EMZEK ASSOCIATES

WE SERVE YOU BETTER

COMPANY PROFILE

—

2019

Let's Continue To Pave The Way
For The Future Generations

www.emzekassociates.com

Introduction

You don't have to be great to start **but you have to start to be great**

Emzek Associates (Emzek) was founded in 2015 while in the midst of organizing an in-house Train-the-Trainer program for its Associate Trainers. Currently there are about 28 Associate Trainers listed under Emzek, most of them are Islamic Financial Planner (IFP®) holders.

Emzek is committed to be a leading provider of financial training programs to professionals from diverse backgrounds in the financial and non-financial industries. As a specialized training company, Emzek aims to bridge the gap between technical skills required by companies and the available talent by offering practical and work-oriented training courses, especially in the field of finance.

Looking at the market-oriented scenario today, better understanding of finance can create advantages for professional and business owner in term of career growth and success over others. Emzek is taking the necessary steps in providing a well-rounded training and experience for finance as well as non-finance professionals.

The business environment today is ever changing and is highly competitive with the employers expecting advanced skill sets from the employees. It is important in today's dynamic world that everyone should possess the right blend of professional skills to grow in careers as an individual

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as well as outgrow as an exceptional organisation. Thus, we believe that it is crucial to sustain in today's competitive world by imparting knowledge and skills to professionals across the finance and non-finance industries. We are committed and it has become our goal to provide the state of the art expert guidance and knowledge to our clients.

We apply a unique training style to entail constant engagement to bring out the best talent in each of our participants. The trainers are expected to be emotionally intelligent in interacting with participants so that the participants will give their best when pursuing learning. Therefore, it is our vision to become the best finance training company that provides you a competitive edge in your career through practical and work-oriented training in the field of Finance.

ANOTHER MILESTONE

In December 2018, Emzek has marked another milestone by signing an agreement as Strategic Partner to MyAngkasa Amanah Berhad (MAAB) in providing consultancy in the area of Estate Planning and Legacy Management. MAAB is registered under Trustee Act 1949, a fully Syariah compliance company and wholly owned by ANGKASA, an APEX cooperative organisation registered under Cooperative Act 1993. Under the MAAB flagship, Emzek offers service in meeting the clients' objectives.

Currently, Emzek is offering the market with top quality, effective and reliable training as well as serving the community with state of the art consultancy in helping the industry to increase the financial literacy. Moving forward, Emzek shall collaborate with a remarkable financial planning company in offering Islamic Financial Advisory to the retail market.

Company

COMPANY BACKGROUND

Company Name:
EMZEK ASSOCIATES (002467852-P)

Registered Address:
No. 1-52, Jalan 8/35, Taman Seri Bangi, Seksyen 8
43650 Bandar Baru Bangi, Selangor Darul-Ehsan.
Tel : +603-8926 8987
Fax : +603-8927 5987
Email: info@emzekassociates.com

Branch Address:
B90, Aras 2, Fasa 2, Sri Dagangan, Jalan Tun Ismail
25000 Kuantan, Pahang Darul-Makmur.
Tel : +609-514 6924
Fax : +609-514 6925

Banking Details :
Bank: Bank Islam Malaysia Berhad
Branch: Bandar Baru Bangi
Account No: 12029010075956

AN OVERVIEW

OUR VISION STATEMENT

Become a high performing company in training, consultancy and advisory services

OUR MISION STATEMENT

Serving the clients with best practices by delivering quality, sound and technical innovation through significant knowledge and experience

Emzek Associates 190419.indd 4-5

ABOUT US

OUR TEAM

We come from a diverse set of experiences and backgrounds that range from former senior management of reputable organisations, subject matter experts, certified trainers and practitioners in the financial industries as well as in other disciplines. We started off with a group of Islamic Financial Planners (IFP®) engaged in a Train-the-Trainer Program. As unique as we are individually, we share a mutual passion for training and doing excellent work for our clients and associates. We pride ourselves on our strategic, integrated approach to public relations and the results it delivers.

ZAHIDI AHMAD

FOUNDER & PRINCIPAL

Has more than 32 years of experience in product development, business development and strategy, subject matter expert, training and managing companies. He has served Financial Planning Association of Malaysia (FPAM) where he involved in the development of Islamic Financial Planner (IFP®) Program. Holding Master of Muamalat Administration (MMA), he is very passionate in training. Has been trainer for Islamic Financial Planner Program, Islamic Investment, Retirement, Islamic Estate and Waqf, as well as the Comprehensive Plan Construction modules

HJ ALIAS SAAD

ASSOCIATE PARTNER, ADVISOR

He has held key positions from Vice President of Sime Darby to Vice President of Malaysian Biotechnology Corporation and was seconded to EPU in Prime Minister Department during 2006 to 2011, to assist Ministry of Agriculture, Ministry Of Rural And Development and Ministry of Plantation And Commodity. He has been contributing advise in RMK Agriculture Budget preparation, Food Security, Corridor Development Program, Agriculture NKEA and Agriculture Bio-economy. Recently engaged with Ministry of Higher Learning on the University Knowledge Transfer Program.

AINOL AKBAR YASIN

ASSOCIATE PARTNER, INTERNET TECHNOLOGY

A versatile individual with experiences carrying out entrepreneurship, management & sales activities, turning around businesses, achieving high sales turnover and proven leadership. Akbar's knowledge is ever evolving to serve clients to their satisfaction. He graduated from UiTM and Doane University (USA) with a Diploma and Degree in Computer Science respectively.

Founder's Statement

ZAHIDI AHMAD, IFP®, MMA (Muamalat)

WE SIMPLY HAVE TO ADAPT FASTER TO STAY COMPETITIVE. THE ABILITY TO ADAPT TO CHANGE AND PROACTIVELY MAKE CHANGES TO CAREER WILL MAKE A CRUCIAL DIFFERENCE.

> ***"The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn."***
> ***Alvin Toffler***

The young generation today has been wondering how we (the five series model) managed to survive those days back in the ancient pre-Facebook era. Their digital brains boggle even further trying to imagine how anyone could ever do their job without computers, email or mobile phones.

They have to realise that in 20 years' time, the coming generation will think the technology their parents use today will become as antiquated as the typewriter, pager and the big-size mobile phone we relied on to carry out our job 20 years ago.

The same goes to the learning process.

It is estimated that 40% of what tertiary students are learning will be obsolete a decade from now. If we realise, some of the most in-demand jobs today did not even exist 10 years ago. Looking at the globalization of talent and continued innovation in technology, it is hard to imagine what the world and the mobile force will look like 20 years from now.

It is not just about keeping up with the rate of change and the nature of the work we do, but how we do it and where are also matters. Now people can work from everywhere. Traditional boundaries disappear and the global talent pool becomes more skilled and mobile. We simply have to adapt faster to stay competitive. The ability to adapt to change and proactively make changes to career will make a crucial difference.

However, many people tend to stick with what they know and avoid situations or challenges they may be forced to learn something new. Instead, they do their best to 'mould' the changes going on around them, either in people, events and the environment, to fit with their current mental map. It may work fairly well for a while but what it doesn't do is prepare them to adapt to a future that may well require an entirely new set of maps.

Learning is not just adding information and knowledge to boost our experience but it embodies unlearning and relearning as well. To some extent, is linked to change. If people understand the reason they are being asked to make a change, they will be more prepared to drop old methods that hardly vanish (Unlearn) and adopt new ones (Relearn).

Under the current climate of uncertainties and rapid change, acquisition and retention of knowledge is only for a short period. We need to unlearn the beliefs and habits that hold us back and get them superseded by others that help us achieve the success we look for. However, unlearning is not merely about giving away or expulsion; it is about rejecting a previously held belief or repudiating a long revered theory which must be cautiously handled as it can pose a threat to any learner.

However, sad to say that some people refuse to take up another learning session once they are out of academic studies. This is partly due to their perception about learning. One needs to admit that knowledge is temporarily parenthesized and remains part of individual and even organisational patrimony at the time of unlearning.

Learning to let go of old and out of date beliefs and thoughts is one of the skills we all need to develop. Salesmen who achieve their assigned targets usually follow the same techniques unless and until they fail and then they decide to adapt to the new situation and change their techniques accordingly. This is another example of unlearning the old techniques that didn't work and relearn new ones that lead to better results.

Finally, we need to remember that Learning is not just about acquiring knowledge; it is about learning when and how to unlearn and relearn.

- Zahidi -
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WESTIN
Welcome
ISLAMIC
Financial
Planner
Islamic Financial Planner
REGIONAL – ASEAN
ISLAMIC FINANCIAL PLANNER
C- SUITE MASTERCLASS 2018

Associate Trainers

PROFESSIONAL & FUN TRAINING APPROACH

Our trainers have been trained to create an environment to incite interest amongst their audiences, enabling the knowledge they are sharing to be properly conveyed in the manner that is intended. They are accountable to deliver applicable, pertinent and structured content to their audiences; not only about delivery of information, but more importantly the application of the information especially at the workplace.

"I heard the Prophet (pbuh) saying, "There is no envy except in two: a person who God has given wealth and he spends it in the right way, and a person whom Allah has given wisdom (ie religious knowledge) and he gives His decisions accordingly and teaches it to the others"

— Sahih al-Bukhari 1409

OUR MASTER TRAINERS

HJ. TAJODIN SANUSI
Master Trainer - Train the Trainer

Tuan Hj Tajodin has been training private and public sectors since 1984. Has been engaged by MIM, Quest Consulting, and other providers to conduct training for their clients since 1984. Has also been training for his own in-house clients as a freelancer. He trains in the area of supervisory and management skills, outdoor team building, single subjects under organizational behaviour portfolio, and miscellaneous topics in management. He was also a part time lecturer for degree and masters programs at MIM, local and foreign universities (Bath Uni. UK, Maastricht Uni. wNetherlands, RMIT Uni. Melbourne). Master Trainer at Fadzilah Kamsah Academy, specialising in Train-The-Trainer course accredited by HRDF. Associate Consultant at the Malaysian Institute of Management (trainer since 1984).

UNGKU AZLAN UNGKU CHULAN
Master Trainer - NLP Certification

Ungku Azlan is a certified NLP trainer who provides training to professionals and individuals in personal development. Being in the corporate training sector for the past 17 yearsw of conducting hundreds of programs to thousands of people all over the country (including Brunei and Singapore), helping them move forward in their lives and careers and achieve amazing things. He is a Qualified NLP Master Practitioner and a Certified NLP Trainer, certified by the National Federation of Neuro Linguistic Psychology, USA (NFNLP). He is also a Certified LAB Profile (Language and Behavior) Practitioner, trained under Shelle Rose Charvet from Success Strategies, Canada. Other certifications include a Certified ABA Trait Personality Assessor, trained under Dr. Steve Woods, the founder and Director of Aston Business Assessments, a spin out company from Aston University and it's leading Business School, and a Certified Hypnotherapy Practitioner (IACT), trained under Andreas Dorn, from Asia Minds.

OUR SENIOR TRAINERS

Our Senior Trainers have more than 30 years of experience in their in their own fields especially in the financial services industry. They are passionate and committed to the entire process of training and genuinely enjoy the process of helping the individual and organisation to grow.

Dr ISMAIL ABD RAHMAN, IFP®
Investment, Motivation

Dr Hj Ismail is currently a Senior Lecturer in Azman Hashim International Business School, University of Technology Malaysia (UTM) in Kuala Lumpur, has more than 30 year experience in the academics, banking, training and consulting. He holds a double doctorate degree in Doctor of Business Administration (DBA) from International Islamic University (IIUM) and a PhD with a research topic in Maqasid Shariah in University Technology Malaysia. He also has a double Master degree in MBA from University of Denver, Colorado, USA and Masters of Philosophy (MPhil) from University of Strathclyde, United Kingdom and has presented papers in Copenhagen Business School, Saaid Business School (Oxford), Havard University, Rome, Paris and Doha, Qatar. He is an HRDF Certified Trainer (CPTF) from University of Malaya. He has been invited as guest speaker live in both RTM1's Pra Bajet 2018 and Pasca Bajet 2018. His area of training includes Change Management, Financial Management and Corporate Governance, Business Ethics, Islamic Finance and Fiqh Muamalat.

Dr JAMALLUDIN HELMI HASHIM
Accounting, Strategic Management

Dr Jamalludin has more than 30 years' experience in academic and accountancy profession and currently the Associate Professor and the Head of Research and Consultancy in University of Sultan Azlan Shah (USAS), Perak. He is also the Secretariat of Greater Kamunting Conurbation (GKC) from 2017 to 2020 and Chartered Accountant of Malaysia under Malaysian Institute of Accountant (MIA) since 2002. Since 2018 he has been in the International Editorial Board and Reviewer. He has presented papers in numerous international seminars and became keynote speaker for 3rd Comparative Asia Africa Governmental Accounting (CAAGA) Conference 2018 "Global Challenges of Public Sector" in Seoul National University, Seoul South Korea and International Conference on Ethics, Business and Social Science (ICEBSS) Nurturing an Entrepreneurship Education Model for University in 21st Century, 2017 in UNY Jogjakarta Indonesia, to name a few. His area of training includes Management Accounting, Strategic Management, Integrated Case Study (Accounting), Decison Making and Performance Measurement.

MUHAMAD RAPIDI DARUS, IFP®
Debt Restructuring

A Certified Trainer (HRDF), Rapidi Darus has a vast experience in banking and has been with Bank Negara Malaysia for the past 30 years. Prior to that he was attached to Bank Bumiputra Malaysia Berhad and Malayan Banking Berhad. His last post was the Operation and Recovery Manager at AKPK. He holds a Diploma in Banking and Bachelor's Degree in Insurance from UITM. He is a qualified Islamic Financial Planner (IFP) and recently completed Train-the-Trainer program and a certified trainer from HRDF. With more than thirty five years of working experience, he is passionate in training and like to impart his knowledge in the area of banking, especially in the recovery aspect. Being one of the associate trainers under Emzek he is capable of training in the IFP program modules.

FATIMAH NOR TAHIR, IFP®
Islamic Estate Planning

Hajjah Fatimah Nor a Certified Trainer (HRDF) has a vast experience in banking and Trustee for the past 38 years in various Financial Institutions namely Standard Chartered Bank, CIMB Bank, Am Trustee Berhad, As Salihin Trustee Berhad and Amanah Raya Berhad. She has been in training in the area of banking and currently a subject matter expert in the area of Estate Planning. Certified as Islamic Financial Planning, she has been involved in training and module writering the area of Islamic Financial Planning and Wealth Management locally and abroad. She wrote the book Prinsip Asas Perancangan Kewangan Islam by IFBIM as a study guide for the Islamic Wealth Management and advisory program. She is currently writing another book under Islamic Risk Management, Estate and Waqf Planning for OUM and she is one of the associate trainers with Emzek Associates, specializing in the area of Islamic Estate Planning.

OUR SENIOR TRAINERS

SHARIAH, ETHICS & ZAKAT

MOHAMAD FIRDAUS KADER, IFP®
Shariah & Ethics

Mohamed Firdaus presently is the Head, Group Shariah Secretariat for MIDF Berhad. He has vast experience working in Malaysia as well as Middle East for more than 24 years. He was the first Head of Chartered Islamic Finance Professional (CIFP), industry expert for Islamic Finance at INCEIF, the Specialist for Islamic Finance in FAA and the General Manger in Asian Institute of Finance (AIF). He has a degree in Business Administration (IIUM) and holds an MBA specializing in Islamic Banking and Finance from International Islamic University Malaysia (IIUM). A professional graduate from the Institute of Chartered Secretaries and Administrators (ICSA) and holder of Islamic Financial Planning (IFP®) Certificate. A certified trainer under the Chartered Institute of Personnel and Development (CIPD), UK, he has conducted more than 300 trainings since 1999 in Islamic Finance programs. He has delivered trainings in Malaysia, Middle East, Hong Kong, Nigeria and Sri Langka. He has also delivered specialized Islamic Finance training to delegates from Palestine and Afghanistan.

ABDULLAH JALIL
Shariah, Ethics & Muamalat

Abdullah Jalil is currently a Senior Lecturer at Universiti Sains Islam Malaysia (USIM). He is the expert in the field of Fiqh Muamalat and Application, Islamic Banking, Finance and Economy, Corporate Waqf, Shariah Governance and Compliance, and Wealth Management and Financial Planning. He has a Bachelor Degree in Shariah (Fiqh and Islamic Studies), Universiti Yarmouk, Irbid, Jordan. (First Class Degree / Mumtaz), MBA specializing in Islamic Banking and Finance from International Islamic University Malaysia (IIUM) and now pursuing his PhD in Islamic Finance at INCEIF. Shariah Committee for Bank Rakyat, Prudential BSN Takaful and Koperasi Kakitangan USIM. Fatwa Research Panel Member of Negeri Sembilan and Panel of Subject Matter Expert for MQA in the area of Muamalat and Islamic Finance. He has written several books relating to Shariah, Fiqh Muamalat and other religious matters. From 2011 till 2018 he has written 18 books.

MAHADZIR AHMAD, IFP®
Comprehensive Financial Plan

Mahadzir Ahmad, is an Islamic finance analyst and a certified ISLAMIC FINANCIAL PLANNER™. He holds a BBA (Finance) from the University of Toledo, USA and an MBA (Islamic Banking and Finance) from the International Islamic University Malaysia; and was a PhD candidate at INCEIF, KL until 2013. At present, he is attached to HeiTech Padu Berhad holding the post of Business Consultant, FSI. Previously he was the Program Manager of Islamic Financial Planner (IFP®) for Financial Planning Association of Malaysia (FPAM) for 4 years, from 2005 to 2009 includes development of training modules, managing trainers, conducting classes, setting exams, marketing, university liaison and other strategic developments of the IFP®. His experience includes investment research, share dealing, institutional sales and portfolio management, involved with private equity investment as Fund Manager, and financial analyst. He was a part-time lecturer at UNIRAZAK teaching the Islamic Investment Planning course in 2013 and 2014. He is currently a trainer with IBFIM for its wealth management courses.

MOHAMAD AMIN IBRAHIM
Zakat Planning

Mohamad Amin started his service at Lembaga Zakat Selangor (LZS) since 1999 and has served in various positions including distribution and collection of zakat. He is currently the Head of Research & Shariah Secretariat Department, responsible for overseeing Shariah research and strategic research at LZS. Coordinator of the LZS internal Shariah secretariat providing various proposals or research papers to the LZS Shariah Advisory Committee or the Selangor State Fatwa Committee. Among the areas of specialization in LZS are in the assessment of business zakat and experienced in estimating zakat for various categories of companies from private companies to public listed companies in Bursa Malaysia. He holds a Bachelor of Accountancy from the Universiti Utara Malaysia (UUM) in 1998 and a Master of Business Administration from the University of Selangor in 2012. He is currently a trainer with IBFIM for various programs.

OUR SENIOR TRAINERS

ZARINAH MOHD YUSOFF, IFP®
Investment & Retirement

HRDF Certified Trainer, she is a Corporate Trainer for Islamic Finance at one of the banks in Malaysia, a trainer and module writer for Islamic Financial Planners Program. Holding a Bachelor of Accounting (Hons) degree from Universiti Utara Malaysia and MBA, specializing in Islamic Banking and Finance from International Islamic University Malaysia, currently pursuing her PhD in Islamic Financial Planning in Universiti Sains Islam Malaysia. She was attached with Permodalan Nasional Berhad and Kolej Universiti Islam Antarabangsa Selangor and Asia e University, before decided to become a freelance trainer in Islamic financial planning. She was a panel speaker for TV program on financial planning titled "Duit Anda", aired by Astro Awani. She has also been invited to talk about financial planning in other TV programmes such as "Nasi Lemak Kopi O" and "Wanita Hari Ini".

ANWAR SIDEK YARUDDIN
Islamic Estate Planning

Anwar Sidek has more than 23 years of experience in various skills covering areas in legal, business development and strategy, subject matter expert and training. He founded Messrs. Anwar Sidek & Associates, operated from 1998 to 2009, focusing on Corporate, Conveyancing, Franchise, Estate Planning and Legacy Management. He has certifications in Islamic Financial Planning, Investment, Insurance and Takaful Broking. In 2010; he founded Messrs. Eminent Resolution, organizing talks on the topics of Entrepreneurship Development, Islamic Estate Planning and Legacy Management. In December, 2012 he was appointed to be a Guest Speaker for Amanah Saham Nasional Berhad (ASNB) on the topics of Estate Planning and Legacy Management. This program was conducted nationwide until the end of May, 2016.

SHEIKH NEJJEB SHEIKH HASSAN, IFP®
Risk Management & Takaful

HRDF certified trainer, Sheikh Ahmad Nejjeb is an entrepreneur. He has a successful diversified working career in manufacturing management, engineering and business management. Since venturing into financial industry in 2005 he is a licensed unit trust adviser, plus a registered takaful & insurance consultant. He is also a registered Islamic Estate Planner. He is passionate about Financial Planning. Upon certified as IFP®, he was invited to trained a number of IFP classes on the topic of Insurance & Takaful. Currently he is a Senior Unit Trust Advisor with Manulife Asset Management Services Bhd with more than RM15 Million (Asset Under Management). Apart from advising and managing client's investments, he also actively trains new unit trust advisors under his agency. He is the Principal of Takafala Consultancy & Resources which he forms in 2010. The company specialised in wealth accumulation, wealth protection and wealth distribution. They have 3 Takaful & 3 Insurance principals plus 2 Estate Planning & Trustee companies as principals.

AIDA MOSIRA MOKHTAR, IFP®
Investment

Aida Mosira is a Chartered Accountant, a Chartered Islamic Finance Professional (CIFP) and has an honours degree in Economics (specialised in Accounting and Finance) from The London School of Economics and Political Science. She is a fellow member of The Association of Chartered Certified Accountants (FCCA) and a Chartered member of The Malaysia Institute of Accountants (CA (M)). She is also a licensed Islamic Financial Planner and an approved Financial Advisor Representative. She has 15 years of experience in corporate treasury, asset management, oil & gas, aviation and management consulting industries. She held several senior management and specialist roles, including Chief Financial Officer, Vice President for the World's 5- Star Airline and Chief Executive Officer for a foreign Islamic asset management company. She has strong experience in treasury markets trading and investing particularly in capital market products such as bonds, equities and hedging market exposures with crude oil and various foreign currencies. Also, a strategic investment expert with strong knowledge and experience in both fundamental micro and macro assessment methodology, including but not limited to technical analysis, quantitative and market psychology.

Training Highlights

Emzek started its venture in training by organizing In-house Train-the-Trainer Program back in September 2015. Subsequently Accelerated Learning Method (ALM) being applied in training to incite interest and engagement of participants. The process of learning to unlearn and relearn continues.

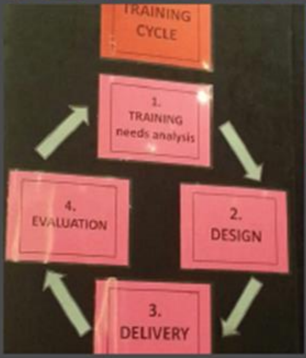
HRDF TRAIN THE TRAINER PROGRAM

2015

Realising the need to improve delivery skills in training especially in IFP® Program, a group of trainers, mainly IFP® certified trainers has taken steps to equip themselves with the learning method which is very interesting and engaging. All the trainers participated in the program have gotten their HRDF certification.

ACCELERATED LEARNING METHOD IN IFP® CLASSES

All our trainers after having certified by HRDF have applied the Accelerated Learning Method (ALM) in delivering their subject matters in IFP® classes organised by IBFIM, the provider of IFP® Program.
The objective is to ensure the participants engaged in the classroom and able to understand, remember and apply what they have learned in class.



ORGANISING IFP® PROGRAM TRAINING

Emzek Associates has taken initiatives in organising IFP® Program Trainings both in English and Bahasa Melayu for the certification by IBFIM. We have conducted special classes for Takaful Ikhlas participants in Bahasa Melayu to retake examinations by IBFIM. We have also involved in IFP® Challenge Status Program organised by Politeknik Metro JB for lecturers of Politeknik throughout the nation.

PROGRAM PENGURUSAN KOS SARA HIDUP AMAN JAYA NEGERI PERAK 2018

Emzek Associates involved in Program Pengurusan Kos Sara Hidup Aman Jaya Negeri Perak in 2018 in educating the public on how to manage cost of living. Area of coverage includes cash flow and liability management, investment and wealth distribution. Program was conducted in every districts of Negeri Perak involving thousands of participants.

NLP FOR ISLAMIC FINANCIAL PROFESSIONALS

Emzek Associates has taken steps to equip the trainers with Neuro-Linguistics Programming (NLP). We organised In-house NLP for Islamic Financial Professionals in 2018. The 5-day Basic Certification Program conducted by a Certified NLP Trainer, Ungku Azlan Ungku Chulan and had fulfilled the requirements given by NFNLP. Participants have been awarded with a Basic NLP Practitioner Certificate by the National Federation of Neuro Linguistic Psychology (NFNLP), USA, and signed by the founder himself, Dr. William Horton. With this certification, the participants shall qualify to attend the Master Practitioner Program conducted by NFNLP.

Our Consultancy Services

In December 2018, Emzek has embarked on consultancy services in the area of Estate Planning and Legacy Management. Agreement as Strategic Partner of MyAngkasa Amanah Berhad (MAAB) was signed on 18 December 2018.

SENIOR ASSOCIATES CONSULTANTS

NOR AZMI OMAR, IFP®
CENTRAL

SAFURA ISMAIL, IFP®
CENTRAL

SAKINAH AHMAD, IFP®
CENTRAL

SAZALI KHALID, IFP®
EAST COAST

RAZALI JUSOH, IFP®
EAST COAST

SHUKRI SHARIF, IFP®
EAST COAST

RAPIDI DARUS, IFP®
CENTRAL

NEJJEB HASSAN, IFP®
CENTRAL

FATIMAH NOR, IFP®
CENTRAL

STRATEGIC PARTNERSHIP WITH MYANGKASA AMANAH BERHAD

MyAngkasa Amanah Berhad (MAAB) is a company registered under Trustee Act 1949, wholly owned by ANGKASA, and an APEX cooperative organisation registered under Cooperative Act 1993.

Under the MAAB flagship, Emzek offers services in meeting the clients' objectives. Approach undertaken by Emzek's associates consultants is accordance to financial planning approach and for Muslims it has to comply to Shariah principles.

Services and products involved in the consultancy division including Comprehensive and Exclusive Wasiat for Muslim and Will for non-Muslims, Declaration of Hibah and Hibah Amanah, Declaration of Harta Sepencarian, Amanah / Trust and Waqf Document.

Signing Agreement between Emzek Associates and MyAngkasa Amanah Berhad (MAAB)

CEO of MyAngkasa Amanah Berhad, Dato Ahmad Saruji Abd Aziz during the cooperation ceremony

Hand-over of MyAngkasa cap as the symbolic of cooperation between Emzek and MyAngkasa

THE VENTURE- OBJECTIVE & PHILOSOPHY

The venture of Emzek Associates (Emzek) as the strategic partner of MyAngkasa Amanah Berhad (MAAB) is not only to provide Wasiat for the Muslims and Will for the Non-Muslims, but mainly to serve the needs of the middle and high income population Muslim clienteles in providing Shariah-compliant Professional Services in Islamic Estate Planning. The aim of Emzek is to provide its services, relative to estate planning, in a manner strictly based on the Shariah principles.

Emzek shall evolve the products and services to serve the changing needs of the citizens and residents as the nation migrates towards higher-income status, especially among the Muslims. This means offering products and services meeting the needs of the Muslim citizens and carve a niche in Islamic Wealth Distribution.

Emzek shall operates as the provider for MAAB in providing Shariah-compliant Professional Services in Islamic Estate Planning areas such as Comprehensive and Exclusive Wasiat-Writing Services which include Hibah and Harta Sepencarian Declaration as well as Trust and Waqf Documentation. MAAB as a trustee entity serve in providing Custodial Services, Appointment as Executor, Estate Administration, Trustee for Amanah Hayat, Trustee for Education Trust, Trustee for Maintenance Trust, Trustee for Corporate Trust, Trustee for Charitable Trust, Trustee for Insurance/Takaful Trust. The services of Professional Wasiat-writing, Executorship and Trusteeship provided is based on the appointment of Associates Consultants who have gone through extensive specialised training.

This venture not only can be seen as a business venture, but also delivering a positive social impact on the communities. The societal contributions can be seen from different motivations – perceived moral or religious obligations, philanthropic considerations, or economic self-interest as education services could also yield business benefits.

CONTACT US

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EMZEK ASSOCIATES
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