

30 PEMENANG AL-QURAN WARNA MILAD KE-6 HIDAYAH

edisi  
77

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# Hidayah®

Sebuah Intisari Islam

Pulau Jawa Rp.11.900,-  
Luar Jawa Rp.12.900,-

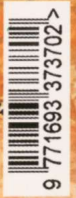


**ADAKAH  
JIN ISLAM?**

**PERJALANAN  
HAJI TERAKHIR  
RASULULLAH**

**AMALAN UTAMA  
DI BULAN  
DZULHIJAH**

## Lelaki yang Tak Percaya **SIKSA KUBUR**



# MAGASIDA

Cara Enak Atasi Maag

kimia farma

• Melapisi Lambung • Mengurangi Asam Lambung • Anti Kembung

Komposisi: Aluminium Magnesium Hidroksida Gel Kering 461 Mg dan Simetikon 50 Mg

SAKSI KOTAK BILANGAN  
RUMAH SAKIT MUNGKIN  
MUNGKIN BUKAN

MAKAN TERATUR DAN AKTIF MENGURANGI GEJALA SAKIT MAAG

1. Aimed at the lower end of the market, *Hidayah* has been Indonesia's top-selling magazine since at least 2004. In 2007, it had 2.1 million readers per edition. *Hidayah's* feature stories are usually morality tales in which virtue is rewarded and dissolution punished. The cover shown here has the headline 'Man with no faith tormented in the tomb', and luridly portrays the horrible fate awaiting those who sin.

'Mandi bersama  
istri di antara  
kesukaan Rasulullah  
sampai-sampai  
beliau saling  
berebut air...'



Ingin mesra dan romantis seperti Rasulullah  
pada istri atau suami Anda?  
Dapatkan rahasianya langsung  
dari Ust Arifin Ilham



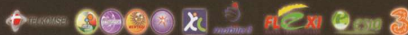
ketik **REG MESRA**

kirim sms ke

**4209**



Sunnah Rasulullah agar menjadi  
pasangan mesra dan romantis



Tarif berlangganan Rp. 1000/SMS/hari untuk semua operator dan untuk Indosat Rp. 1500/SMS/hari. Harga belum termasuk PPN.  
Untuk batal cetak UNREG-cetakan: MESRA dan kirim sms ke-4209. Berlaku untuk semua operator.  
Informasi & pengaduan hubungi customer service di (021) 7883 1001

2. RomantISLAM is an SMS service founded by popular Sufi preacher Arifin Ilham. It offers advice on love-related matters to subscribers, drawing on the example of the Prophet Muhammad. The caption reads: 'Bathing with his wife was among the Prophet's favourite pleasures, to the point where they were always racing each other to find water ... Do you want to be intimate and romantic with your wife or husband like the Prophet? Get the secrets direct from Ust. Arifin Ilham'.





3. Abdullah Gymnastiar's MQ-Net enjoyed considerable success between 2004 and 2006 as a web-based multi-level marketing program. The imagery in this web advertisement promotes consumption, albeit with a strong Islamic overtone. In the Tausyiah (religious advice) section, Gymnastiar writes: 'What is wrong with aspiring to be rich? Who would reject becoming a millionaire or billionaire?' He urges Muslims to join his pyramid marketing scheme, declaring: 'Business can become a virtuous service for this world and the next if its motivations are true and it complies with the sharia. With MQ-Net, let us develop the Islamic community's economy'.

**SEMIPAR**

**Menjadi Kaya dalam 40 Hari**

**UNDANGAN**

**LAUNCHING WAKAF TUNAI UNTUK PEMBANGUNAN PONPES DAARUL QUR'AN**

**HOTEL SULTAN (eks Hotel Hilton) The Executive Club, Libra Garden Jl. Jend. Sudirman, Senayan Jakarta**

**Sabtu, 30 Juni 2007 Pukul 13.00-15.30 WIB**

**Featuring : SNADA**

**Ustadz Yusuf Mansur**

Pendaftaran: **Rp. 250.000,-** snack & coffee break

\* Seluruh pendapatan dari acara ini akan di donasikan untuk Program Pembangunan Ponpes Daarul Qur'an (PPPA)

4. Ustadz Yusuf Mansur has enjoyed a rising profile as a preacher in recent years. In his teachings, he emphasises the spiritual and economic benefits of philanthropy and enjoins Muslims to make charitable donations (*sekedah*) as a means of expressing piety and seeking God's favour. This advertisement announces a 'Get Rich in 40 Days' seminar at the five-star Hotel Sultan. It is common for contemporary preachers to draw a link between prosperity and Islam.

BACAAN UTAMA WANITA ISLAM

# Paras

BUSANA:

**Modern & Traditional  
Wedding Gown  
Aneka Tudung Pengantin**

KECANTIKAN:

**Perawatan Pranikah  
TEKNO-HERBAL**

No. 50/Tahun V/November 2007

P. Jawa Rp. 22.000

L. Jawa Rp. 25.000

FIKIH WANITA:

**Cumbu Rayu  
Suami-Istri  
KALA HAID**

**Menyiasati Anggaran  
BULAN MADU**

**KIAT-KIAT MEMILIH  
Katering, Gedung,  
Fotografer, Tatarias,  
Dekorasi dan  
Busana Pengantin**

*Special Pernikahan*

# ROMANTIC WEDDING

SELISIK:

**PERNIKAHAN ROMANTIS**  
*Ikang Fawzi-Marissa Haque  
Ferdj Hasan-Safina*

FIGUR:

**Ir. Hj. Hayatun Fardah**  
**SOSOK KREATIF DI  
BALIK PEMBERDAYAAN  
PEREMPUAN KALSEL**

ISSN 1829-8788



5. *Paras* is the largest-selling magazine for fashion-conscious, high-income Muslim women. The lavish outfit shown here was designed by Nuniek Mawardi. It shows the *haute couture* aspirations of the upper end of the Islamic fashion market.



# Chic!

Menggabungkan gaya dan konsep kantor memerlukan trik tersendiri. Jangan pernah melupakan unsur dasi, scarf atau elemen lain yang memberi sentuhan chic.

36 NooR

6. This photograph from one of the leading up-market Muslim women's magazines, *NooR*, nicely captures the diverse influences on Muslim fashion. It features a design that is both Islamic in its use of headscarf and 'modest' cut, but also European in its use of the beret and tie. The *chic* theme is reinforced by the colonial European street setting.



# SAATNYA BERHIJRAH



## MENUJU YANG BERSIH, TRANSPARAN & LEBIH MENGUNTUNGKAN

Tabungan atau deposito Anda di Bank Muamalat dikelola menggunakan **Sistem Bagi Hasil** dengan formula perhitungan **HI-1000\***. Sebuah cara perhitungan yang **lebih menguntungkan** dan dengan **transparansi** pengelolaan dana lebih tinggi melalui laporan keuangan setiap bulan yang bisa diperoleh setiap nasabah. Saatnya berhijrah meraih keuntungan yang *halaalah thayyibaa* melalui Sistem Bagi Hasil di Bank Muamalat. *Insha Allah.*

\* dibaca : Ha-i seribu (hasil investasi per seribu rupiah)



### Prinsip Bagi Hasil

Prinsip utama Bank Muamalat sebagai bank syariah adalah pada tata cara/ ketentuan pemberian imbalan yang dilakukan dengan sistem bagi hasil. Dengan demikian, realisasi imbalan yang diterima nasabah akan berbeda-beda setiap bulannya tergantung dari pendapatan hasil investasi yang dilakukan bank pada bulan yang bersangkutan. ["...*dan tiada seorangpun yang dapat memastikan apa yang dapat ia hasilkan esok hari...*" (Q.S. Luqman (31) : 34)]

### HI-1000

Nisbah (ratio) adalah porsi/bagian yang menjadi hak masing-masing pihak pada proses distribusi bagi hasil antara Nasabah dan Bank. Angka di depan (misalnya angka 52 pada 52:48) merupakan porsi Nasabah.

Penetapan bagi hasil di Bank Muamalat dilakukan dengan terlebih dahulu menghitung HI-1000 (baca : Ha-i-seribu), yakni angka yang menunjukkan hasil investasi yang diperoleh dari penyaluran setiap seribu rupiah dana yang diinvestasikan oleh bank.

Sebagai contoh: HI-1000 bulan Juni 2005 adalah 11,57. Hal tersebut berarti bahwa dari setiap Rp 1.000,- dana yang diinvestasikan oleh bank akan menghasilkan Rp. 11,57. Apabila nisbah 52:48, maka porsi nasabah adalah 52% dari Rp. 11,57 sehingga untuk setiap Rp. 1.000,- dana nasabah akan memperoleh bagi hasil sebesar Rp. 6,01. Secara umum hal tersebut dirumuskan sebagai berikut:

$$\text{Bagi Hasil Nasabah} = \frac{\text{Rata-Rata Dana Nasabah}}{1000} \times \text{HI-1000} \times \frac{\text{Nisbah Nasabah}}{100}$$

Sebagai contoh, seorang nasabah (Pak Slamet) menyimpan deposito *Mudharabah* di Bank Muamalat pada bulan Juni senilai Rp. 10.000.000,- dengan jangka waktu 1 bulan. Diketahui nisbah deposito 1 bulan 52:48. HI-1000 untuk bulan Juni 11,57. Maka untuk mengetahui nilai bagi hasil yang akan didapatkan Pak Slamet adalah:

$$\text{Bagi Hasil Nasabah} = \frac{\text{Rp.10.000.000,-}}{1000} \times 11,57 \times \frac{52}{100}$$

$$\text{Bagi Hasil Nasabah} = \text{Rp. 60.164,-}$$

**shar**  
Akses Mudah Investasi Syariah  
www.shar-e.com

**SALAM MUAMALAT**  
Thawab Sebesar 24 Jam

- [021] 2511616
- 0807 1 MUAMALAT [pulus lokal] 6 8 2 8 2 5 2 8

www.muamalatbank.com

7. Bank Muamalat is Indonesia's oldest sharia bank and also its second largest. Unlike most other sharia banks, Bank Muamalat makes overt use of Islamic themes and language in its advertising. The advertisement shown here gives the bank's slogan, 'The First Pure Sharia [bank]', in both Arabic script and Indonesian. The 'Saatnya Berhijrah' caption above the fish has a dual meaning. On one level, it is saying 'Time to Switch' to sharia banking, which is described as 'clean, transparent and more profitable'. On another level, *hijrah* refers to the 'flight' of the Prophet Muhammad from Mecca to Medina in 622 CE. Thus, the use of the Arabic term *hijrah* is intended to strengthen the Islamic appeal of the product.



# BNI Syariah Card

Kartu debit dari BNI Syariah

Keyakinan sama sekali  
tak menghalangi langkah  
ke seluruh dunia



[www.bni.co.id](http://www.bni.co.id)

Dengan **BNI Syariah Card** Anda bisa menikmati berbagai kemudahan. Sebagai Kartu belanja, BNI Syariah Card dapat digunakan di jutaan merchant MasterCard. Selain itu Kartu Debit dari BNI Syariah ini juga berfungsi sebagai kartu ATM di 12.300 ATM pada jaringan BNI-ATM, ATM Link, ATM Bersama serta ratusan ribu ATM Cirrus di seluruh dunia.

Tabungan Syariahplus dan **BNI Syariah Card** dapat diperoleh di seluruh Cabang BNI Syariah dan cabang-cabang BNI yang menjadi Syariah Channeling Outlet.

Untuk Informasi lebih lanjut, hubungi Kantor Cabang Syariah terdekat, BNI terdekat, atau layanan perbankan 24 Jam BNI Phoneplus melalui BNI Call di (021) 5789 9999 atau 68888 melalui ponsel



Tabungan  
Syariahplus  
Teuing Lahir Teuing Bathir

 **BNI**  
SYARIAH

8. BNI Syariah is one of the newer entrants to the sharia banking sector. In contrast to Bank Muamalat, its use of Islamic language is understated. This advertisement for its sharia debit card emphasises the utility of the card. Its depiction of a fashionably dressed Muslim woman in a shopping mall shows that its target audience is middle to upper-class female consumers. The main caption reads 'Faith will definitely not hinder your actions in the wider world', suggesting that users of the card can be observant Muslims without economic or social penalty.





9. Haji Amirulloh, the 'war commander' (*panglima perang*) of the Betawi Brotherhood Forum (FBR). A renowned expert in the martial art of *pencak silat*, Haji Amirulloh is in charge of the organisation's extensive paramilitary wing. It is frequently mobilised to attack alleged 'places of vice' such as bars and clubs, and pressure them into paying protection money.

Photo: Ian Douglas Wilson.





10. A group of FBR members stand guard at an event in support of the 2007 election campaign of former police chief Adang Daradjatun, who was running for the governorship of Jakarta. Daradjatun lost the election to the then-incumbent vice-governor, Fauzi Bowo.

Photo: Ian Douglas Wilson.



11. Habib Rizieq Shihab, the co-founder and chair of the Islamic Defenders Front (FPI), addresses a rally of his followers in central Jakarta. Rizieq is a fiery orator who exhorts Muslims to defend their faith through resolute, sometimes militant, action. FPI members are frequently involved in vigilante actions against 'immoral' anti-Islamic activities.

Photo: *Ian Douglas Wilson.*





12. Abdullah Gymnastiar (Aa Gym) in flight suit. This is one of several photographs of Aa Gym on display for visitors to Daarut Tauhiid.

Photo: MQ Fotografi, Daarut Tauhiid.



13. Teh Rini (left), Teh Ninih (right) and Aa Gym appear publicly together for the first time.  
Photo: James B. Hoesterey.