

Prof. Dr. Ahmad Rahman Songip

B.Sc (Chemical Engineering, High Hons) (IIT, Chicago)
M.ChE (IIT, Chicago), Dr.Eng. (Kyoto)

Professor (Volunteer)
of Innovation Management
Management of Technology Department
Malaysia-Japan International Institute of
Technology (MJIT)
Universiti Teknologi Malaysia
Kuala Lumpur

mobile: +(60)-17-639-9457
ahmadr08@gmail.com



Prof. Ahmad who hails from Johor, Malaysia, was formerly Professor of **Innovation Management** at the Management of Technology Department, Malaysia-Japan International Institute of Technology (MJIT) (<http://mjiit.utm.my/mot>), Universiti Teknologi Malaysia Kuala Lumpur (www.utm.my) since 2012.

He is the author of a recently published book entitled, **Break the Pattern, the Science of Transformational Value Creation**, 2018 (www.BreakThePattern.info). He is the founding President of the International Association for Innovation Management (iAIM) (<http://iaim-innovation.org>) since 2018.

Since his retirement in 2018, he has been appointed as Professor (Volunteer) in Universiti Teknologi Malaysia. He is currently the **CEO of Harvest the Minds Sdn Bhd**, a consulting firm that provides training and consulting services, based on the **Break the Pattern** concept.

Previously he was with the **Faculty of Chemical and Natural Resources Engineering**, UTM Johor Bahru (1987-2010) and the Perdana School of Science, Technology and Innovation Policy, UTM Kuala Lumpur (2010-2012). He is also a Lead Consultant at UTM Holdings Sdn. Bhd. and UniTechnologies Sdn. Bhd., the commercial arms of UTM.

He was the **Founding Director of UTM Transformation & Risk Management**, Universiti Teknologi Malaysia (UTM) (2010-2013). From 2012-2013, he was a member of the **UTM Central Executive Committee**, UTM Management Group and a member in the UTM Board of Director Sub-Committee on UTM Enterprise Risk Management. He was elected as a UTM Senate member and appointed as the Senate Representative in the UTM Senate Committee for Examination and Graduation (2016-2017).

UTM Transformation & Risk Management, established in October 2010, was tasked to galvanize the transformation of UTM to become the top 50 university in the world by the year 2020 through the **Transformation Programme of UTM (TPU)**. The objective of TPU is to facilitate the translation of the vision set by the UTM Top Management (that is 30,000

feet in the air) into practical, implementable and visible projects (that are 3 feet on the ground) to be executed by UTM staff.

UTM Transformation and Risk Management has been facilitating the harvesting of ideas from the enormous human capital among the students, staff and other stakeholders of UTM that resulted in the **Five Blue Ocean Strategy (BOS) Initiatives**, namely Sunrise, Synergy, Tropicana, Job Creation and New Academia.

To ensure orderly implementation and close monitoring of the BOS Initiatives, **40 Task Forces** have been formed that comprises of over **206 projects**. The team members of each project come from various departments in UTM. This multi-departments approach is designed to cultivate a new culture of synergistic multi-disciplinary project-based teamwork in UTM. The transformation projects have been identified as the action plans to mitigate the identified twelve **strategic risks** of UTM.

Prof. Ahmad has **broken several patterns** in UTM. He was among the first of UTM staff who dared to do his doctorate studies in Japan. He was also among the first to be certified and approved to conduct the **Innovation Strategy** module in the prestigious MSc program for United Kingdom's **Warwick University** in the Business Advanced Technology Center (BATC), UTM Kuala Lumpur.

In 2010 he was among the first to be certified by **Deloitte Employment Center**, United Kingdom, as a lead trainer for the **IMGLAD** (Iskandar Malaysia Graduate Leadership and Development) program. He was also the first UTM staff to develop and teach a popular module on **Creativity & Innovation Strategy** in UTM and conducted in-house training program on harvesting the human minds for external organizations and industry.

During his tenure as the **Director of the Academic Program at Business Advanced Technology Center (BATC)** from 2002-2005, Prof. Ahmad was responsible in managing the whole value chain of the unique Experience Based Learning (EBL) Programs at BATC. The EBL provides an alternative to the working population who do not have the opportunity to go through the normal academic and skill-based education channels. EBL starts with the **Executive Development and re-GEneration (EDGE)** Program followed by Integrated Graduate Development Scheme (**IGDS**) and continuing up to the highest Engineering Doctorate (**EngD**) level.

The **EDGE** program that provides **Executive Diplomas** has propelled BATC into the limelight in Malaysia. Through smart-partnership with various EDGE providers throughout the country, BATC has become the national leader in providing the Executive Diploma programs and has created a new sector in the country's education businesses.

Dr Ahmad has successfully re-engineered the **Executive Development and re-GEneration (EDGE)** Program in BATC into a cash-cow operation, registering a phenomenal growth of 2400% (in gross revenue of RM16 million) and 3900% (in net profit of RM 3.2 million) within two years from 2003-2005. By end of 2007, the EDGE program has delivered a gross revenue of over RM 60 million and net profit of over RM 11 million. The restructured EDGE program has contributed to the **financial turn-around** of BATC for the first time ever since BATC's formation in 1992 and has also created several millionaires entrepreneurs among the EDGE providers throughout the country.

The BATC model in running the EDGE program has been adopted by numerous higher education institutions, including those from the private sectors. **Malaysia Qualification Agency** (MQA) finally took notice of the positive impact of Executive Diploma programs to the working population in the country and has adopted the BATC model to streamline and monitor the quality of the Executive Diploma program in the country.

Prof. Ahmad has also successfully restructured the Integrated Graduate Development Scheme (**IGDS**) program that awards MSc degrees from the prestigious Warwick University, United Kingdom. He has led the BATC marketing team to register the highest ever number of new student intakes for the IGDS Program in 2004, leading to the **financial turn-around** of the ailing IGDS program.

Prof. Ahmad had initiated strategic moves for the knowledge transfer of the IGDS program through the localisation of several Warwick modules and the introduction of local modules. He was also instrumental in the setting up of a new Warwick's MSc program in Supply Engineering and Logistics (**SEAL**) in BATC and securing 40 participants from the Ministry of Defence (MINDEF). SEAL was finally sealed with MINDEF in July 2006.

The Engineering Doctorate (**EngD**) in BATC was also adopted by other several local universities in Malaysia. Seeing the tremendous benefits of the Engineering Doctorate (**EngD**) to the industry, Ministry of Higher Education has finally adopted the Engineering Doctorate (**EngD**) program into the current **PhD Industry** program.

The management and financial turn-around successes of the Academic Programs in BATC has prompted the UTM Top Management to elevate BATC into a new faculty, namely **UTM Razak School** of Engineering and Advanced Technology in 2010.

When Prof. Ahmad was the **Deputy Dean of Research Management Center**, UTM (1995-97), he initiated a **paradigm shift** in R&D management to optimize research expertise and resources in UTM that lead to the formation of ten research **Focus Groups** in line with the Malaysian industrial clustering strategy. The strategy gave an immediate impact when UTM received an increment of 400% in the amount of research grant from the Intensified Research in Priority Areas (IRPA) in the 7th Malaysian Plan (RMK-7).

Prof. Ahmad's **corporate experience** includes being the General Manager of the Chemical Division, Actacorp Holdings Berhad (1997-1999). He was responsible in introducing modern management practices in managing the five companies under the Chemical Division. He was also the General Manager of Global Technology and Innovation Management (GTIM) Sdn Bhd (1999-2002), a joint venture R&D company between UniTechnogies Sdn Bhd, UTM and UniQuest Pte Ltd, The University of Queensland, Australia.

During his tenure at GTIM Sdn Bhd, Prof. Ahmad has successfully managed to complete the Flat Antenna project, a collaborative R&D project between UTM and The University of Queensland, Australia. Prof. Ahmad also has able to **turn-around** the ailing financial performance of GTIM Sdn Bhd.

During his tenure in GTIM, Prof. Ahmad has been appointed to manage and facilitate several major workshops organised by the then **Ministry of Science, Technology and the Environment (MOSTE)** as follows:

1. The National Priority Setting Workshop,
2. Preparation of the New IRPA Mechanism for 8th Malaysian Plan,
3. The National Workshop for R&D Managers,

4. National Workshop for HRD for Science and Technology,
5. Review of MASTIC's R&D Classification,
6. Review of IRPA Priority Areas,
7. Government-Industry Collaboration on Innovation (GAIN) with PROTON
8. Preparation of the New IRPA Mechanism for 8th Malaysian Plan (8-MP).

During the facilitation of the MOSTE's workshop on the *Preparation of the New IRPA Mechanism for 8th Malaysian Plan* in 1999, Prof. Ahmad was instrumental in coming up with the new idea of managing and operating the National R&D Fund (IRPA). The new mechanism was endorsed by the **Malaysian Cabinet** and was later fully implemented by MOSTE through out the Eight Malaysia Plan (2001-2005) in effectively managing the national R&D budget of more than **RM 1.0 billion**.

Prof. Ahmad was engaged by the UTM's Research Management Center to manage and facilitate several workshops for UTM researchers such the *Technology Foresight and Training Workshop on Top Down IRPA Project in 8-MP*. Such workshops have resulted in UTM receiving the **highest ever IRPA fund** amounting to RM 103 million in RMK-8 (an increased of 22.6% compared to 7-MP).

Prof. Ahmad is **passionate** in helping organisations to sharpen and capitalise the latent potential of their greatest asset: the **creativity of their human capital**. So far, more than 5000 participants from more than 500 companies and organisations have benefitted from his training, coaching and consulting on the Transformation of the Minds, Personal Financial Management, Entrepreneurship Development, Scenario Planning, Blue Ocean Strategy, Creativity & Problem Solving and Innovation Management.

Prof. Ahmad's flagship training workshop is on **Break the Pattern**. This short training program could be conducted between 1-3 days. It facilitates participants to think outside the box to generate creative ideas that could deliver value creation to the organisation.

Prof. Ahmad also has been invited as a keynote speaker in numerous conferences and conduct workshops in Malaysia, Indonesia, China, Turkey, Pakistan, Bangladesh, Morocco, The Phillipines, Qatar, Brunei and UAE, sharing his passion on the concept of Break the Pattern.

His flagship consulting program, on the other hand, is called **VACCINE** (**V**alue **C**reation Acceleration through **C**reativity and **I**nnovation **E**xperiences). **VACCINE** is about facilitating organization to harvest the enormous but largely untapped human capital inside and outside the organization.

VACCINE focuses on the middle managers who have been identified as the future leaders to leverage massive cultural changes towards the creation of **Innovation Culture** in the organization. VACCINE program runs between 12-24 months. It solves problems along the value chain of the organisation to create exceptional value creations. It uses tools from **Break the Pattern**. Participants could also enrol as postgraduate students for this program.

Among his notable successes of **Break the Pattern** and **VACCINE** programs are as follows:

Organization	Year	Outcomes	Reference
Kulim (M) Berhad (Plantation Division)	2008-2009	Additional net revenue of RM30 million (US\$ 7.5 million)	Mr. Md Nasrudin Ismail, nasrudinismail@gmail.com , Mobile: +60127240030
Public Work Department, Malaysia	2011-2014	Potential cost saving of more than RM7 Billion/yr (US\$ 1.75 Billion/yr)	Ms. Syamilah Yacob, milsya75@yahoo.com , mobile: +6013939 2544
Universiti Malaysia Pahang	2012-2015	<ul style="list-style-type: none"> • Cost saving of RM10 mil (US\$ 2.5 mil), 2012 • Potential new revenue of RM90 mil (US\$22.5 mil), 2014 • UMP Strategic Plan for 2016-2020, 2015 	Prof. Dato' Dr. Daing Mohd Nasir Bin Daing Ibrahim, daing@ump.edu.my Mobile: +60199521010

He has also conducted numerous training workshops and consulting in the following other organizations:

1. Universiti Teknologi Malaysia
2. Universiti Teknikal Malaysia Melaka
3. Universiti Perguruan Sultan Idris
4. Oracle Malaysia Sdn Bhd
5. Optimal Group (JV between PETRONAS-Dow Chemical)
6. MISC Berhad
7. Sarawak Shell Berhad
8. Sabah Shell Petroleum Co. Ltd.
9. Johor Port Berhad
10. FELCRA Berhad
11. Malaysia Digital Economy Corporation (MDEC)
12. State Economic Development Corporations
13. Suruhanjaya Perkhidmatan Air Negara (SPAN)
14. Indah Water Konsortium Sdn Bhd
15. MARA
16. PERHEBAT
17. SIRIM Berhad
18. Royal Malaysian Air Force
19. Telekom Malaysia R&D Sdn Bhd
20. NAZA
21. KLIA Holdings Sdn Bhd

Prof. Ahmad was a **PETRONAS** Scholar and graduated with BSc (High Honours) and MChE degrees in Chemical Engineering (ChE) from Illinois Institute of Technology, Chicago, USA. He holds Dr.Eng (ChE) from Kyoto University, where he was a **Japanese Government** Scholar.

Prof. Ahmad's **research** interests include the production of hydrogen for fuel cells, the application of zeolite in industry, and the management of creativity, innovation and technology. He was one of the project leaders in the National Fuel Cells Research team that has received an IRPA grant of **RM 30 million** under the Priority Research (PR) for the period from 2001-2006.

Prof. Ahmad supervises 50 Masters and Doctorate students and has published more than 100 publications. He holds four Intellectual Property rights.

Testimonials from Past Participants of Break the Pattern for Value Creation

- **Dr Ng Boon Beng, Financial Director, Oracle Malaysia:** "It was an unprecedented exercise done in Oracle Corporation Malaysia that all senior staff were brought together under one roof to debate and agree on matters that are not often openly discussed. You have done amazingly well to get everyone into agreement on common issues. The end result is amazingly positive that commitments from various team members are secured to drive common objectives."
- **Jasbir Singh, Senior Director, Applications Sales, Oracle Malaysia:** "This was an eye opener, where we for once sit and look back at ourselves. I believe workshop like this needs to be done more often. I truly believe we need to have this workshop again with our CIO's and customers."
- **Lucas Lu, GM, Technology Sales, Oracle Malaysia:** "Dr Ahmad has provided the relevant application of 'Blue Ocean' strategy as a methodology to bring together the senior management team. Instead of talking about issues, it was refreshing to be able to put issues on paper, brainstorm solutions and have a commitment to drive concrete action plans."
- **Hayati Harudin, Director, Business Development, Oracle Malaysia:** "This workshop is really effective to identify problem statement and nail down actions and action owners to execute the resolution plans. Most importantly, this workshop drives and synergizes various line of business (LOBs) to a shared goal. Dr Ahmad was great in facilitating this, with his experience, we know how to chart the blue ocean strategic canvass."
- **Prof. Dr. Abd. Manaf Ali, Deputy Vice Chancellor (R&I), UNISZA:** "Very useful and important tools for organization transformation."
- **Prof. Dr. Kamaruzzaman Seman, Dean, Faculty of Engineering and Built Environment, USIM:** Prof. Ahmad brilliantly explained the benefit and how to practice using the proper tools for value creation. I can't wait to implement it in my organization."
- **Prof. Dr. Raman Noordin, Dean, Faculty of Business, Economics and Accountancy, UMS:** "Informative and significantly practical approach. The module has opened up 'option' of how an organization can assess 'pain points' and how to strategize."
- **Prof. Dr. Ainul Jaria Bt Maidin, Director, Office of Corporate Strategy, IIUM:** "Unconventional method in developing ideas to identify weaknesses and strength in an organization. He gave a very clear and simple ways of explaining complicated issues."
- **Assoc. Prof. Dr. Nornisah Mohamed, Deputy Dean, The School of Pharmaceutical Sciences, Universiti Sains Malaysia:** "I am thrilled to have the opportunity to attend this absolutely wonderful and transformational workshop. I am feeling energized and eager to start using the tools in our next strategic planning workshop."
- **Wan Abd. Manan Wan Abdullah, Director, Centre for Professional Talent Development, Universiti Malaysia Terengganu:** "This module helps us to look at problems in a new perspective and understand the need to break the pattern which is the key to success."
- **Ir. Jaseni Maidinsa, General Manager, Water Service Dept, Penang:** "This is a very useful management tool to identify issues and solutions in any organization. It is carried out in a relaxed and creative manner. The facilitator conducted the exercise expertly"
- **Lim Pek Bio, Indah Water Konsortium Sdn Bhd.:** "Found the approach refreshing & different from other workshops, inspire new thinking. Well structured workshop – able to encourage creative 'thinking out of the box' blue ocean."
- **Norman Hj. Harun, N. Sembilan Water Sdn Bhd.:** "Breaking a pattern in a small thing that can bring a lot of differences in our daily practices. We tend to stick to one routine work and try to avoid changes to be on the safe side. Breaking a pattern will make life more interesting and the team can progress faster with new ideas."
- **Teh Yeok Sin, Puncak Niaga (M) Sdn Bhd:** "Good method to generate ideas from participants. Able to break the pattern, the normal way of getting idea."
- **Prof. Dato Dr. Rosli Mohd Yunus, Deputy Vice Chancellor (Research & Innovation), Universiti Malaysia Pahang:** This workshop is very effective in helping UMP to save operational cost of the university."
- **Datin Fazia Ali, Senior Deputy Registrar, Division of Research & Innovation, Universiti Malaysia Pahang:** Yes, I like this workshop and will we will follow up with another workshop soon."
- **Chin Tain Loi, Standard Chartered Bank, Kota Kinabalu:** "This module opens up my mind with a different perspective. It really works like magic and it helps me to solve most of the challenges that I face in my job and now I can see a clear direction. My sale-team performances normally recorded RM2.1 million and now it has increased to RM4.5 million a month!"
- **Yeap Ho Aik, LB Aluminum Bhd, Beranang, Selangor:** "I have used the creativity techniques taught in the module to solve a very big problem in my company. Through a multi-disciplinary team that I formed, we have come up with very creative solutions that saved our company more than RM 2 million!"
- **Jinmin Albat, Sarawak Shell Berhad, Bintulu:** "The tools taught in this module were indeed very practical and valuable. I have applied them to solve a long-standing problem in my current job. Upon attending the module, I could immediately see the creative solution to the problem that I could not see before. As a result, I was able to help Shell to save US\$50,000 (RM 175,000)!"
- **Saravanan a/I Muthiah, Kobe Precision Technologies Sdn Bhd, Penang:** "I was indeed very fortunate to attend this great module. My company was facing a problem that would conventionally require about RM 150,000 to buy a new machine to rectify the problem. Using the tools that I learnt from this module, I formed a team to find creative solutions to the problem. Finally we found a truly creative solution that costs only RM100! This solution is still in use until today. "
- **Zainal Abidin Bin Rahmat, Perodua Sales, Kluang:** "Thank you for your very powerful creative problem solving method. Using your tools, we have increased our sales by more than 61% and has exceeded the HQ's target in the last three months."
- **Lee Jyh Jing, Solelectron Technology Sdn Bhd, Penang:** "I was really impressed with this module. Finally I have discovered my own brain and how to unleash its power. Various real examples and proven tools have been conveyed in easy and fun methods. I have applied the tools in my current job and after some practices, I was able to solve a recurrent problems of cooling fan failure that cause massive machine break-down due to burnt-up of CPU card which cost RM15,000 per piece, with only a RM2.00 solution!"
- **Dr. G. Navindran, Sandakan, Sabah:** "It was an eye opener to a whole new world. It clearly teases our brain to look at the big picture and beyond. We had a glowing smile as we walked out at the end of the module."
- **Yogaiswaran Kandiah, Maxis Berhad, Kuala Lumpur:** "I need to be truthful in confessing that I was too confident that I knew the content of the module well considering my number of years of experience in the job and numerous course exposures that was attained. Surely my assumptions were completely denied with the theory, facts and deliverables that were presented by Dr Ahmad. May God blesses you for the sincere and spectacular delivery."
- **Idarahayu Ayob, Multimedia Dev Corp:** "It was fun and fulfilling but most importantly, it helped to open my eyes that I actually have the potential to succeed far beyond what I can imagine. This is one module where I don't even want to blink for fear I might miss something very significant in my life."

Testimonials from Past Participants of Financial Independent, Strong & Healthy (FISH) Workshop

- ❑ **Prof. Dr. Mohd Nawi Derahman, Petroleum Eng. Dept., UTM:** "The trainer has an excellent command of the subject and has great rapport with the audience. The link between "brains" and wealth is a great discovery to me."
- ❑ **Dr. Rafiziana Md Kasmani, Gas Eng. Dept., UTM:** "Knowing about the theories from books is not enough in making wise decision to manage my wealth. Instead, training and workshop like this gives a good gist in turning one to become a wealthier person, financially and spiritually. Tips and practical advices given are excellent."
- ❑ **Dr. Abdul Halim bin Mohd Yusof, Bioprocess Eng. Dept., UTM:** "I have learnt about the fundamentals of personal financial management with "real life" examples. It gave me ideas to re-evaluate my plan; on how should I proceed with my plan and the execution of the plan. Thank you very much for letting us learn from your invaluable experiences."
- ❑ **Zaki Yamani Zakaria, Chemical Eng. Dept., UTM:** "FISH Workshop should be attended especially by young people so they won't waste their time, money and energy. It should be part of the curriculum in universities too. The trainer is well experienced, entertaining and brilliant."
- ❑ **Aiman bin Mohd Rashid, SZ Architects, Singapore:** "The workshop has saved my valuable time in searching for the right information on how to live wealthily."
- ❑ **Abdul Nasir Mansor, Executive Director, Paylink Solutions Sdn Bhd:** "Prof Ahmad has provided a FISH eye view of financial management. He has effectively contextualized the learning outcomes by relating to personal experiences. An immediate ROI on time and money spent."
- ❑ **Ahmad Sha'rainon, Managing Director, Microcorp Technology Sdn Bhd:** "Sometimes we just ignored our own financial position and thinking that we already have enough money and we are actually wrong. By attending FISH workshop we will know where we are."
- ❑ **Saifulazam Abd Rahim, Vitrix Technology:** "This is a very good programme not like any others that I have participated before. The explanation is very precise and straight to the point or rather "point-blank" which make me realise my past mistakes in making major decisions in my life. A very good learning process where FISH can turn a "beggar" into an entrepreneur, an entrepreneur into a millionaire, and a millionaire into a billionaire. Congratulation!"
- ❑ **Santokh Singh, Kencana HL Sdn Bhd:** "I can't imagine the benefit that I have obtained from this program. I managed to plan a business that gives a return of RM 1 million within 2 years period, over one simple idea, obtained through this program. It is amazing mindset opening on the way we look at wealth. It is all started from this FISH program."
- ❑ **Azman Samsuri, Achi Jaya Plantations:** "Unfortunately, to many of us, we were not being exposed to the value of financial knowledge. I envy the young participants who are being given the awareness and training on financial independence."
- ❑ **Khairil Helmi Ahmad, ERL Maintenance Support Sdn Bhd:** "I wish they are more people like Dr Ahmad who are not selfish to share their knowledges and experiences to their financial freedom."
- ❑ **Khairulnizam M Yusof, PETRONAS:** "A lot of lesson learnt from this course. This course should be made mandatory to young generations who just started their working lives after graduation. This course has given me ideas and knowledge in my next financial transformation journey."
- ❑ **Zulkaplee b Jantan, Teras Bina Construction Sdn Bhd:** "Thanks to Allah and Dr Ahmad. This workshop really teaches me on how to plan my future toward financial independent. Before attending this workshop, I really didn't realize that I need to look into this seriously. Now, I have to shift my paradigm on my priority to ensure that I meet the goal."
- ❑ **Wan Mohd Musyris, Wanmus Technologies:** "FISH is a really great workshop for someone who does not know how to invest their money correctly. It's a simple and straight to the point seminar. Everyone who receives money every month should attend this FISH Workshop."
- ❑ **Zainon bt Hj Tohid, Kementerian Pelajaran Malaysia:** "Anyone who attended it would change his/her thoughts on how to be rich and wealthy. It starts with the correct foundation of wealth first."
- ❑ **Arnita Sofia bt Osman, JKR:** "It is a very interesting workshop indeed. It helps me to think about planning for my retirement day that I never think about it before."
- ❑ **Anees bt Ahmad, NR Architect:** "Excellent and great module! This module is a wake up call for me to go beyond my comfort zone. This module has given me confidence in managing my money and wealth. I am prepared to achieve my goal to be financially free in the near future."
- ❑ **Ahmad Muna'iem Ahmad Fauzi, Design Office Connection:** "I believe this FISH workshop opens up sea of possibilities, knowledge and opportunities for me to be the dolphin to discover the *dolphin sound*."
- ❑ **Zainon bt Hj Tohid, Kementerian Pelajaran Malaysia:** "This FISH workshop is very interesting. Anyone who attended it would change his/her thoughts on how to be rich and wealthy. It starts with the correct foundation of wealth first."
- ❑ **Ku Fauziah Ku Brahim, Blogger:** "The right way to learn on what wealth really means. This FISH module has drastically changed my knowledge and understanding on how to manage my money and wealth."
- ❑ **Hasnan Musa, Pusat Perubatan UKM:** "Bengkel ini telah memberikan satu suntikan bagaimana untuk menguruskan kewangan diri saya sendiri. Saya merasa terdidik dan telah membuka minda dan kini berazam membina kehidupan ini dengan panduan dan tunjuk ajar yang diberi. Kini saya lebih yakin untuk berjaya dalam hidup. Bengkel ini perlu dihadiri oleh semua orang kerana rahsia kejayaan diri Dr Ahmad adalah bukti yang jelas yang dapat diguna pakai sebagai formula untuk berjaya. Kita perlu berubah dan perubahan itu adalah diri kita sendiri yang menentukan, bukan orang lain. Rahsia kejayaan ini amat berguna dan berharga sekali."
- ❑ **Muaz Hadi, Internet Marketeer:** "Ramai orang menganggap menguruskan wang adalah mudah tapi hakikatnya tidak. FISH menyusun dan melengkapkan pengetahuan kewangan dengan cakupan "APA, MENGAPA, dan BAGAIMANA" yang menjadi kunci kejayaan sebenar Dr Ahmad sendiri. Beliau bercakap dari pengalaman dan sebab itulah anda kena hadir ke Bengkel FISH sebagaimana saya hadir pada hari ini!"
- ❑ **Rofi bin Ismail, Texas Instrument:** "Sebelum saya mengikuti Bengkel FISH ini, hati sentiasa resah dan bimbang dengan kedudukan kewangan yang ada dan tidak tahu bagaimana untuk menguruskan kewangan diri. Selepas mengikuti Bengkel FISH ini, hati menjadi tenang dan yakin pada diri kerana dalam bengkel ini, kita di ajar bagaimana mengurus kewangan diri."
- ❑ **Rahman bin Basri, RB Global Network:** "Bengkel FISH ini merupakan satu wadah yang terbaik untuk memberi ruang kepada semua peserta mempelajari bagaimana menguruskan kewangan peribadi dengan berkesan. Bengkel selama 2 hari ini membuka minda saya berkenaan betapa pentingnya memiliki ILMU dalam menguruskan kewangan."
- ❑ **Yusof bin Ismail, Johnson Controls (M) Sdn Bhd:** "Saya sangat-sangat berpuas hati dengan seminar FISH ini kerana saya dapat mempelajari cara menguruskan duit dengan baik agar kita dapat melengkapkan diri untuk masa persaraan. Saya juga seronok kerana dapat berkenalan dengan ramai peserta yang rata-rata dari pelbagai sektor pekerjaan dan umur. Saya juga dapat mengetahui apa yang perlu dilakukan dengan duit gaji yang kita terima setiap bulan."