 participants)	Talk show in Oxford, UK
February 2017	Indonesian Expatriates and Students community (60 participants)	Talk show in IIUM, Kuala Lumpur
March 2017	Management and staff (50 participants)	Talk show at Dinas Ketahanan Pangan, Bogor, Indonesia
March 2017	Management and staff (50 participants)	Talk show at Bank Indonesia, Jakarta, Indonesia
April 2017	Indonesian Expatriates and Students community (50 participants) from Al-Azhar, Cairo/ICMI Orsat Cairo	Talk show in Cairo, Egypt
March and May 2017	MT Al-Jannah (40 Muslimah/ladies)	Talk show at Al-Jannah School, Cibubur
April 2017	MT Salsabilina (100 Muslimah/ladies)	Talk show at Andalusia Islamic Center, Sentul City
May 2017	Majlis Muslimah Andalusia (200 Muslimah/ladies)	Talk show at Andalusia Islamic Center, Sentul City
May 2017	DINAR (300 public participants)	Workshop at Andalusia Islamic Center, Sentul City, Bogor
May 2017	Lecturers and Students (50 participants)	Workshop at Universitas Hasanuddin, Makassar
June 2017	MT Ummahat Al-Munawarah (20 Muslimah/ladies)	Talk show at Al-Munawarah Mosque, Sentul City, Bogor
June 2017	Public (200 public participants)	Baitul Ihsan Mosque, Bank Indonesia, Jakarta
July 2017	Bank Indonesia Officers (100 participants)	Bank Indonesia
August 2017	IPB Alumni (150 participants)	Talk show, Bogor, Indonesia
August 2017	Empowerment of Vulnerable Group Officers (150 participants)	Workshop at BTTM, Mataram, Indonesia
August 2017	Clients, Management and Field Officers (200 participants)	Talk show at PNM, Jakarta, Indonesia
Sept 2017	Launching of Sakinah Finance Online Class (50 participants)	Online training
Sept 2017	Young Indonesian Leaders (100 participants)	Talk show in Istanbul, Turkey
Oct 2017	School Teachers (100 participants)	Workshop at Al-Raudlahtul Hasanah, Medan, Ind
Oct 2017	MT Al-Jannah (40 Muslimah/ladies)	Talk show at Al-Jannah School, Cibubur, Indonesia
Oct 2017	University Lecturers and Students (150 participants)	Workshop at Gunadarma University, Jakarta, Ind
Nov 2017	Indonesian and Malaysian Expatriates and Students community (100 participants)	Talk show at Embassy of Republic of Indonesia office in London, UK
Nov 2017	High School Students (200 participants)	Talk show at Al-Muslim High School, Surabaya, Indonesia
Nov 2017	Indonesian Nurses in Japan (100 participants)	Online talk show, Japan
Nov 2017	Management and Staff (75 participants)	Talk Show at Financial Services Authority, Jakarta, Ind
Dec 2017	Management and Staff (75 participants)	Talk Show at Financial Services Authority, Jakarta, Ind

Dec 2017	Indonesian Expatriates and Students community (60 participants)	Talk show in Islamabad, Pakistan
2018		
March 2018	HijUp customers (50 participants)	Talk Show at HijUp Store, Jakarta, Ind
May 2018	Pertamina staff (100 participants)	Talkshow at Pertamina office, Jakarta, Ind
June 2018	Public and Staff (200 participants)	Talkshow at Otoritas Jasa Keuangan, Jakarta, Ind
June 2018	Indonesian nurses and housewives (100 participants)	Online Talkshow for Muslimah KMII Japan
June 2018	Indonesian Expatriates (30 participants)	Talk Show at Masjid Indonesia, Tokyo, Japan
July 2018	Senior High School Teachers and Children (100 participants)	Motivational Talk at Ma'had Izzatuna, Palembang, Ind
August 2018	Indonesian Expatriates and Students Community (60 participants)	Talk show in Oxford, UK
September 2018	Empowerment of Vulnerable Group Participants (170 participants)	Workshop at Tazkia Main Campus, Bogor, Ind
October 2018	Lecturers, Teachers and Students of STEI Tazkia (400 participants)	Talk Show at Tazkia Matriculation Centre, Bogor, Ind
Nov 2018	Indonesian Expatriates (20 participants)	Talk Show at KBRI Manila, Philippines
Dec 2018	Public (200 participants)	Talk Show at Indonesian Sharia Economic Festival (ISEF) 2018 organized by Bank Indonesia, Surabaya, Ind
Dec 2018	Empowerment of Vulnerable Group Participants (150 participants)	Motivational Talk at Akhuwat Office Branches, Lahore, Pakistan
2019		
Jan 2019	Indonesian Expatriates and Students community (200 participants)	Talk Show at KBRI Manama, Bahrain
Jan 2019	Management and Staff (100 participants)	Talk Show at Medco Energy, Jakarta, Ind

Other Talk and Activity

Time	Audience	Activities
2003-present	Readers of Republika, Kompas, MySharing, Islampos, Antara News, Suara Islam, Hidayatullah, detik.com, Majalah Gontor, Isfire Magazine - UK	Sakinah Finance articles and news in Indonesian and English language (weekly/occasionally)
2011-present	Sisters around UK, Europe, Indonesia, and Australia	Weekly online program

Professional Fees – separate proposal

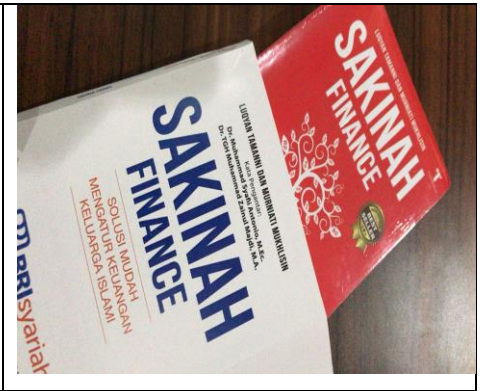
Sample of activities



Oxford, UK, 2018



ISEF 2018, Surabaya



Corporate Cover

Contact

Sakinah Finance

C-5, Pasar Bersih, Sentul

City, Bogor 16810

Email: hello@sakinahfinance.com Phone/WA: Mila (0815-6228-926)

Websites: www.sakinahfinance.com