



المؤتمر العالمي الرابع عشر لعلماء
الشريعة في المالية الإسلامية

ISSF2019

14TH INTERNATIONAL SHARI'AH SCHOLARS FORUM

Session 3: Successful Models of The Existing Islamic Social Banks and Social Finance

BMT – Baitul Maal wat Tamwil
Indonesia's unique model of Islamic microfinance

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الجهة المنظمة
Organised by

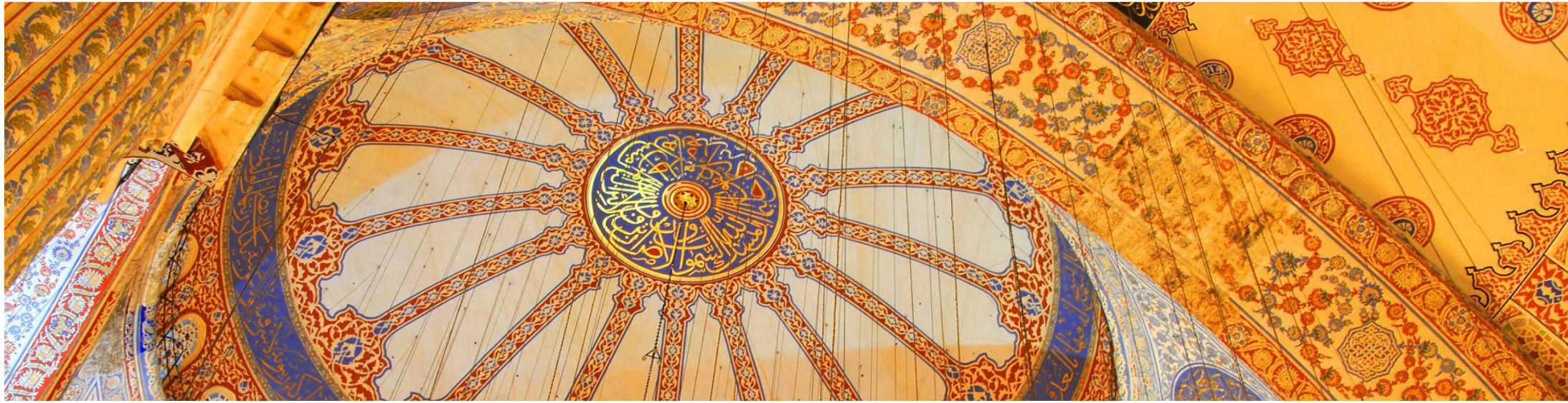


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BMT – Baitul Maal wat Tamwil

Indonesia's unique model of Islamic microfinance

Jamil Abbas

Deputy Director – Islamic Inclusive Finance



B M T

Baitul **M**aal **T**amwil

(House)

(Social)

(Business)

Baitul Maal wat Tamwil

House of Social and Business

BMT



- Developing community to be productive and prosperous, in sharia-compliant ways.
- Sustainable by the self-reliance of the society.
“from us, for us, by us”
- Based on local wisdom to optimize local strength.

3 Main Approaches

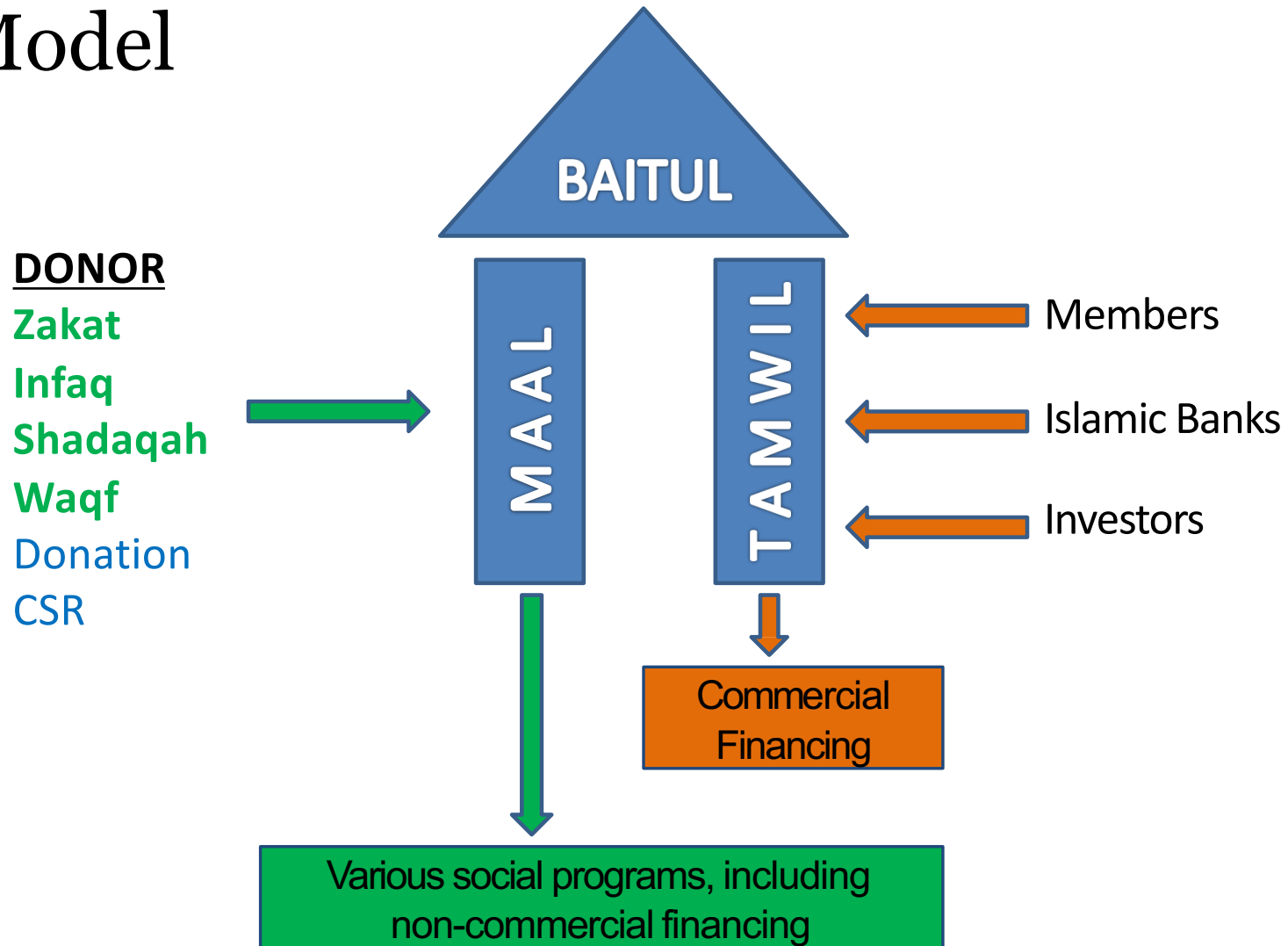
Unique, as every community is unique

Mobilize local strengths

Synergy between social and business

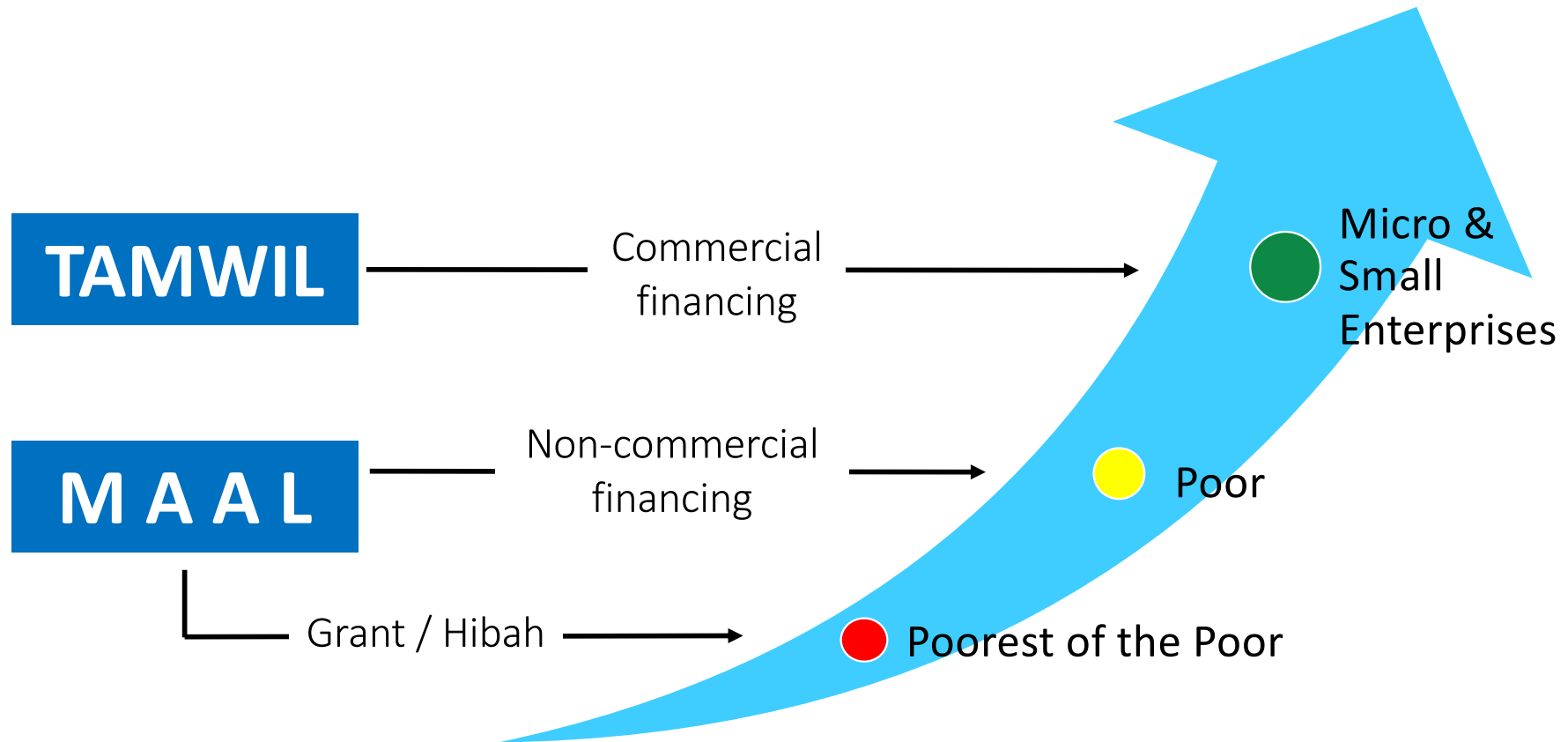


BMT Model



BMT Islamic Microfinance Model

Prosperity



Supporting micro business : the right services



Supporting micro business : capacity building



BMT today

After a long journey of more than 25 years...



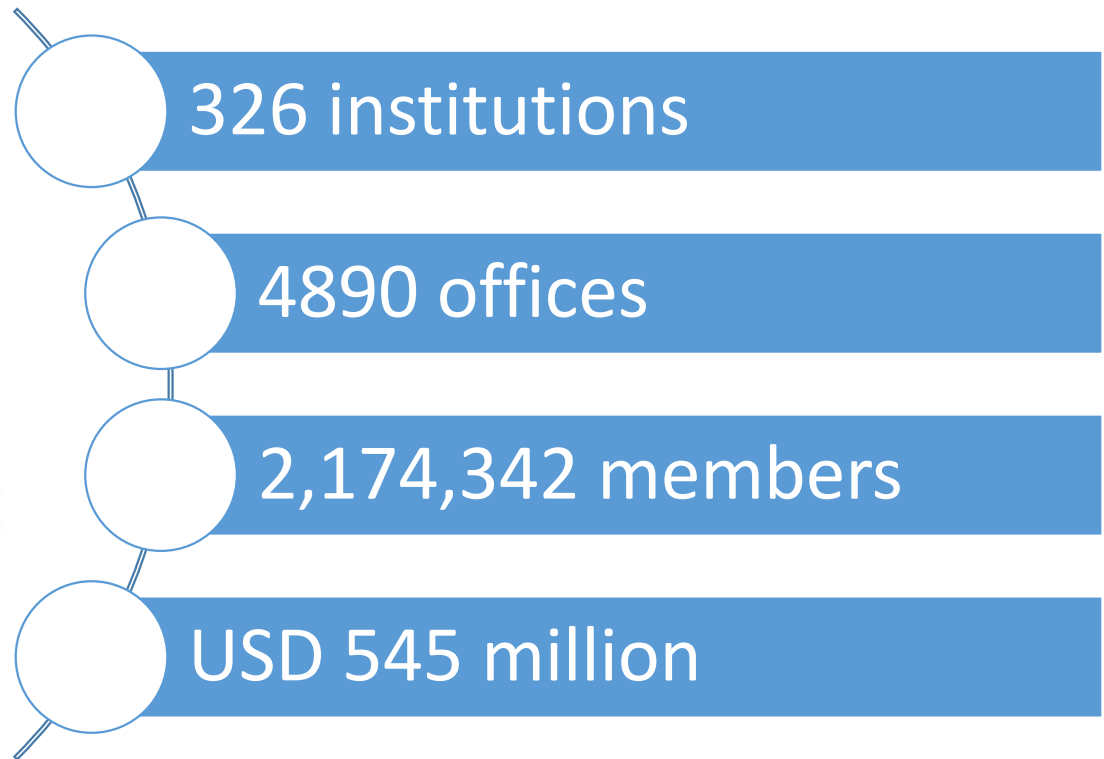








**Perhimpunan
BMT INDONESIA**



Considering...

Not all poor people are able and willing to be entrepreneurs, and the society needs more than just financing....

What BMT can do

For the poor

- Provide capital / financing
- Give them business to run
- Help them in getting jobs / indirectly creating jobs
- Directly creating jobs

For general public

- Fulfill various needs of the society

Assalam Agro Industri: Usaha Jamur, Membuat Ibu-ibu TKW Pulang Kampung ke Cianjur

Oleh Nansang Rahman,SE



Ayo bantu sebarkan!



Usaha budidaya jamur tiram putih di Kampung Loji Pamoyanan, Cianjur terbentuk atas dasar motivasi untuk membuka lapangan kerja dan memanfaatkan limbah serbuk kayu dari industri mebel yang banyak tersebar di Cianjur. Assalam hadir untuk menyediakan jamur sebagai pilihan bahan pangan yang bergizi dan terjangkau bagi masyarakat di sekitarnya.

Jobs for the ladies in the village so they do not have to leave their families to be immigrant workers.

Professional cleaning service : jobs for the poor and fulfilling the need of a developing village.



Professional garbage collection : jobs for the poor and solving garbage problems.



Helping disable people to have a business OR a job : giving them choices





“Give them business, not money”, so a poor family can have a sustainable and reliable source of income.

Connecting villagers to international world



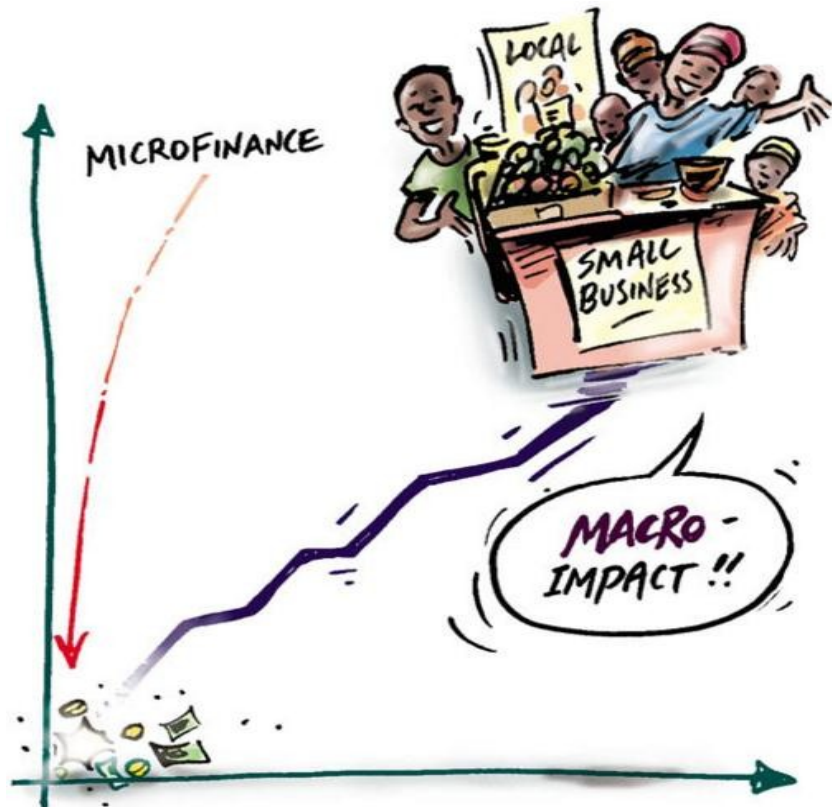


High quality & affordable hospital
in a small town





High quality & affordable hospital in a small town



BMT
is the vehicle for
the society to work
together to improve
prosperity.

BMT is about the creation of synergy between social and business movements, which is based on **SELF-RELIANCE** of the society.



We are not just helping the poor to survive, but we are trying to help them to stop being poor.



KNKS

Komite Nasional Keuangan Syariah