TH ANNIVERSARY EXCLUSIVE



ANNUAL REPORT 2018 10 YEARS OF YCM

10TH ANNUAL YCM SUMMIT • NOVEMBER 24, 2018

Distributed Economy

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CHAIRPERSON'S FOREWORD



Dear Young Corporate Malaysians,

It is with great pleasure, anticipation, and excitement that I welcome you to our annual flagship event - YCM Summit 2018. The YCM team and volunteers have worked tirelessly over the past months to prepare for today, to kickstart the conversation of a new innovation and contribute towards a better Malaysia. We are thrilled to let you know this year's theme will be one of the most insightful, impactful, and forward-thinking events in YCM's history - Distributed Economy.

Ever since YCM was established in 2008 by a group of young Malaysian professionals, our mission have been to build a platform that is the most relevant for young professionals to develop themselves beyond their respective fields through our diverse range of initiatives and activities. The past 10 years have been a great journey for YCM. Thus far, we have convened 72 CEO Series, 4 cohorts of YCMentors, 2 cohorts of YCM Essentials and 10 YCM Summits.

Young professionals today demand different needs from 10 years ago. In order to make ourselves more relevant to young professionals today while creating a sustainable impact to the society, we decided to tackle an additional challenge - to rethink and innovate the existing programs and initiatives.

Over the years, our summits have focused on regional developments, technologies and transformations. This year, we decided to shift the attention to look at a new future with distributed economy to understand the relevance of it to young corporate malaysians. We hope that you will gain as much as possible from the Summit, hence embrace the upcoming change, challenge, opportunity and make the best use of it. On behalf of the organizing committee, we would like to express our heartfelt appreciation to our corporate partners and sponsors, speakers, facilitators and volunteers for the amazing support in making this Summit a success. Lastly, our thanks to you - young corporate malaysians for investing your time and contribution to making Malaysia a better place.

Huigi Low

Chairperson (2018) Young Corporate Malaysians

ABOUT YOUNG CORPORATE MALAYSIANS

Young Corporate Malaysians (YCM) is Malaysia's leading and largest corporate and business networking community for young professionals.

Established in January 2008 by a group of young Malaysian professionals, YCM is a non-profit organisation that provides a platform for the youth to develop themselves beyond their respective fields through our diverse range of events and activities.

YCM is committed to provide opportunities for young professionals to network amongst peers across different industries, develop new skills and knowledge and gain insights from corporate and industry leaders.

Based in Kuala Lumpur, the YCM network comprise more than 13,500 members spanning across multiple industries such as oil & gas, banking, telecommunications, start-ups, law, consulting and more. YCM is managed by a team of 'Convenors' on a voluntary basis with the guidance of a Board of Advisers.

Be a part of Young Corporate Malaysians! Apply at www.ycm.org.my

MEMBERSHIP COUNT

13500+ MEMBERS

As of October 2018, YCM has a strong member base of 13,500 members with a ratio of 8 young professionals to 2 graduating students

ANNUAL MEMBERSHIP GROWTH RATE

35%

Over the past four years, our membership base has been growing at a steady rate of 35%

YCM CEO SERIES

72 CEOS

To date, we have hosted 72 CEOs and business leaders from across different sectors of the industries

SUMMIT SPEAKERS

128 SDEAKEDS

This year marks our 10th annual YCM Summit, which brings our total count of summit speakers hosted to 128 for the past ten years













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NOVEMBER 24, 2018 • ALOFT, KUALA LUMPUR

YCM SUMMIT AT A GLANCE

TITLE

10th Annual YCM Summit 2018

THEME

Distributed Economy

DATE & VENUE

November 24, 2018 Aloft, Kuala Lumpur

KEYNOTE A race against the machine	9:45 AM – 10:15AM PG 12 →
FLASH TALK An evolution of economies: From centralised, shared, to distributed	10:20AM – 10:40AM PG 13 →
PANEL DISCUSSION Distributed economy in context: An economic, legal, regulatory, corporate, and global perspective	10:45AM – 12:05PM PG 14 →
LUNCH	12:10PM – 1:45PM
FLASH TALK An economy that works for everyone	1:55 PM – 2:15 PM PG 17 →
FLASH TALK Blockchain: The world's game changer?	2:20 PM – 2:40PM PG 18 →
PANEL DISCUSSION Distributed economy: A sustainable engine for innovation?	2:45 PM - 4:05PM PG 19 →
CLOSING KEYNOTE	4:10 PM – 4:30PM

Young Corporate Malaysians

PG 22 →

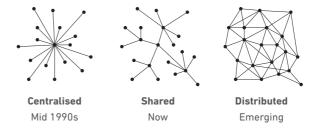
What's next for young professionals?





The Distributed Economic model explores the possibility of sustainable industrial development through a synergistic regional approach instead of large-scaled, centralised production that may not be sustainable in the long-run.

The distributed economy is made up of network of relationships that allows small and medium sized enterprises (SMEs) to advance through information technology. Where government policies and strategies have failed, a distributed economy in contrast, doesn't rely on a central system to boost productivity. Rather, it opens the doors for all entities within the network regardless of size or location, to innovation and growth.



With the emergence of technologies like blockchain, that allows free open-source information sharing, inclusive peer-2-peer sharing platforms and open access financial technologies, the concept of a distributed economy is no longer a far fetched vision.

The fundamentals of a distributed economy

- An economy in which information is accessible, open and flexible in nature
- New and equal opportunities for all entities, particularly SMEs
- Enabled by blockchain technology, which truly embodies the concept of DE.
- A peer-to-peer based platform with no central authority

AN ECONOMY FOR EVERYONE

Why do we need a more distributed economy?



Stable

A more stable economic model due to lower reliance on any central authority



Opportunity

Creates greater employment opportunities and drives innovation by lowering barriers and increasing access to resources



Flexible

Regional approach allows flexible response to market needs



Transparent

Makes information and trade opportunities openly accessible, based on peer-to-peer platforms

OUR FOCUS AREAS

1. Blockchain & Open Financial Technologies

What is blockchain? A digital ledger in which transactions are recorded chronologically and publicly. How Blockchain changes the game? It raises questions against how traditional economic models have operated. It increases transparency, security, improves access and levels the playing field to all parties, regardless of size or location. New financing business models will emerge based on trust networks. If we begin to transact based on the verification of assets and people on the blockchain, businesses can

obtain financing with terms that meet their needs, rather than based on the supplier's terms, and from new sources as well.

It also challenges the right of commercial banks to create money as interest-based debt and profit from it, with possible alternatives such as money creation by the state, or communities as complementary currencies: it's time to create a monetary ecosystem that can fulfill this distributive potential.

2. Employment & Job Creation

MSMEs are the largest employers in many developing countries, yet their viability suffers from limited access to savings, insurance, credit equity and payments services. The opportunity for blockchain to solve these challenges is tremendous. How will blockchain propel the growth of MSMEs in the next 5 years?

With better access to financing, MSMEs have a greater potential to grow and compete with large corporations.

This may eventually pose threats to traditional models and how MNC's operate. This situation raises the question if this would lead to greater employment/ job creation by MSMEs? or cost-cutting retrenchment actions by MNCs?

3. Inequality: Progress for Everyone

To transform today's divisive economies, we need to create economies that are distributive by design – ones that share value far more equitably amongst all those who help to generate it. With the emergence of network technologies, we have a far greater chance of making this happen than any generation before us. It's about time we raise questions on the traditional models of wealth ownership and access resources.

4. Regulating the Platform Economy

Distributed ledger technology has significant potential to transform a variety of sectors and scenarios, and an increasing number of organisations are considering how this technology could be used in their own businesses. The law is going to have to try to keep pace with this fast moving technology! Are Malaysian regulators and policymakers keeping up to pace on the potential threats and risks these disruptions could bring? Is Malaysia's regulatory ecosystem prepared to harness the opportunities these technologies can bring?

How far is Malaysia from being a Distributed Economy?

On November 2017, Securities
Commission Malaysia announced that it will be embarking on a blockchain pilot project for the OTC markets. "By using distributed ledger as a technology underpinning the market infrastructure, all transactions and market activities would be recorded and made available to all market participants while maintaining transaction confidentiality"

"In the blockchain space, the industry in a number of jurisdictions has pooled resources to defray the cost of experimentation involved in developing scalable use cases for the technology's application. In Malaysia, nine banks have done this by coming together to develop blockchain applications for trade finance."

Deputy Governor of Bank Negara Malaysia, Jessica Chew

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SESSIONS

KEYNOTE ADDRESS • 9:45 AM - 10:15 AM

A race against the machine

An introductory session to the theme highlighting how digitalization will accelerate innovation, drive productivity and bring about inevitable disruptions that will irreversibly transform employment and the economy.

Datuk Yasmin Mahmood

Chief Executive Officer

Malaysia Digital Economy Corporation (MDEC)

With an illustrious career spanning three decades thus far, Datuk Yasmin Mahmood started her career as an analyst programmer before working her way up to CEO and senior positions within Malaysia of global brands such as Dell, HP and Microsoft.



The older generation would remember her for the "Malaysianising Microsoft" vision when she aligned the strengths of what was then the world's most powerful software company with Malaysia's national and development agenda.

In September 2014, she accepted the national calling of becoming CEO of MDEC. It was her life purpose of serving the nation by making a difference and utilising her expertise and experience for the betterment of Malaysia.

Datuk Yasmin as Malaysia's Digital Economy 'ambassador' is also a seasoned speaker at internationally renowned platforms such as World Economic Forum (WEF), Forbes, International Telecommunication Union (ITU), The Economist, World Islamic Economic Forum (WIEF), CNBC and Bloomberg.

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FLASH TALK 1 • 10:20 AM - 10:40 AM

An evolution of economies: From centralised, shared, to distributed

Economics holds a central position in any international relations issues. With the support and enablement of technologies, are economies naturally path dependent to evolve from centralised to distributed? This session aims to provide a general overview on the history of economies, and give an in-depth understanding of the concept and fundamentals of a distributed economy.

Firas RaadCountry Manager for Malaysia
World Bank



Between 2009 and 2013, Raad took a leave of absence from the World Bank and worked in the Quartet Mission in Jerusalem, first as an Advisor and later as Head of the Mission, to support Palestinian economic development.

His primary research interests are in health equity, health financing and health systems reform. He is a founding member of several regional and international organizations dedicated to peace-building, sustainable development and global health. He has published several articles on public health and development. He has a PhD in International Health Policy and Economics from the Harvard School of Public Health, and a Master's degree in International Relations from the Johns Hopkins School of Advanced International Studies.



PANEL DISCUSSION 1 • 10:45 AM - 12:05 PM

Distributed economy in context: An economic, legal, regulatory, corporate, and global perspective

The world of distributed economies will force changes in the legal, corporate, and governance spheres. This session aims to explore how will inclusive peer-to-peer and permissionless technologies potentially shift our social paradigm? How our economy will evolve through open financial technologies? We will discuss the necessary policies, regulations and social protection required to ensure a seamless transition into a distributed economy from various perspectives.

Marina Che Mokhtar (moderator)

Executive Director, Economics & Policy Practice *PwC Malaysia*

Marina Che Mokhtar is an Executive Director in the Economics
& Policy Practice of PwC. Since joining PwC, Marina has advised
clients in the government and the private sector on a range of
issues relating to public policy strategies, institutional reforms,
public private partnerships, strategy development, policy and
programme reviews as well as business planning. She is also experienced
in feasibility studies, financial advice, financial viability review and project
management. Prior to joining PwC, Marina has had experience providing
audit, audit-related and business advisory services in London. Marina is a
member of ICAEW and a Securities Commission's Capital Market Services
Representative's License holder. She also graduated from London School of
Fronomics



Wong Wai Ken

Country Manager - Malaysia StashAway

Wai Ken has 10 years experience in investments and capital markets. He has accumulated asset management experience in the Investments division of Khazanah Nasional Berhad and Premium China Funds Management in Australia.



He has also gained capital markets experience at Affin Hwang Capital by serving in both its Corporate Strategy and Equity Capital Markets departments. Wai Ken holds a Bachelor of Commerce and Bachelor of Economics from the University of New South Wales.

Nicholas KhawDevelopment Economist *Khazanah Nasional*

sional,

Nicholas Khaw is a development economist at Khazanah Nasional, Malaysia's sovereign development fund, where he leads the economic development research track. His work at Khazanah covers a wide range of development issues including, but not limited to, industrial policy, cluster development, economic complexity, demographics and political economics. In addition, he also heads the knowledge management team at Khazanah, covering knowledge systems, events, and publications as well as the Khazanah Resource Centre.

Prior to Khazanah, Nick served as an economist in Malaysia's Economic Planning Unit, where he was directly involved in several national development projects such as the 10th Malaysia Plan, the Economic Transformation Programme, and the Strategic Reform Initiatives. His research interests and intellectual passions are in the field of development economics particularly related to the long-term persistence of historical events and cultural factors on economic and public policy outcomes today.

Nick holds a Master in Public Administration in International Development from the Harvard Kennedy School and completed his undergraduate studies in Economics at Harvard College. He writes a monthly column for The Edge Malaysia. All his writings can be found at www.nicholaskhaw.com

Shakira Teh Sharifuddin

Economist
World Bank



Prior to joining the World Bank Group, Shakira worked as an economist at Bank Negara Malaysia (Central Bank of Malaysia) in the Monetary Policy Department. At the central bank, she led a team conducting surveillance and research of monetary and financial market developments. Shakira obtained her Masters degree from Columbia University, New York and have previously interned at the International Monetary Fund (IMF) in Washington, D.C.



Jacob IsaacManaging Director, New Technologies *Fusionex International*

As Fusionex's Managing Director in New Technologies, Jacob has more than a decade's experience in enterprise software project implementations.



He has overseen and been involved in Big Data, Analytics, Artificial Intelligence as well as Internet of Things projects in various industries, encompassing large volumes of business data and diverse data sources to provide in depth analysis of data and trends.

Jacob's technical background coupled with his strong accumulated domain knowledge across manufacturing, market research, financial and asset management has led him to successfully execute and spearhead enterprise projects spanning across countries such as the US, Singapore, Malaysia, Holland, France, Hong Kong and the UK.

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FLASH TALK 2 • 1:55 PM - 2:15 PM

An economy that works for everyone

In this session, we will discuss if structuring an economy as a distributed network can more equitably distribute income and wealth amongst all those who help to generate it.

This session pushes delegates to rethink many conventional economic theories such as money creation & resource ownership: why endow commercial banks with the right to create money as interest-based debt? Could it be alternatively created by the state, or communities? What is the the potential of free open-source hardware and software licensing – open access to information? How could it instrumental in reducing inequality

Amjad Rabi

Lecturer in Development Economics and Human Security University of Nottingham (Malaysia Campus)

Amjad Rabi teaches development economics and human security at Nottingham university, KL campus, and the Balsillie School of International Affairs, Canada. He is also an advisor for the Employees' Provident Fund (EPF), tasked with the development of Malaysia's Social Protection Consolidation blueprint.



Prior to this, he served as UNICEF Malaysia's deputy representative and senior policy specialist. Amjad earlier served in the United Nations' country offices including: Nepal, Zimbabwe, Egypt, Argentina, as well as Headquarter offices in both NY and Geneva. Amjad has authored and co-authored several publications and developed costing models that have been replicated in several countries. Amjad holds a Doctorate degree in International Relations, a Master's in Public Policy, an MS. in Mathematics (Actuarial Science), and an MA in Economics.

FLASH TALK 3 • 2:20 PM - 2:40 PM

Blockchain: The world's game changer?

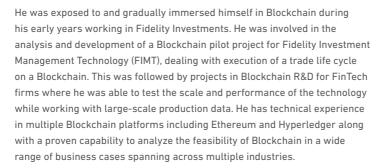
What is blockchain — and how will it enable a more distributed economy? Where will the biggest impact of Blockchain be? Which industries are leveraging the potential of Blockchain?

This session opens insights into the development of new applications and services based on increased privacy, security, efficiency and transparency that could fundamentally disrupt governments and enterprise (MNCs & SMEs) operations by highlighting key examples of blockchain in SEA and around the globe.

Adil Haris

Product Development Lead and Blockchain Consultant Blockchain Technology Malaysia

Adil operates as a Product Development Lead and Blockchain
Consultant in Blockchain Technology Malaysia, a young startup in
Kuala Lumpur, Malaysia specializing in Blockchain consultancy
and solutions development. He is a computer science graduate
and has been working in the Blockchain space for over three
years. His interest in distributed ledger technology stemmed from his early
experience working in asset management and investment firms including
stock exchanges and mutual fund companies.



A true innovator, through his work and study, he understands the potential of Blockchain, and its promise for disintermediation – removing middlemen and trusted third parties in our society, and instead placing trust on distributed networks secured by cryptography and consensus algorithms. He is passionate about concepts in Blockchain technology which helps garner adoption amongst the public – stablecoins, decentralized autonomous organizations, token curated registries and the building of token economies.



PANEL DISCUSSION 2 • 2:45 PM - 4:05 PM

Distributed economy: A sustainable engine for innovation?

Is Distributed Economy a fresh strategy to guide sustainable industrial development? This session brings together thought leaders from various backgrounds (corporate, government, start-up and legal) to paint a vision of possible changes, technologies, opportunities, threats, risks and concerns related to employment and job creation that comes with a distributed economy. This session is also expected to educate young professionals how to better prepare for what's coming – How can we harness opportunities? How do we reduce or avoid threats?

Melvin Poh (moderator)

Founder
The Asian Entrepreneur

Melvin Poh is the founder of The Asian Entrepreneur, an international business media organisation that seeks to facilitate the growth of the startup ecosystems in Asia through publication, education, community-building and various initiatives. From his work at The Asian Entrepreneur, Melvin has been exposed to the intricacies of business in Asia and has worked with notable non-profit partners and governments in creating and realising collaborative initiatives that foster entrepreneurship in the region. The Asian Entrepreneur has developed into a valuable contributor and supporter of startup development in Asia. Aside from The Asian Entrepreneur, Melvin is also an active investor involved with private equity in Southeast Asia and has worked with notable venture capital companies.

Prior to The Asian Entrepreneur, Melvin previously worked in the capital markets and was a corporate Barrister-at-Law specialising in corporate finance and mergers & acquisitions. Melvin is a Harvard HPAIR Scholar and also received his education from the University of Cambridge and Imperial College.

Melvin personally believes that Asia holds much opportunity for global impact and aspires to help build an inclusive region defined by active interconnection, open collaboration and seamless knowledge exchange.



Wan Dazriq Program Director, Malaysia's Social Inclusion & Vibrant Entrepreneurship Malaysian Global Innovation & Creativity Centre (MaGIC)

Wan Dazriq leads the Malaysia's Social Inclusion & Vibrant
Entrepreneurship (MasSIVE), a strategic unit under the Malaysian
Global Innovation & Creativity Centre (MaGIC) that aims to create
social impact through entrepreneurship related initiatives. He currently
manages programs, strategic engagements and helps forge collaborations
that focus on impact driven enterprise development as well as ecosystem
building efforts for the impact entrepreneurship sector in Malaysia.

Dazriq also specialises in areas of change and transformation with many years of experience in strategy, execution and implementation for large scale nation building initiatives and transformation projects with various multinational companies. Dazriq holds special interest for matters relating to education equity and public health awareness.

Among his accomplishments and achievements in the social entrepreneurship space was managing the first social enterprise accelerator in Malaysia as well as instrumental in co-creating the Malaysia's National Social Entrepreneurship Blueprint 2015 – 2018. He is currently the President of the Chamber of Social Entrepreneur Development Malaysia and a member of South East Asia Social Enterprise Advisory Board.

Vikram Singh Managing Partner Vikram Singh Associates

Vikram Singh practices law in Kuala Lumpur with Vikram Singh Associates. He is also the founder of 'lawx.io', a legal tech 'qompany'. Vikram first received a Bachelor of Science (Hons) in Computing in Internet Technology before reading law for his L.L.B. degree.

He is deconstructing law to a 'bit', and is formulating a new theory of law in jurisprudence, in order to catch up with high technology. Vikram does not view 'time' as a linear occurrence, rather, that 'time', as we know it, is diluting. The world he says is in the race to dominate quantum computing and strong Al. Vikram seeks to remove the shackles of the human mind anchored down by classical physics, and to reroute human curiosity to our quantum future.

Lennise NgChief Executive Officer & Co-founder *Dropee.com*

Lennise Ng is the CEO of Dropee.com – a B2B eProcurement marketplace where we empower businesses to grow and create more meaningful business relationships. Dropee strives to facilitate business transactions in a convenient and transparent manner.



She's also one of the partners for Finnext Capital, a Fintech & IoT focused accelerator based in Cyberjaya. Prior to this, she was one of the founding partner for Job4Locum, a medical job portal company that was acquired by MIMS for RM 16m in less than 1 year.

Lennise started her entrepreneurship journey by opening a talent management company at the age of 19. She then pursued further in her studies in Melbourne, Victoria while part-timing with a Venture Capital company. Prior to graduation, Lennise was hired by YELP Inc as a Country Manager to launch their platform in Malaysia.

Adrian YapChief Executive Officer & Co-founder *MoneyMatch*

Adrian is the CEO and co-founder of MoneyMatch, an award winning FinTech startup that focuses on making cross border payments cheaper and faster for its retail and business customers. It recently placed 3rd in the ASEAN SME category in the prestigious Singapore Fintech Festival 2018, beating out over 50 shortlisted companies all across ASEAN.



Prior to founding MoneyMatch, Adrian spent 10 years in the treasury division of banks with a focus on derivatives. It was here that he discovered various gaps and opportunities in the banking industry that a fast moving, nimble and technology focused organization could exploit.

CLOSING KEYNOTE • 4:10 PM - 4:30 PM

What's next for young professionals?

A session that highlights key action steps that young professionals can take to prepare themselves to thrive in a distributed economy.

YM Tengku Dato' Sri Zafrul Tengku Abdul Aziz

Group Chief Executive Officer/Executive Director CIMB Group Holdings Berhad

Tengku Dato' Sri Zafrul Tengku Abdul Aziz is the Group Chief Executive Officer/Executive Director of CIMB Group Holdings Berhad, a leading ASEAN universal bank and a world leader in Islamic finance with presence in 15 countries worldwide. He is also the Chief Executive Officer/Executive Director of CIMB Bank Berhad and Commissioner of PT Bank CIMB Niaga Tbk.



With over 21 years of experience in the financial services sector, specialising in Investment Banking, Zafrul's last position was with Maybank Investment Bank Berhad and Maybank Kim Eng Holdings as Chief Executive Officer. He also held senior positions in Citigroup Malaysia, Kenanga Holdings Berhad and Avenue Securities. He also experienced being an entrepreneur by setting up Tune Money Sdn Bhd, Asia's first "no-frills" online financial service provider.

Zafrul graduated from the University of Bristol, United Kingdom with a Bachelor of Science (Hons) Economics and Accounting and obtained a Master of Arts (MA) in Finance and Management from the University of Exeter, United Kingdom. He also holds a Fellow Chartered Banker with the Asian Institute of Chartered Bankers.

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ANNUAL REPORT

2018





















YCM has continued to grow year-on-year and 2018 was another year of achievements and milestones.

This year, YCM has successfully organised three CEO Series hosting CEOs and business leaders from various sectors catering towards the diverse interest of young professionals. The fourth iteration of YCMentors has been organised with an injection of an altruistic element into the program by having participants collaborate to assist NGOs and social enterprises. YCM Essentials this year has conducted 4 workshops empowering 40 participants in various skillsets. Lastly, YCM has collaborated with Bursa Malaysia to conduct financial literacy workshop for the members. Moving forward, YCM aims to grow more to serve more young professionals.





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YCM CEO Series is our initiative to bridge the gap between young professionals and senior management.

This enabled CEOs and inspiring Malaysian corporate leaders from multitude of industries to share their personal experience and industry insights. To date, YCM has successfully hosted 72 CEO series providing a platform for young professionals to network with like-minded individuals.

In the year of 2018, we have hosted 3 CEOs from various industries with great success. YCM CEO Series remains as our most well received initiative with 328 participants this year.

CEOS HOSTED THIS YEAR



Mohd Azharuddin Mat Sah Chief Executive Officer Suruhanjaya Pengangkutan Awam Darat (SPAD)



Dato' Wan Kamaruzaman Wan Ahmad Chief Executive Officer Kumpulan Wang Persaraan (Diperbadankan)



Sajith Sivanandan Managing Director — Malaysia, Philippines, Vietnam and Emerging Countries Google 3 CEOS

328
PARTICIPANTS

27



YCMentors is a 3 months mentorship program for young professionals to learn from experienced industry leaders at a personal level.

This year, YCM has introduced an altruistic element, as mentors and mentees will get the opportunity of creating tangible, sustainable impact by working together on real life projects for Non-Governmental Organizations or social enterprises such as Teach For Malaysia, MERCY, and etc.

Throughout the engagement, the mentors imparted valuable guidance and knowledge to mentees and collaboratively, teams are able to diligently conceive the best course of action for the case providers. The proposals implemented will be able to create a sustainable impact to the involved communities.

YCMENTORS THIS YEAR

10 MENTORS

20MENTEES

10 CASE PROVIDERS



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YCM Essentials is an exclusive interactive workshop-style program that aims at equipping young professionals with the essential skills to thrive in today's corporate world.

The workshops are designed and delivered by subject matter experts within their respective industries, with YCM working with a range of our corporate partners throughout the program.

In 2018, YCM successfully conducted 4 workshops in collaboration with Bursa Malaysia, PricewaterhouseCoopers (PWC), and CIMB. Participants are provided with the opportunity to learn essential skills such as money management, lean six sigma, business resilience and emotional intelligence. These workshops are focused on helping participants develop an arsenal of coveted skill sets and become valuable employees in any corporation.

WORKSHOPS HELD



Money Management

Bursa Malaysia

Lean Six Sigma

Steven Khoo



Business Resilience

PwC Malaysia



Emotional Intelligence

CIMB Group

40 PARTICIPANTS

4 WORKSHOPS

CONVENORS OF 2018



Huiqi Low Chairperson



Cadmon ChoongDeputy Chairperson



Alethea Wong Convenor



Alia Abdullah Convenor



Ashvinder Singh Convenor



Charles ChuaConvenor



Chong Jae-Sonn Convenor



James Ooi Convenor



Lavania Vijyakumar Convenor



Nur Farhanah Mohd Radzif Convenor



Shermane Tan Convenor



Victor LeeConvenor

Interested to join as a convenor? Talk to us at general@ycm.org.my

10 YEARS OF YCM 2017 - 2008

2017

CONVENORS



James Tan Chairperson



Saachi Asok Kumar Deputy Chairperson



Lok Ming Jun Convenor



Sharifah Alia Alsagoff Convenor



Yeow Jie Han Convenor



Alethea Wong Convenor



Cadmon Choong Convenor



Yim Hoe Yen Convenor



Huiqi Low Convenor



Lavania Vijyakumar Convenor

CEO SERIES



Datin Sri Badrunnisa Mohd Yasin KhanGroup Chief Talent Officer
Axiata Group Berhad



Tan Sri Abdul Wahid Omar Group Chairman *Permodalan Nasional Berhad*



Chow Sang HoeAdvisory Managing Partner, Asean and Malaysia *Ernst & Young*



Malek Bekdache Managing Director Loreal Malaysia

YCM IMPACT SPECIAL SERIES



Dato Ruby Khong Special Advisor, *United Nations* Founder, Kechara *Soup Kitchen*



Yusuf Jaffar Head of Social Enterprise Ventures *MyHarapan*



Dr. Daniel LoyDirector Learning and Innovation
Petrosains, Petronas



Rashvin Pal Co-Founder Biji-biji Initiatives

SPECIAL SERIES



YB Khairy JamaluddinMinister of Youth and Sports *Malaysia*

YCM ESSENTIALS



Stakeholder Management

PwC Malaysia



Difference between Startup and Corporate Fave BRITISH AMERICAN TOWACCO

Change Management *British American Tobacco*

Lean Six Sigma

Steven Khoo

9TH YCM SUMMIT — CHANGE: THE NEW CONSTANT



Ehon Chan
Executive Director, ASEAN Centre of Entrepreneurship; and
Community & Outreach
Malaysian Global Innovation & Creativity Centre (MaGIC)



Dzameer DzulkifliManaging Director and Co-founder *Teach For Malaysia*



Mohd Azharuddin Mat Sah Chief Executive Officer Suruhanjaya Pengangkutan Awam Darat (SPAD)



Chin Wei MinExecutive Director
Securities Commission Malaysia



Chang Sungkyu Partner



Tiarma Quezonita SimanungkalitDirector of Technology Consulting *PwC Malaysia*



Stephanie Caunter
Executive Director, Marketing
Communications
PwC Malaysia



Farid Mohamed Sani Group Chief Strategy Officer *UEM Group Berhad*



Hanson Toh Head of Strategy & Special Projects *Axiata Digital*



Dinesh RatnamDirector, Office of the CEO
Catcha Group



Jade LeongPartner *Ernst & Young*

Ernst & Young



Yasmin RasyidFounder and President *EcoKnights*

Young Corporate Malaysians

CONVENORS



Wong Wai Ken Chairperson



Syahirah Syed JaafarDeputy Chairperson



Ashman Ab Razak Convenor



Aqil Ruzain Abu Hassan Asaari Convenor



James Tan Convenor



Mohd Khair Amsyar Convenor



Munirah Ashaari Convenor



Saachi Asok Kumar Convenor



Ivan Tan Convenor



Christina Chan Convenor



Ahmad Luqman Convenor



Lok Ming Jun Convenor



Thinesh SelvarajooConvenor

CEO SERIES



Dushyanthan Vaithiyanathan Head of Consumer Business *Maxis Berhad*



Faris H. Hadad-Zervos Country Manager Malaysia, East Asia & Pacific World Bank Group



Leon Foong General Manager *Uber Malaysia*



Stephen LuskChief Executive Officer
Coca Cola Bottling Investments Group



Hans - Peter Ressel Chief Executive Officer *Lazada Malaysia*

SPECIAL SERIES



YB Hajah Nancy Shukri Minister in the Prime Minister's Department *Malaysia*

8TH YCM SUMMIT — FUTURE OF WORK



Ashran Dato' Ghazi Chief Executive Officer *MaGIC*



Shankar KanabiranPartner, Financial Services *Ernst & Young Malaysia*



Marc Woo Head of eCommerce, Travel & Financial Service Google Malaysia



Jaygan Fu Country Head *Grab Malaysia*



Dato' Hamidah Naziadin Group Chief People Officer CIMB Group



Derek Toh Founder *WOBB*



Azran Osman Rani Chief Executive Officer *Iflix Malaysia*



Thariq Adnan Executive Director PwC Malaysia



Norhizam Abdul Kadir Vice President, Infotech Division Malaysia Digital Economy Corporation (MDEC)



Low Choy Huat Partner, Advisory *Ernst & Young Malaysia*



Shareen SharizaChief Executive Officer *TalentCorp*



Jasmine Peters Director PwC Malaysia

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CONVENORS



Jeremy Ng Chairperson



Mohd Sulhi Azman Deputy Chairperson



Ashman Ab Razak Convenor



Syahirah Syed Jaafar Convenor



Siti Mastura Convenor



Lucas Khoo Convenor



Teh Wai Ming Convenor



Azhari Ansari Convenor



Grace Chan Convenor



Munirah Ashaari Convenor



Wong Wai Ken Convenor

CEO SERIES



Dato' Azmi Charon Wardini Mokhzani Executive Director *Khazanah Nasional*



Tan Sri Dato' Seri Mohd Bakke Salleh President & Group Chief Executive Sime Darby Bhd



Rezal Rahman Chief Executive Officer *Pinewood Iskandar Malaysia Studios*



Yeoh Chen Chow
Co-founder

K-Fit



Azli Mohamed
Director of Growth Initiatives, Global
Growth & Organisation
General Electric (GE)



Malisse TanRegional Director of Business Strategy *Meltwater*

OTHER EVENTS



An Evening With

Tan Sri Dato' Seri Mohd Bakke Salleh

President & Group Chief Executive

Sime Darby Bhd

7TH YCM SUMMIT — SMART CITIES: THE NEXT FRONTIER



YBhg. Datuk Abdul Rahman Dahlan Minister of Urban Wellbeing, Housing & Local Government Malaysia



Scott DunnVice President for Southeast Asia *AECOM*



Ir. Dr. Leong Siew Mun
Director of Urban Transformation
Department
Dewan Bandaraya Kuala Lumpur (DBKL)



Norhizam Abdul Kadir Vice President of Infotech Malaysia Digital Economy Corporation (MDEC)



Hamdan Abdul Majeed Executive Director ThinkCity



Dr. Gopi KurupChief Executive Officer
TM Research and Development



Derek Ng Ching LeongASEAN & ANZ Marketing Manager
and Strategic Market Leader Industrial
& Commercial Vertical, *GE Lighting*



Jonathan Chan Principal Boston Consulting Group (BCG)



Lillian Tay Senior Principal *Veritas Architects*



Hasnul Nadzrin Shah Country Leader, Government and Regulatory Affairs IBM Malaysia



YBhg. Datin Paduka Dr. Dahlia Rosly Director General Federal Department of Town and Country Planning



Ziad Hafiz Razak Director, Greater KL, Klang Valley NKEA, and Urban Public Transport NKRA PEMANDU



Andrew Chan Yik Hong
Director of Business Development &
Corporate Finance
Gamuda



Norliza Hashim Director Malaysian Institute of Planners: Low Carbon Cities & Sustainability Centre



Leon Foong General Manager *Uber Malaysia*



Marina Che Mokhtar Executive Director PwC Malaysia



Dr Prodyut Dutt Chief Development Officer Suruhanjaya Pengangkutan Awam Darat (SPAD)



Telekom Malaysia

CONVENORS



Alia Ishak Chairperson



Amrish Hari Narayanan Deputy Chairperson



Mohd Sulmi Azman Deputy Chairperson



Jeremy Ng Deputy Chairperson



Ezlan Mohsen Convenor



Adam Reza Convenor



Ashman Ab Razak Convenor



Jo Yee Yap Convenor



Syahirah Syed Jaafar Convenor



Siti Mastura Convenor



Zaharina Khalid Convenor

CEO SERIES



Muzaffar Hisham Chief Executive Officer *Maybank Islamic Berhad*



Dato' Sri Nazir Razak Group CEO/Managing Director CIMB Group



Prakash ChandranPresident and Chief Executive Officer
Siemens Malaysia



Fadzarudin Shah Anuar Founder and Chief Executive Officer FashionValet



Johan Mahmood Merican Chief Executive Officer TalentCorp

SPECIAL SERIES



Buka Puasa with

Dato Tajuddin Atan

Chief Executive Officer

Bursa Malaysia



Garry KasparovFormer Chess Grandmaster and
Time's 100 Most Influential People

6TH YCM SUMMIT — POWERING THE FUTURE OF MALAYSIA



Dato' Sri Idris Jala Chief Executive Officer *PEMANDU*



Haida Binti Hezry
Vice President of Strategy and New
Ventures
Sapura Kencana



Suhana Sidik Manager, Strategy & Portfolio *Petronas*



Dr Kenneth PereiraManaging Director *Hibiscus Petroleum Berhad*



Kannan Annamalai Chief Executive Officer KPOC



Shahril Hamdan Chief Executive Officer Samudra Oil Services



Azad Azman Geoscience Lead *Petronas*



Dr Muiz MuradChief Executive Officer and Managing
Director
Green Earth Design Solution



Tengku Daud Shaifuddin Tengku Zainudin Business Development VP CLIQ Energy



Datuk Shahrol Azral Ibrahim Halmi President and Chief Executive Malaysia Petroleum Resources Corporation



Datuk Md Arif MahmoodVice President of Corporate Strategic Planning
Petronas



Datuk lain Lo Chairman Shell Malaysia



Ainul Azhar Ainul Jamal Chairman and Director *Schlumberger*



Zulkifli Abd. Rani Chief Executive Officer *KPRJ*



Ahmad Hadri HarisGroup Chief Executive Officer *GreenTech Malaysia*

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Jaime Lai Senior Manager *Shell Malaysia*

CONVENORS



Dimishtra SittampalamChairperson



Farhana Roslan Deputy Chairperson



Amrish Hari Narayanan Convenor



Syed Aiman Kiflli Syed Jaafar Convenor



Qurratol Ain ZainolConvenor



Aimran Amir Convenor



Dalila Tajudin Convenor



Arafat Azwar Convenor



Ainul Aizat Convenor



Tai Zee Kin Convenor



Amir Fareed Convenor



Faizul Zukri Convenor

CEO SERIES



Raud Rashid Country Managing Partner Ernst & Young



Dr Nungsari Ahmad RadhiExecutive Director
Khazanah Research and Investment
Strategy



Tan Sri Dato' Krishnan Tan Boon Seng Executive Deputy Chairman IJM Corporation Berhad



Maimoonah Hussain Managing Director *Affin Investment Bank*



Tan Sri A.K. NathanGroup Managing Director *Eversendai*

SPECIAL SERIES



Dato' Sri Mustapa MohamedMinister of International Trade & Industry *Malaysia*



Dr. Dino Patti Djalal Indonesian Ambassador to the United States of America



GlobalNxt University YCM Leadership Series

Dato' Sri Mustapa Mohamed

Minister of International Trade & Industry

Malaysia



GlobalNxt University YCM Leadership Series Shah Hakim Chief Executive Officer Scomi Group



YB Khairy JamaluddinMinister of Youth & Sports *Malaysia*

5TH YCM SUMMIT — MALAYSIA: KEY DRIVERS OF ECONOMIC GROWTH



Yang Amat Mulia Tunku Besar Seri Menanti, Tunku Ali Redhauddin ibni Tuanku Muhriz Negeri Sembilan



Nurhisham Hussein Senior Economist Malaysian Rating Corporation Berhad



Datuk Mohamad Salim bin Fateh Din Group Managing Director Malaysian Resources Corporation Berhad (MRCB)



Ravindran Devagunam Director PEMANDU



Dr. Sheikh Ghazali Sheikh Abod Chief Operating Officer Centre of Entrepreneur Development and Research



Chen Li-KaiPartner *McKinsey & Company*



YM Tengku Dato' Zafrul Tengku Aziz President *Kuala Lumpur Business Club*



Wan Saiful Wan Jan
Founding Chief Executive
Institute for Democracy and Economic
Affairs (IDEAS)



Tan Sri A.K. NathanGroup Managing Director *Eversendai*



Yang Berbahagia Tan Sri Prof Dr. Kamal Salih Lead Consultant UNDP Malaysia Human Development Report



Mohd Emir Mavani Abdullah Chief Executive Officer Felda Global Venture Holdings Berhad

Young Corporate Malaysians 43

CONVENORS



Syed Aiman Kiflli Syed Jaafar Chairperson



Alia Ishak Deputy Chairperson



Farhana Roslan YCMS Director



Dimishtra SittampalamFinance Director



Qurratol Ain Zainol Convenor



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Dalila Tajudin Convenor



Tengku Nor Azah Convenor



Aimran Amir Convenor



Ainul Aizat Convenor



Tai Zee Kin Convenor



Christopher Tock
Convenor



Suhana Alia Sidek Convenor



Aimran Hamid Convenor



Jason Tan Jing Shen Convenor



Nur Farisya Abdul Shukor Convenor



Reza Mohd Samsani Convenor



Faizul Zukri Convenor



Chang Lih Ren Convenor



Mohd Nur Ekhzamil Convenor



Zia Mohzani Convenor



Amir Fareed Convenor



Ahmad Fahmi Mohd Saldi Convenor



Arafat Azwar Convenor



Shahrol Azral Halmi Chief Executive Officer 1Malaysia Development Berhad



Nor Azah Razali Managing Director The Boston Consulting Group



Tengku Farith Rithauddeen Chief Executive Officer & Co-founder Alam Teknokrat Sdn Bhd (SKALI)



Yvonne Chia Group Managing Director & Chief Executive Officer Hong Leong Bank Berhad



Dato' Abdul Rahman Ahmad Chief Executive Officer *Ekuiti Nasional Berhad (EKUINAS)*

4TH YCM SUMMITDIVERSITY IN THE WORKPLACE: CHALLENGES & OPPORTUNITIES



DYTM Tuanku Zara Salim Raja Puan Besar of Perak



Stephanie GaultPartner
Accenture Asia Pacific



Johan Mahmood Merican Chief Executive Officer TalentCorp



Sridharan Nair Chief Executive Officer PwC SEAPEN Region



Tracy OngManaging Director
Bang of America Merril Lynch



Dato' Latifah Merican Cheong Advisor, Chairman's Office Securities Comission Malaysia



Anushia Kandasamy Manager McKinsey & Company



Nor Azah Razali Director & Managing Partner The Boston Consulting Group (BCG)



Aireen Omar Chief Executive Officer *AirAsia Berhad*



Datuk Dr. Rebecca Sta Maria Secretary General (Trade) Ministry of International Trade and Industry



Zarif MunirDirector & Managing Partner
The Boston Consulting Group (BCG)



Nora Abd Manaf Head, Group Human Capital *Maybank Group*



Tengku Azian ShahrimanDirector NKRA/NKEA Education
PEMANDU

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Syed Aiman Kiflli Syed Jaafar Deputy Chairperson



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Yeoh Chen Chow Convenor



Christopher Tock Convenor



Tengku ledildzuhrie Putra Alaudin Convenor



Rashdan Harith Convenor



Farhanah Aiman Sidek Convenor



Ahmad Fahmi Mohd Saldi Convenor



Alia Ishak Convenor



Farhana Roslan Convenor



Keeran Sivarajah Convenor



Qurratol Ain Zainol Convenor



Regina Goh Convenor



Reza Mohd Samsani Convenor



Siti Kamariah Subki Convenor



Suhana Alia Sidek Convenor



Tengku Nor Azah Convenor



Naim Ahmad Convenor



Salem Ghandour Convenor



Thomas Yap Convenor



Zain HD Convenor



Azlan Ishak Convenor



Chang Lih Ren Convenor



Dimishtra
Sittampalam
Convenor



Tai Zee Kin Convenor



Aimran Amir Convenor



Ainul Aizat Convenor



Amir Fareed Convenor



Arafat Azwar Convenor



Dalila Convenor



Mohd Nur Ekhzamil Convenor



Faizul Sukri Convenor



Khaider Convenor



Khairizul Convenor



Suhana Sidek Convenor

CEO SERIES



Ahmad Izham Omar Executive Director 8TV



Azran Osman Rani Chief Executive Officer *AirAsia X*



Sajith Sivanandan Country Head Google Malaysia



Mohd Nur Ismal Chief Executive Officer Suruhanjaya Pengangkutan Awam Darat (SPAD)



Mohd Khairil Kevin Partner *Bain & Company*



Natasha Kamaludin Managing Partner Ethos & Co



Natasha Kamaludin Managing Partner Ethos & Co



Shahnaz Al Sadat Executive Director of Strategic Human Capital Management Khazanah Nasional



Chin Suit Fang Senior Executive Director *PwC Malaysia*



Hamidah Naziadin Head of Group Corporate Resources CIMB Group

SPECIAL SERIES



An evening with the Prime Minister: "Economic Transformation Programme and the New Economic Model"

Dato Sri Mohd Najib Tun Abdul Razak

Prime Minister of Malaysia



Keevan Sivarajah Co-founder *Teach for Malaysia*

3RD YCM SUMMIT

CHINA & INDIA: THE NEXT FRONTIER



Datuk Rohana Mahmood President Emeritus *Kuala Lumpur Business Club*



Jude BlanchetteBeijing Representative
Atlas Foundation



Dato Seri Syed Zainal Syed Mohd Tahir Managing Director *Proton Berhad*



Mohit Satyanand Chairman *Liberty Institute New Delhi*



Dato' Seri Johan Raslan Executive Chairman *PwC Malaysia*



Hugo Restall Editor The Wall Street Journal Hong Kong



Shah Hakim ZainGroup Chief Executive Officer
Scomi Group Bhd



Kanesan Veluppillai President Scomi International

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Iliyas Jamil Convenor



Christopher Tock Convenor



Syed Aiman Kiflli Syed Jaafar Convenor



Yeoh Chen Chow Convenor



Alia Ishak Convenor



Reza Mohd Samsani Convenor



Tengku Nor Azah Convenor



Ahmad Fahmi Mohd Saldi Convenor



Siti Kamariah Subki Convenor



Farhanah Aiman Sidek Convenor



Zain HD Convenor



Thomas Yap Convenor



Tengku ledildzuhrie Putra Alaudin Convenor



Keeran Sivarajah Convenor



Regina Goh Convenor



Qurratol Ain Zainol Convenor



Suhana Alia Sidek Convenor



Dayana Safian Convenor



Salem Ghandour Convenor



Jumaatun Azmi Chief Executive Officer *Halal Journal*



Jason LoChief Executive Officer
Tune Talk



Arlida Ariff Chief Executive Officer Iskandar Investment



Wing K. Lee
Chief Executive Officer
YTL Communications



Adrian Lim Chief Executive Officer Sony Music Entertainment



Dato' Yusli Yusoff Chief Executive Officer *Bursa Malaysia*



Badlisyah Abdul Ghani Chief Executive Officer *CIMB Islamic*



Liza Mohd Noor Chief Executive Officer RAM Ratings Berhad

2ND YCM SUMMIT — ASEAN: EMERGING OPPORTUNITIES & CHALLENGES



YB Dato Mustapa Mohamed
Minister of International Trade and
Industries
Malaysia



Dr. Peter BirdManaging Director
Rothschild Investment Bank Singapore



Shireen MuhiudeenFounder & Principal Fund Manager
Corston-Smith Asset Management



Irhoan Tanudireja Managing Partner *PwC Indonesia*



Dato' Dr. Mahani Zainal Abidin Chief Executive Institute of Strategic and International Studies



John Pang Chief Executive Officer CIMB ASEAN Research Institute



YM Tengku Dato' Zafrul Tengku Aziz Chief Executive Officer Maybank Investment



YBhg Dato' Dr. Nik Norzrul Thani Chairman Zaid Ibrahim & Co



Hisham Abdul Rahim Executive Director BNB Paribas Investment Partners Najmah Malaysia



Chow Sang Hoe Malaysia Advisory Leader *Ernst & Young*



Rafe Haneef Chief Executive Officer HSBC Amanah Malaysia



Ferry Wong Head of Research *PT Macquarie Capital Securities, Indonesia*

CONVENORS



Wan Mohd Firdaus Wan Mohd Fuaad Chairperson



Iliyas Jamil Convenor



Christopher Tock
Convenor



Yeoh Chen Chow Convenor



Tengku ledildzuhrie Putra Alaudin Convenor



Siti Kamariah Subki Convenor



Regina Goh Convenor



Alia Ishak Convenor



Suhana Alia Sidek Convenor



Keeran Sivarajah Convenor



Cilia Chong Convenor



Zain HD Convenor



Zokhri Idris Convenor



Syed Aiman Kiflli Syed Jaafar Convenor



Tengku Nor Azah Convenor



Farhanah Aiman Sidek Convenor



Qurratol Ain Zainol Convenor



Reza Mohd Samsani Convenor



Ibrahim Nasir Managing Director Societe Generale Investment Bank Malaysia



Dr. Mahani Zainal Abidin Director-General Institute of Strategic & International Studies (ISIS)



Dr. Nikolai Dobberstein Head of Strategy *Maxis Berhad*



Datuk Dr Nirmala Menon Chief Executive Officer *ING Insurance Berhad Malaysia*



P. Gunasegaram Managing Editor The Star Newspaper



Vincent Chin
Managing Partner
The Boston Consulting Group Malaysia



Afzal Abdul Rahim Chief Executive Officer TIME dotCom Bhd



Chew Seng KokManaging Partner *Zaid Ibrahim & Co*



Yasmin Mahmood Managing Director Microsoft Malaysia



Roshan Thiran Chief Executive Officer *Leaderonomics Sdn Bhd*

1ST YCM SUMMIT



Yang Berhormat Mulia Tan Sri Tengku Razaleigh Hamzah Founding Chairman Petronas & Bank Bumiputra



Tan Sri Halim SaadFormer Executive Chairman *UEM World Berhad*



Dato' Johan Raslan Executive Chairman *PwC Malaysia*



Dato' Charon Mokhzani Deputy Chief Executive Officer CIMB Group Berhad



Dato' Justin Leong
Head of Strategic Investments and
Corporate Affairs
Genting Berhad



Yvonne Chia Group Managing Director/Chief Executive Hong Leong Bank Berhad



Reza Ghazali Office Managing Director *Korn/Ferry Malaysia*



Omar Mustapha Managing Principal and Director Ethos & Company



Tengku Zafrul Tengku AzizGroup Director
K & N Kenanga Holdings Berhad



Michael Foong
Senior Executive Partner
Accenture



Dr Hartini ZainuddinOfficial Corporate Social Responsibility
Partner
Rumah NurSalam (Yayasan Chow Kit)

CONVENORS



Wan Mohd Firdaus
Wan Mohd Fuaad
Founder & Chairman



Khatijah Rahmat Co-founder & Convenor



Iliyas Jamil Co-founder & Convenor



Tengku ledilzuhrie Co-founder & Convenor



Yeoh Chen Chow Co-founder & Convenor



Christopher Tock
Co-founder &
Convenor



Rashdan Harith Co-founder & Convenor



YM Tengku Zafrul Tengku Aziz Chief Executive Officer Tune Money



Dato' Justin Leong Head of Strategic Investments & Corporate Affairs, Genting Group



Dato' Johan Raslan Executive Chairman PricewaterhouseCoopers Malaysia



Seelan Singham Managing Partner McKinsey & Company, Malaysia



Syed Naqiz ShahabuddinFounding Partner
Naqiz & Partners and Premium



Ruben Gnanalingam Executive Director Westports Malaysia



Lim Beng ChoonCountry Managing Director *Accenture Malaysia*



Reza Ghazali Country Managing Director *Korn/Ferry International*



Omar Mustapha Managing Principal & Director Ethos & Company

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