

## Ziswaf and Islamic Bank: Study of Ziswaf Fund Management at Bank Muamalat KC Darmo Surabaya

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### Abstract

*This study aims to photograph the management of Ziswaf Funds of Bank Muamalat KC Darmo as a bridge between muzakkin and mustahik (intermediaries) to fulfill their social function obligations. Sharia social funds (ZISWAF) at Bank Muamalat KC Darmo are sourced from employees and customers of Bank Muamalat KC Darmo. From the results of the funds collected, Bank Muamalat KC Darmo will distribute social funds as a whole to be managed and distributed by the Baitul Maal Muamalat National Amil Zakat Institution (LAZNAS) which is a subsidiary of Bank Muamalat Indonesia which is engaged in ZIS and waqf. Using a Qualitative Case Study approach. Data was collected by means of interviews and in-depth documentation. The results showed that the implementation in the management of Ziswaf Funds (ZISWAF) in Bank Muamalat KC Darmo uses a conservation pattern (achieving a sufficient level of profitability and a low and high level of risk).*

**Keywords:** ZISWAF Fund, Management, Islamic Banking, Bank Muamalat Indonesia (BMI), Baitul Maal Muamalat (BMM)

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### 1. INTRODUCTION

The development of Islamic banking is growing rapidly. Seen in the statistics of Islamic banking (SPS), in 2018 the total number of BUS and UUS offices was 2,229, in 2019 it was 2,300, and in 2020 in October which was stated in the SPS, the total development of BUS and UUS offices was 2,349. (Financial Services Authority, 2020). This indicates that there are developments in Islamic banking every year.

Along with the awareness of the Indonesian Muslim community, that it is so important to transact according to sharia principles. (Setiyowati, 2019) One of the goals of Islamic banks is that they do not always prioritize profit (profit oriented) apart from being a baitul maal, Islamic banks also receive funds from zakat, infaq, alms, grants, or other social funds, including ta'zir. (Prehantoro, 2010). In addition, Islamic banks also channel social funds originating from cash waqf that can be managed based on sharia principles. (Intan Apsari et al., 2022)

Social welfare is still the focus of discussion of social problems in Indonesia. In an effort to alleviate poverty and solve social problems, it is one of the main goals in realizing social welfare. (Setiyowati et al., 2020) The Central Statistics Agency (BPS) measures poverty using the concept of the ability to meet basic needs (basic needs approach). BPS has shown the number of poor population data in 2018, which was 25.67 (million), and in 2019 experienced a very good decline of 24.79 (million). (Central Bureau of Statistics, 2020)

In this effort, it requires a lot of funds, because social problems can be said to be endless problems. To realize social welfare, of course, it requires sustainable funds, funds that are collected continuously, so that they can cover ongoing needs in a sustainable manner. One of the sources of social funds is zakat, where zakat is the third pillar of Islam for Muslims. (Setiyowati, nd) That way, zakat will be collected continuously which is paid by Muslims. Zakat as a social fund, is able to contribute in

improving the social welfare of people who are at the poverty line.(Setiyowati, 2017)In addition, zakat through its utilization program is able to make the poor more productive and can improve their standard of living independently and sustainably.(Rohim, 2019)

Based on the BAZNAS Welfare Index (IKB) survey in 2019, the central BAZNAS succeeded in eradicating the first priority mustahik poverty, namely those whose per capita income is below the BPS standard poverty line of Rp. 1.9 million/Head of Family/month, as many as 3,202 people. For mustahik the second priority is the category of income above the BPS poverty line and below the minimum adequacy standard/*Had Kifayah* Rp3.1 million/ Head of Family /month, the central BAZNAS succeeded in alleviating poverty by 6,029 people. And for the three priority mustahik categories of income above *Had Kifayah* but below the zakat nisab Rp. 4.6 million/head of family/month, the central BAZNAS succeeded in converting mustahik into muzakki as many as 1,576 people.(Center for Strategic Studies of the National Amil Zakat Agency (Puskas Baznas), 2020)

There are more than 600 zakat institutions nationally in poverty alleviation, namely for the first priority, 126,704 people have been successfully eradicated. The second priority was successfully eradicated 43,271 people. And the third priority succeeded in turning mustahik into muzakki as many as 9,024 people. This indicates the contribution of zakat in poverty reduction, according to BPS data in 2019 of 16%. This proves the effectiveness of zakat in poverty alleviation(National Amil Zakat Agency, nd).

So with the existence of Islamic banks can answer the social problems that have been described above. According to Law no. 21 of 2008 article 4, namely Islamic banks have the obligation to carry out their social functions in the form of baitul maal institutions, namely receiving zakat funds, infaq, alms, grants, or other social funds or in the form of cash waqf.(Mufidz et al., 2021). From this point of view, muamalah guidance will be obtained towards "sharia purity" as a sharia entity that makes a major contribution to the banking world.

Yosi Dian's research shows that the accountability of zakat, infaq, and shadaqah (ZIS) management at BAZ Lumajang Regency is based on vertical accountability (amanah principles) and horizontal (professional and transparent principles) through the synergy of spiritual accountability, service accountability, program accountability, and

accountability. report.(Yosi Dian Endahwati, 2014)Meanwhile, research by Ali Yusuf and Qomaruddin shows that the focus of ZIS funds is from company zakat, zakat funds from outside the bank (including zakat customers), employees, and administrators at BPR Syariah Amanah Ummah. The distribution of zakat is channeled through other institutions that adhere to a productive and consumptive system for mustahik.(Ali Yusuf Nasution & Qomaruddin, 2015)

Meanwhile, Muhammad Turmudi's research shows that the use of Corporate Social Responsibility funds in Sharia institutions, especially at Bank Mandiri Kendari Branch, Corporate social responsibility program funds come from zakat funds, company profits and benevolence funds which focus on distribution for mosque development activities with the following details; 2% program preparation, 60% mosque direct assistance, 30% other assistance, 6% program assistance, 2% monitoring and evaluation, donations for mosques that are used as a place for congregational dawn programs, clean water supply, and scholarship programs for students (Qardh al-Hasan).(Muhammad Turmudi, 2018)

Furthermore, Dahlia Dahlan's research shows that the concept of a bank that is used as a model is a social bank which is basically based on sharia principles, hereinafter referred to as the Zakat Bank, which manages zakat funds as a collection and distribution of zakat funds to customers. Zakat bank customers are the poor. The distribution is divided into three levels, namely: First, the initial level. Second, intermediate level. And the third level is independent. If the customer has reached the independent level, the customer no longer has an interest in receiving zakat, so that the customer who was originally a mustahik then advances to a muzakki level.(Dahnila Dahlan, 2018)

Study of Ramadhan rizkt,et al. shows that based on the analysis of the Malmquist Productivity Index (MPI) concluded that the average Islamic banking has increased productivity.(Putra et al., 2018) Meanwhile, research by Mufidz, et al. shows that the management of Islamic Bank social funds comes from zakat, infaq, alms, waqf and grant funds collected from Islamic bank employees, sharia bank customers and the general public. Meanwhile, there are two types of distribution, namely the distribution of social funds through internal LAZ and external LAZ of Islamic Banks. Impact on the differences in the reporting of

social fund management, variety of activities and the distribution mechanism of social funds.(Mufidz et al., 2021)

The Islamic Commercial Bank (BUS) approach does not only collect and distribute ZIS funds to the community, but can also take the form of providing *Qardhul Hasan* funds for consumptive or productive activities. *Qardhul Hasan* is a social responsibility for Islamic Commercial Banks in accordance with Law Number 21 of 2008 which aims for national development in the context of justice and public welfare.(Muhammad Imam Purwadi, 2014)Disclosure of reports on sources and uses of Islamic Bank *Qardhul Hasan* funds can be interpreted as goodness, balance, and education, and reporting accountability contains truth and an attitude of trust for the good of social fund managers and the community.(Iqbal M Aris Ali, 2012)

In line with previous research, this study will focus on photographing the Baitul Maal Muamalat (BMM) which was formed by Bank Muamalat Indonesia as the implementer of the social function program to carry out the distribution of zakat, infaq, alms, and benevolent funds (the Baitul Maal Muamalat function is a form of the Bank Muamalat is in accordance with the mandate of Law No. 21 of 2008, as reported in the Annual Report of Bank Muamalat from 2016-2019).(Baitul Maal Muamalat, 2020)

In Bank Muamalat's annual financial report, it only manages social funds sourced from zakat, infaq, alms, and benevolence funds. For more details, it can be found in the 2016-2019 Zakat and Benevolent Fund Management Report, which can be seen in the following table;

**Table 1. Report on Management of Zakat Funds and Benevolent Funds for 2016-2019 (presented in Thousands of Rupiah)**

Information	2016	2017	2018	2019
<b>Source of Zakat Funds</b>				
Internal Bank	1,862,305	2,012,778	652.889	1.150.51
External Bank	11,140,223	13,136,720	9,933,200	9,718,735
<b>Total Receipt</b>	<b>13.002.528</b>	<b>15,149,498</b>	<b>10,586,089</b>	<b>10,868,786</b>
<b>Distribution of Zakat Funds</b>				
Baitulmaal Muamalat (BMM)	12,630.068	14,746,942	10,455,511	10,868,786
Dhuafa Wallet	186,230	201.278	65,289	-
Baznas	186,230	201.278	65,289	-
<b>Total Distribution</b>	<b>13.002.528</b>	<b>15,149,498</b>	<b>10,586,089</b>	<b>10,868,786</b>
<b>Source of Benevolent Funds</b>				
Infaq	-	-	-	-
Alms	-	-	-	-
Productive Virtue Refund	-	-	-	-
Fine	44,871	16,950	15,932	66,194
Non-halal Acceptance	1,258,508	864,946	633,223	523,923
Other	-	-	-	-
<b>Total Receipt</b>	<b>1,303,379</b>	<b>881,896</b>	<b>649,155</b>	<b>590.117</b>
<b>Use</b>				
Donations	1,303,379	881,896	649,155	590.117

Source: Baitul Maal Muamalat Annual Report (2016, 2017, 2018, 2019).

It can be seen from the table above that the source of zakat funds in 2016 totaled Rp. 13,003 billion, and in 2017 with a total of Rp. 15,150 billion, zakat funds in 2016 to 2017 can be said to have increased by Rp. 2,147 billion, which came from internal and external sources of zakat funds. The distribution of zakat funds in 2017 was distributed in the amount of Rp. 15,150

billion, and in 2016 of Rp. 13,003 billion. Zakat funds which initially increased in 2016 to 2017 have now decreased in 2018, namely the source of the zakat funds amounting to Rp. 10,586 billion, and in 2018 to 2019 it increased again but not like the increase in 2016 to 2017, the source of zakat funds in 2019 was Rp. 10,869 billion. The distribution of zakat funds in

2019 was distributed in the amount of Rp. 10,869 billion, an increase of Rp. 283 million, from the previous year, which was Rp. 10,586 billion, zakat distribution is channeled through zakat management entities. The source of benevolence funds has decreased from year to year, namely in the period from 2016 to 2019.

The details of the total amount of benevolence funds in 2016 amounted to Rp. 1.303 billion, in 2017 of Rp. 882 million, in 2018 of Rp. 649. million, and in 2019 it decreased compared to the previous years, which was Rp. 590 million. From the total receipts of benevolence funds, the use of benevolent funds will be channeled to be donated as benevolence funds.

This data is interesting to analyze regarding the management of social funds by Bank Muamalat. The trend of zakat receipts from 2016-2019 decreased. Meanwhile, the trend of receiving benevolence funds from 2016-2019 decreased. It has interesting discussion when it is explored more deeply related to the mechanism for collecting and distributing zakat funds and benevolence funds at Bank Muamalat. Specifically, the researcher chose the research locus at Bank Muamalat KC Darmo Surabaya, as the focus of research related to the management of Ziswaf Funds at Bank Muamalat KC Darmo.

## **2. METHOD**

The type of research is field research, the method used is a qualitative research method with a case study approach. In qualitative research, try to understand an event by interacting with the people or parties involved in the situation/event. Case study research is a process of collecting in-depth, detailed, intensive, holistic, and systematic data and information about people, events, social settings, or groups using various methods and techniques as well as information to understand effectively how people, events, social settings are. operate or function according to the context, paying attention to all important aspects of the case under study (Joseph, nd).

Researchers are not enough to collect data once so and then process it, but step by step and meaning is concluded during the process from the beginning to the end of the activity, is narrative and holistic. (Joseph, nd). While the data sources needed are in the form of words and actions as well as additional data in the form of documents, literature, photos and others. In this study, it is intended to

analyze deeply about the management of *Ziswaf Faunds* at Bank Muamalat KC Darmo Surabaya.

## **3. RESULTS AND DISCUSSION**

### **3.1. Ziswaf Faund Collection**

The implementation is that Bank Muamalat provides products that are budled with ZISWAF and then offers its customers to join the program, by filling out the form provided by Bank Muamalat KC Darmo as an initial agreement and the profit sharing from the customer is directly transferred to BMM, so the distribution is clear. Furthermore, BMM confirms to the customer that the customer is participating in the ZISWAF program, then the mechanism is also clear. In raising these social funds, Bank Muamalat offers quality products to customers that make it easy to pray and worship. (Informant Interview Results (46yo), 2020)

With the product bundled with the ZISWAF program, this is one of Bank Mualamat's products which is a customer's financial investment as well as an investment in the afterlife, including the following products: (Informant Interview Results (46yo), 2020) (Raditya Wardana, 2020)

a. Hijrah Prima Savings with Infaq/Waqf Prizes and Hijrah Savings for Infak/Waqf Plans

1) IB Hijrah Prima Savings Program with Prizes (TPB) Infak/Waqf

A special term savings program where the bank provides an upfront gift in the form of ZISWAF whose funds will be transferred to the account of the Amil/Nazhir institution/humanitarian foundation/social institution partner of the bank chosen by the Customer. With the general provisions of IB Hijrah Prima Savings with Infaq/Waqf Prizes, namely with code S19, period of 3.6 and 12 months, nominal placement of funds in the amount of 100 million in multiples, and other conditions as follows, considering that waqf prizes, infaq of goods, and donations of goods have been becomes the property of the customer when the customer receives the gift, the customer is not allowed to take a savings break until the specified time period.

2) IB Hijrah Savings Program Waqf Plan

A special planning savings program is provided for the purpose of Kurban, where the Customer can choose the time period according to his ability to save every month.

At the end of the savings period, Bank Muamalat will transfer the collected funds to the nazhir partner institution account that has been appointed by the customer. The general provisions of the IB Hijrah Waqf Savings Program are a minimum monthly deposit of Rp. 100,000, - with a period of 3 to 12 months. With a note that the distribution of waqf through partner institutions is the full responsibility of the partner institution.

b. Prima Savings with Kurban Prizes and Kurban Plan Savings

1) IB Hijrah Prima Savings Program with Prizes (TPB) for Sacrifice

A special term savings program where the bank gives a gift in advance in the form of Sacrificial Animals whose funds will be transferred to the Amil account of the bank partner chosen by the Customer and the sacrificial animals will be distributed directly by the partner Amil according to the program they have. The general provisions of the IB Hijrah Prima Savings Program with Sacrifice Prizes are product code S19, funds hold period of 3.6 and 12 months, nominal minimum placement of funds is Rp. 100 Million (according to the price of the Sacrificial Animal), and as for other provisions, considering that the gift of the sacrificial animal has become the property of the customer when the customer receives the gift, the customer is not allowed to take a savings break until the specified time period.

2) IB Hijrah Savings Program Kurban Plan

A special planning savings program is provided for the purpose of qurbani, where the Customer can choose the time period according to his ability to save every month. At the end of the savings period, Bank Muamalat will transfer the collected funds to the partner Amil account that has been appointed by the customer. The general provisions of the IB Hijrah Kurban Savings Program are a minimum monthly deposit of Rp. 100,000, - with a period of 3 to 12 months. With a record that the distribution of qurbani through partner institutions is the full responsibility of the partner institution. The price of sacrificial animals each year can be different depending on the policies of each

partner institution. As for other provisions specifically for the Kurban Plan Savings, namely first, Considering certain factors, the Amil/institution can change the price at any time. Second, The opening of the Kurban Plan Savings Account for the 2020 Qurban is a maximum maturity date according to each institution's policy. Third, if there is a difference (lack or excess) in the price of the sacrificial animal in the current year, the customer who has entered into an agreement with the Amil/institution can settle it directly to the institution concerned.

c. Infaq/Waqf Deposit

1) IB Hijrah Waqf Deposit Program

A special deposit provided by the bank, where the profit sharing received by the customer will be used for ZISWAF at maturity, the profit sharing fund will be transferred automatically to the Nazhir account of the bank partner selected by the customer. In the event that the customer takes the initiative to pay ZISWAF independently (not via a BMI partner), planning funds for the purchase of sacrificial animals can use the iB Hijrah Deposit where the profit sharing can be used for self-help ZISWAF to beneficiaries or through the customer's chosen institution. The general provisions in the IB Hijrah Waqf Deposit Program are, a minimum placement of Rp. 100 Million with a term of 3 to 12 months. With a note, the process of distributing waqf will be the full responsibility of the partner institution of Bank Muamalat.

### **3.2. Ziswaf Faund Allocation Mechanism**

The mechanism for managing social funds is that all social funds collected are distributed as soon as possible, especially when zakat funds are collected, they will be distributed in the same year at least 90% of the total funds collected, while 10% is used for operational costs that will be carried out next year. (Results of Interview with Male Informant (45yo), 2020) The report on the source and distribution of zakat funds at Bank Muamalat Indonesia in 2020 is as follows: (Baitul Maal Muamalat, 2020)

**Table 2. Report on Source and Distribution of Bank Muamalat Indonesia Zakat Funds in 2020**

Which Ends On December 31, 2020		
Information	2019	2020
<b>Source of Zakat Funds</b>		
Internal Bank	1.150.51	408.158
External Bank	9,718,735	9,885,254
<b>Total Receipt</b>	<b>10,868,786</b>	<b>10,293,412</b>
<b>Distribution of Zakat Funds</b>		
Baitulmaal Muamalat (BMM)	10,868,786	10,293,412
Dhuafa Wallet	-	-
Baznas	-	-
<b>Total Distribution</b>	<b>10,868,786</b>	<b>10,293,412</b>

Source: Annual Report Baitulmaal Muamalat(2020).

It can be seen from the table above that the Source of Zakat Funds in 2019 was Rp. 10.86 billion, namely from zakat funds managed internally amounting to Rp. 1.15 billion and external funds of Rp. 9.7 billion. For the distribution of zakat funds in 2019, Rp. 10.86 billion, an increase of Rp. 283 million from the previous year of Rp. 10.58 billion, the distribution of zakat funds is channeled through the zakat management entity, namely the Amil Zakat Institution in the amount of Rp. 10.86 billion.

**Table 3. Report on Sources and Distribution of Benevolent Funds of Bank Muamalat Indonesia in 2020**

Which Ends On December 31, 2020		
Information	2019	2020
<b>Source of Benevolent Funds</b>		
Fine	66,194	
Non-halal Acceptance	523,923	360556
Other	-	-
<b>Total Receipt</b>	<b>590.117</b>	<b>360556</b>
<b>Use of Benevolent Funds</b>		
Donations	<b>590.117</b>	<b>360556</b>

Source: Annual Report Baitul Maal Muamalat(2020).

In the Virtue Fund Source, it can be seen in the table above, the Virtue Fund Source in 2019 was Rp. 590 million, the source of the funds comes from a fine of Rp. 66 million originating from default on

financing activities and non-halal revenue of Rp. 524 million which came from the placement of demand deposits in conventional banks (nostro) which were then channeled to charity funds.(Baitul Maal Muamalat, 2020)The distribution is for donations in accordance with applicable sharia provisions and DPS directives.

### 3.3. Distribution of Ziswaf Faunds

Distribution of social funds at BMM through programs run by BMM in 2020 include: education programs, economic programs, disaster programs and charity programs.(Baitul Maal Muamalat, 2020)

Social funds managed by BMM will be channeled through programs that have been made by BMM, including the following programs: economic empowerment program, education program, distribution program, BMM rescue program, waqf program, Ramadan program, and priority qurban program, as following:(Results of Interview with Male Informant (45yo), 2020)

#### a. Economic Empowerment Program

- 1) Dusun Zakat Muamalat(DZM) is a rural, urban, and coastal communication-based program in the fields of economy, education, health, da'wah, and the environment. Dusun zakat muamalat prioritizes 3 aspects, namely rebuilding houses affected by disasters, providing religious education, and developing economics.
- 2) BMM SME friends(BSU) is an empowerment for SME entrepreneurs to be able to expand their business more broadly, by providing training facilities, mentoring and providing business capital.

#### b. Education programs

- 1) Muamalat Undergraduate Scholarship Program,namely BMM provides scholarships to 20 public and private universities throughout Indonesia.
- 2) Tahfidz Muamalat Scholarship Program,namely BMM provides scholarships for prospective Hafiz who memorize 30 juz of the Koran.
- 3) Cikal Muamalat Scholarship Program,namely BMM provides scholarships for elementary to high school children.

c. Distribution Program

1) House of Hope

Rumah Harapan is In this case, BMM is here to help the mustahik have a decent and healthy house through the Muamalat Blessing House Program (RBM). With the aim of building livable and healthy houses so as to create a productive and independent society.

2) Public Facilities Procurement

Public Facilities Procurement is BMM providing logistical assistance in building infrastructure damaged by natural disasters.

3) Muamalat Healthy Community

Healthy Community Muamalat (KSM) is a community empowerment program in the health sector that integrates promotive, preventive, curative and rehabilitative efforts so as to create public awareness to live clean and healthy with a healthy, safe, and comfortable environment.

d. BMM Rescue Program

The BMM Rescue program is a zakat distribution program for mustahik victims of natural disasters and conflicts. This program is a natural disaster response program and initial response to affected victims by integrating aspects of food assistance, medicine, and other necessities at disaster locations throughout Indonesia and abroad. With the aim of providing first aid to victims affected by natural disasters and conflicts, so as to relieve or help mustahik who experience disasters or conflicts.

e. Waqf Program

1) Executive Tahfizh Center, is a tahfizh quarantine house established by BMM, in the form of facilitation of an intensive tahfizh program offered by rote starting from 2 Juz to 30 Juz Mutqin with a period of 2 to 35 days.

2) Commercial Center for Agro-tourism MSME Products, is an empowerment program in the economic field based on productive waqf.

f. Ramadan Program

The Ramadhan program is an annual routine activity carried out by BMM, including the programs that are Zakat in the Beginning to Meet the Basic Needs of Families Affected by Covid in Ramadan, Fidyah Payments through BMM, Eid Gifts for Family Fighters, Knitting the Light of Islam through Spreading Al-Quran and Placement of Da'wah. i in Remote Areas, and Sharing Iftar

for 1441 Orphans, Dhuafa, and Al-Quran Memorizers.

g. Priority Qurban Program

Priority Qurban distribution is a program for distributing sacrificial animals by BMM, which prioritizes distribution of the results from the slaughter of sacrificial animals to the outermost, poorest areas, areas with Muslim minorities, conflict and disaster areas as well as disadvantaged areas in Indonesia that have never or rarely consumed meat.

**3.4. Pattern of *Ziswaf Faund* Management at Bank Muamalat KC Darmo**

Based on this description, Bank Muamalat KC Darmo in managing *Ziswaf Faunds* uses a conservative pattern, namely achieving a sufficient level of profitability and a low level of risk and maintaining public trust by keeping the position liquidity remains safe (Muhamad, 2014). To achieve these two objectives, the allocation of bank funds must be directed in such a way that when customers need them, the bank can fulfill their interests.

This can be seen from the percentage of social fund allocation and the pattern of its collection which is still linked to the profit element through the products in Bank Muamalat. In addition, the distribution mechanism is proportional to support the sustainability of the *Ziswaf Faund* management process through BMM. Bearing in mind that carrying out the function of collecting and distributing social funds in Islamic Banking, especially Bank Muamalat KC Darmo Surabaya through Baitul Maal Muamalat (BMM), namely receiving funds from the public from zakat, infaq, alms, and waqf funds must be in accordance with what is stated in the RI Law No. 21 of 2008 concerning Islamic Banking.

**4. CONCLUSION**

The results of the research show that Bank Muamalat KC Darmo gets social funds (ZISWAF), namely from employees and customers, through bank muamalat products that are bundled with the ZISWAF program. Then the funds are channeled to LAZNAS Baitulmaal Muamalat and managed by LAZNAS Baitul Maal Muamalat. The mechanism for distributing *Ziswaf Faunds* from Bank Muamalat KC Darmo to people who are entitled and in need through RM/employees of Bank Muamalat KC Darmo,

conducts direct surveys to mustahik/dhuafa who have good proximity to the environment who are near Bank Muamalat KC Darmo so that the distribution process and distribution of aid can be carried out properly and quickly. Hence, Bank Muamalat KC Darmo in the management of *Ziswaf Faunds* uses a conservative pattern.

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