ESPERANZA

MANAGEMENT ADVISORS

CORPORATE PROFILE

Esperanza

Esperanza Management Advisors Sdn. Bhd. is an independent risk management consulting group headquartered in Kuala Lumpur, Malaysia.

We have an experienced team of specialist consultants' providing innovative, strategic thinking and novel solutions on enterprise and organisational risks management to enhance our clients' business performance and profitability.

We are customer- oriented and service focused with a reputation for integrity and practical risk solutions.

What We Do

Our practice concentrates on providing ongoing Risk Management and Corporate Governance Advisory Services, including review, design, assessment and effectively implementing the plans on behalf of our clients..

Our services take into account current market conditions, regulatory conditions and implementation challenges. The goal is always to provide workable and realizable solutions which are tailored to each client's circumstances.

Esperanza Management Advisors Sdn Bhd is a Malaysian registered company and wholly owned by Esperanza Holdings Ltd, a Labuan registered company.

Esperanza Group Board

Abdul Razak Shakor
MANAGING DIRECTOR/FOUNDER
Esperanza Management Advisors

Razak (CII Cert, UK, IRM UK & FMII) has over 40 years' experience in risk management and insurance including working assignments in London, Malaysia and regionally for Marsh and The Warranty Group. He also served in senior positions of a MENA corporation with business interests throughout the MENA region, Turkey and internationally in finance, insurance, property development, construction and telecommunications.

email: Razak.shakor@esperanza.com.my

Zainal Abidin M Noor
DIRECTOR
Esperanza Management Advisors

Zainal (FMII/ACII) also has over 40 years of working experience in general insurance, reinsurance/retakaful and risk management. Prior to joining Esperanza, he was the CEO of Etiqa Insurance Berhad, Malaysia and thereafter ACR Retakaful. He is currently the CEO /Director of Sentinel Insurance Brokers Sdn. Bhd., an associated company.

email: zainal.amn@esperanza.com.my

Kit Brownlees CHAIRMAN / DIRECTOR
Esperanza Holdings Ltd. / Esperanza Management Advisors

Having practiced as an international lawyer , Kit joined the insurance industry as a specialist in political risk and trade credit insurance . He was successively MD of Aon Political Risk and Gallagher Credit and Political Risk . He has extensive experience in structured trade and project finance and insurance.

email: kit.brownlees@esperanza.com.my

Support Team

Vimala Suppiah

Associate Director

Vimala has extensive experience in management and operation roles working with board members and C-suite executives in high-profile private and public sector organisations. She is proficient in working with large multi-disciplinary teams and organisations on complex multi-faceted international projects. She has excellent strategic organizational abilities and communication skills work experience in New Delhi and other parts of India. Vimala was also the compliance officer for 5 years with Virginia Surety Company, Labuan Reinsurance. Prior to Esperanza, Vimala worked with an international technology company to establish and operationalise a major infrastructure transportation project. In Malaysia.

email: vimala.suppiah@esperanza.com.my

Lim Hock Khee

Risk Analyst

Lim has extensive experience in extended warranty in the local and international companies. In 2004 he started his insurance and warranty job in Aon Warranty Group, which was sold to Onex Corp and renamed as The Warranty Group in 2006, The Warranty Group was acquired by TPG Group in 2014, Before joining Esperanza as Risk Analyst in 2017 he was with Garantia Consulting Sdn Bhd and GRT Consulting Sdn Bhd for the extended warranty handling process.

email: hockkhee@esperanza.com.my

Senior Advisors

Dato' Mazlan Kamaruddin

Dato' Mazlan (BBA, MBA) has more than 25 years consultancy experience in business advisory in the private and public sectors in various industries- banking and financial institutions, insurance, retailing, transportation, plantations, information communications technology, telecommunications, property development and management, energy and utilities, healthcare, education and manufacturing. Prior to retirement, he was a managing partner with Ernst & Young Malaysia

Dato Dr Ilango Karuppannan

Dato Dr Ilango Karuppannan (BCS (hons); MSc; PhD) retired as a senior Malaysian government official in 2020. He has served in several ambassadorial postings in Singapore, Cyprus and Lebanon and also in various diplomatic ranks in Washington DC, Bonn, Conakry, Paris and Wellington. In addition, he also served in Malaysian Administrative Modernisation and Planning Unit (MAMPU) and at the National Institute of Public Administration (INTAN). He was Malaysia's lead negotiator in the Malaysia-EU Partnership and Cooperation Agreement (PCA) and Malaysia's lead representative in the Joint Investigation Team (JIT) on MH17 Ukrainian airspace tragedy.

Nicholas Lee

Nicholas (Senior associate of ANIIF) has over 20 years of international broking and underwriting experience in the insurance/risk management industry. He is now focused on consulting InsureTech start-ups, insurers and medium to large corporates. His area of focus entails formulating digital insurance propositions, creating tech driven transformation strategies, piloting insurance innovation, implementing AI/ Data Analytics plus machine learning, dynamic (underwriting) pricing, e-Product Development/Services including building up sales pipelines, devising go-to market strategies and due diligence of commercial partnerships.

Law Kok Choon

Law Kok Choon, a qualified mechanical engineer, has over 25 years of hands-on experience in senior positions and project management in Malaysia, China, Lebanon, Jordan and other parts of the Levant region in various stages of project developments; involving chemical plant, oil/gas onshore and offshore facilities, power plant development, construction, & O&M, and property development.

Senior Advisors

Graham Taylor

Graham has over 30 years international experience with global companies including Bombardier Transportation and John Brown Engineering (now GE) and held Managing Director positions appointments in medium/heavy engineering businesses in markets as diversified as Railways, Power, Oil & Gas, Mining and Aerospace. Graham worked in the UK Rail Industry during the 1990's privatisation process. His expertise and experience includes Rolling Stock manufacture, maintenance, Power Plant Project Management and MRO activity.

A Fellow of the Institution of Mechanical Engineers, he is also Vice Chair of their Professional Review Committee responsible for awarding Chartered Engineer status.

Dr. David Bobker

A UK Chartered Accountant and a PHD Mathematics, Oxford University, David has extensive consulting experience in the financial services and property sectors. His main areas of expertise are quantitative risk modelling, ERM, internal audit and corporate governance. David has also IT specialist expertise and has developed custom applications to implement risk frameworks.

Warren Mak

Warren Mak is the Founder and Managing Director of TED WEALTH PLT and has Master's Degree Finance (RMIT), BA Admin (California State Uni), Certified Financial Planner (CFP) and Certified Financial Risk Management (FRM) and qualified MFORR practitioner. He has 26 years of risk management, product & business development, trading and training experience in the banking, securities and derivatives industries.

David Sulfridge

David served as President of RSGUM AfterGuard, part of Ryan Specialty Group Underwriting Managers, on extended warranty insurance on utility-scale wind turbines. Prior to that, he was Executive Vice President of The Warranty Group (TWG) and Vice President and Director of Virginia Surety Company responsible for all business units and operations in the Asia Pacific region. During that time, he also led the formation of a new joint venture marking TWG's entry into India, Sri Lanka and Middle East.

Senior Advisors

Gerard Sintes

Gerard resides in France and holds a Diploma in Hotel Management from the prestigious Lausanne Hotel School, in Switzerland. He has worked 16 years in Asia Taipei, Hong Kong, Kuala Lumpur, Manila, Kota Kinabalu, Jakarta and Bangkok), 8 years in the Indian Ocean (Mauritius) and South Africa (Cape Town) and the last 10 years in Europe (Barcelona, London and Madrid). Gerard's career has grown through luxury hotels operations to reach his first role as General Manager in 1994. On two occasions he also held the position of Area Vice President Operations in Asia with Shangri-La Hotels & Resorts and Europe with Mandarin Oriental Hotel Group. He is now an independent consultant based between Paris, Bordeaux and Nimes, in France.

Mohamed G Nanji , BSc, FIMechE, CEng, PEng

Mohamed @ Shiraz has over 40 years of experience in O&G, 36 of which were with Foster Wheeler UK where he eventually became a Member of the Executive Committee. He was Project Director / Sponsor and mega projects assignments to Canada, Croatia (ex-Yugoslavia), Scotland, Malaysia, Singapore and Dubai. He was responsible to assess and manage all the risks to achieve Customer and Company goals and mitigate risks – financial, safety, quality, country, schedule, reputation, etc. He achieved successful projects executions also in the Philippines, India, Saudi Arabia, Norway, Thailand, and supported project financing, export credits and counter trade where relevant.

John Nolan

John began (FCII UK) is an experienced insurance practitioner and has served in various senior international positions in Saudi Arabia, Asia for 17 years as Head of Special Projects and eventually the Asia Power & Infrastructure practice Leader. following the mergers with Marsh and McLennan and Sedgwick. His expertise and capabilities extend to Construction, Property & Casualty and major infrastructure projects including extensive experience with the International Finance Corporation, major banks and Multilateral export credit agencies. John's expertise also includes Limited Recourse Renewable Energy projects including the first Wind Farm IPP project in Saudi Arabia, Jordan's largest Solar Farm project and the first Solar IPP in Dubai.

Senior Advisors

Giles Ward

Giles, a UK chartered insurer has over 30 years of experience in the international insurance industry having held senior management positions with Guardian Royal Exchange, AXA and Chubb. He has lived and worked in Asia, the Middle East and Australia. Giles held director / CEO roles in Indonesia, the Philippines, Thailand and Malaysia. He then joined Chubb (then ACE) in Bahrain to establish a regional insurer for MENA. He then became CEO of ACE's Australia & New Zealand operations. He relocated to London in 2014 to lead the Eurasia & Africa region for Chubb, comprising businesses in MENA, South Africa, Russia and Turkey.

David Maule

David has 43 years experience as a credit & political risk insurance (CPRI) broker and is now working as a consultant in the CPRI sector. He worked with clients in France, Germany, China. Austria, Czech Republic, Malaysia, South Africa, Switzerland and Turkey. Prior to being an independent consultant, he has worked for Miller Insurance Services, Aon and Arthur J. Gallagher, all in London. Before that he spent 6 years in Duesseldorf, Germany and 5 years in Paris at different insurance brokers, having commenced his career at Hogg Insurance Brokers, London (now part of Aon) in 1977.

Peter Koerner, Master in Law

Peter holds a master's degree in law from University of Zurich, Switzerland. He has almost 40 years of experience in Reinsurance, Insurance and Broking.

He started his career at Swiss Re and remained with the company for 17 years. First in underwriting and marketing for the Japanese market. Then for over ten years as General Manager at Swiss Re Hong Kong and later at Swiss Re Taiwan. Thereafter he was a consultant and worked for four years with Aon Insurance Brokers in Zurich. In 2009 he came to Kuala Lumpur, first as a consultant and then as COO of ACR ReTakaful. In recent years he was an independent consultant or together with other consultancy firms.

Senior Advisors

Noriswadi Ismail

Noris is diversity, equity and inclusion doer and global privacy, governance, ethics, cybersecurity, and emerging technologies' risks specialist. Formerly Founder & Executive Leader, Noris Ismail Consulting, Strategy & Policy, London; Independent Non-Executive Advisor/Mentor , ICT Legal Consulting International B.V., Amsterdam; Independent Non-Executive Advisor/MentorOf Consultant, TechLegis, New Delhi & Dubai; Non Executive Director, Neo Forensics, London and IAPP European Advisory Board Member (2022-2023). Previously an in-house technology, regulatory compliance and risk counsel for a leading system integration organisation in Malaysia, GDPR Lead for Ernst & Young (EY) UK LLP Technology Consulting practice, Ankura EMEA & APAC Data Privacy & Governance Lead (Technology, Cybersecurity and Privacy Advisory), Global Data Privacy Leader of Breakwater Solutions, former Scientific Director of European Privacy Association (2015-2017) and former IAPP Asia Advisory Board member (2015-2017).

Sharifah Nazneen Syed Salim Agha

Sharifah read law at the London School of Economics and Political Science and then qualified as a lawyer. She started her career at the International Affairs Department, Securities Commission of Malaysia. She then served on a project with the United Nations Development Programme (UNDP) in Malaysia on capacity building on health issues among civil society and government bodies, before joining the United Nations High Commissioner for Refugees (UNHCR) and UNICEF serving for over 18 years in Asia, Europe and the Middle East.

Wan Norman Nasir

Wan Norman is a risk management professional with over 20 years experience as risk manager in financial institutions and the corporate sector, covering amongst others the areas of credit risk, operational risk and business continuity management (BCM). He has also extensive experience in corporate governance, ethics and integrity management, anti-bribery and anti-corruption systems, whistleblowing mechanism and regulatory compliance.

He is a certified BCI Professional by Business Continuity Institute, UK (with title 'CBCI'), certified Integrity Officer (CeIO) granted by the Malaysian Anti-Corruption Academy (MACA) as well as certified Governance Practitioner by the Malaysian Institute of Corporate Governance (MICG).

Wan Norman is a law graduate of King's College London and holds an MBA from Nottingham University Business School.

Partner Associates

SENTINEL INSURANCE BROKERS SDN. BHD.

Sentinel Insurance Brokers Sdn. Bhd. is a BNM licensed entity which is wholly owned by qualified Malaysian risk & insurance professionals with extensive international experience and expertise supported by a team of specialists insurance advisors and practical insurable risk transfer solutions to their clients in all sectors of industry in Malaysia and wherever they operate internationally. The specific focus is to ensure their clients insurable programmes are comprehensive, cost efficient, easily implementable and most importantly ensure expedient claims settlement.

HERON TALENT MANAGEMENT SDN BHD

A talent management development company that provides Chartered Insurance Institute (UK) professional qualifications and development programmes to enhance and upskill the industry talent pool on risk management and insurance
and Crisis Communication services and programmes

JACOB BUSINESS ARMOUR PTE LTD

JACOB - an independent business resilience specialists firm with a focus on Enterprise Risk Management, Business Continuity Management, Crisis Management System 4A, Supply Chain Risk Management and Crisis Communication services and programmes

Partner Associates

LEFTFIELD ASSURANCE EXTENDED WARRANTY MANAGEMENT LLC

Leftfield's overriding goal is to provide trusted protection to our upstream reinsurance partners and valued risk mitigation to our downstream clients. Established to support and facilitate the increasing demand for high-quality insurance backed affinity products globally. Business partners expect high-quality insurance solutions implemented with local expertise and Leftfield provide clients with a tailored offering designed to meet specific needs backed by first-class reinsurance partners and local market cedants.
As experienced claims administrators, Leftfield has a best in class, cloud-based proprietary administration system, fully configurable and accessible to clients and the products are integrated into the client's brand and able to deliver white labelled value propositions.

RISK QUOTIENT PRIVATE LTD

Established in 2007 in Singapore, Risk Quotient provides risk management services to businesses and has since evolved to be a leading provider of cybersecurity and business continuity professional services to clients using proprietary technology solutions.
Growth has been rapid with the support of loyal customers across a wide range of industries ranging from Banking and Finance, Depositories, Stock/Commodity Exchanges, Insurance, IT, Healthcare and Manufacturing. Risk Quotient has offices in London, Mumbai and Singapore and a presence in Dubai, Kuala Lumpur and Amsterdam through partners. The Operational Centre of Excellence' is located in Navi Mumbai. The delivery team consists of highly qualified and experienced professionals led by a strong business-oriented leadership team. The Core Values define the corporate culture at Risk Quotient and its commitment to clients in different geographies.
Risk Quotient has earned the trust of anchor clients by delivering high quality fit for purpose solutions with a focus on people, process and technology. All projects are managed to completion using latest project management tools and methods.
Risk Quotient website - www.rqsolutions.com .

Partner Associates

FAROSOL Credit Management Services

RISK OPTIMIZED CREDIT SOLUTIONS FOR THE INTERNATIONAL MARKET PLACE

Farosol is an international network grouping of licensed independent trade credit brokers / consultants that provides customised credit insurance products and solutions, as well as services on credit management.
Farosol provides an unrivalled international footprint which provides and enables our international clients to negotiate globally competitive rates and solutions for credit insurance and credit management services and have local expertise and services.
The Farosol network is based on relationships and the objective is to deliver quality credit management solutions, consistent service quality and competitive products to mitigate risk and maximise profitability.

FAROSOL SERVICES

TRADE CREDIT INSURANCE

Securitizing clients' accounts receivables and provides you the ability to trade on credit with confidence.

FINANCING – CASH MANAGEMENT

Local expertise for global liquidity – Based on individual requirements the Farosol will assist in the trade finance partner selection process.

SURETY BONDS / GUARANTEES

Flexibility in the financing of transactions - We provide a variety of bonds and guarantees with Surety Bond Providers.

BUSINESS / COUNTRY INFORMATION REPORTS

Be prepared for unexpected events: Know Your Customer! Operating globally, Farosol combine local expertise and country risk information to evaluate commercial risks and country risks.

Partner Associates

RURAL CAPITAL BERHAD

Rural Capital Berhad (RCB) is a subsidiary under MARA Corporation which has been in operations since 2013. Established as a result of MARA's rationalisation process of financing management and credit control to provide business financing services and debt management services for all types of MARA facility loans. This process involves the phased transfer of all funding portfolios to RCB which allows MARA to focus fully on the entrepreneurship development agenda.

This restructuring measure approved by the Ministry of Rural and Regional Development (KKLW) which is now known as the Ministry of Rural Development (KPLB) is aimed at increasing the amount of funding to the target group and improve the performance of repayment collection of all types of MARA facility loans so that funding MARA can be channelled to more entrepreneurs and students.

In December 2016, RCB was upgraded to a public company. This is leading to the establishment of a Development Financial Institution (DFI) which will be known as Bank Luar Bandar Malaysia (BLBM) as a complement to Bumiputera socio-economic development.

Our Services

We deliver customized services to meet our clients' real requirements.

This requires a detailed and thorough analysis to determine the needs, issues, problems or concerns that matter to a client's organizational success. Thoroughness and accuracy are coupled with workable, practical strategies.

The industry experience of our team of risk professionals transcends a broad spectrum of industries:

Financial Services Sector
Banking – retail, merchant & investment, securities/equity and insurance.

Telecommunications
Satellite operators & communications provider, fixed line, mobile operators and broadcasting.

Infrastructure & Construction Projects
Ports, light & express rail systems and toll roads.

Manufacturing
Automotive, medical & healthcare and semiconductors.

Power & Utilities
Power generation, transmission & distribution, hydro and independent power producers.

Plantation Sector
Agricultural mass production, commodity crops, commercial growing, large farms

Esperanza focuses on three core services:

RISK MANAGEMENT

All corporations today have different and difficult challenges in the conduct of their day-to-day business activities. It is imperative to protect the shareholder and market value of organizations through clear risk mitigation plans.

Governments and regulators now impose stringent framework of conducting business to safeguard the interest of the public and the nation's economic wellbeing. This requires a very specific need to have a greater focus and understanding of the business risks enterprise wide.

Esperanza has the expertise and experience to assist our clients to consolidate and develop and implement a workable enterprise risk management framework.

Benefits of a Risk Management strategy:

- Gain a better understanding of risks across functions & business units
- Use risk as a competitive edge
- Safeguard against earnings related surprises
- Respond effectively to low-probability catastrophic risks
- Gain costs savings by managing internal resources and capital more efficiently
- A Risk Management programme will improve two key business metrics of P/E ratio and cost of capital as there is a fundamental link between better risk management and shareholder value.

Our methodology:

- an overall review of the enterprise-wide risks
- a more specific business and functional risks review
- a gap analysis
- a clear & practical implementation, & integration of risk management culture and processes.

Esperanza focuses on three core services:

RISK & INSURANCE MANAGEMENT ADVISORY

In extending the ERM services to clients, a specific risk management tool to a problem is insurance risk solutions. The effective and efficient utilisation of capital and financial resources for insurance solutions must be constantly monitored.

Our risk & insurance advisory services focus on:

- Risk & insurance governance framework
- Independent insurance programme review
- Independent insurance service provider reviews
- Independent claims & loss incident reviews

CORPORATE GOVERNANCE

Evolving market dynamics, economic realities and regulatory requirements have catapulted corporate governance as a necessary ingredient in any organizations to protect and advance stakeholder needs.

Besides ensuring sound decision-making through robust controls and processes, having a good corporate governance framework nurtures a positive company culture, builds customers' confidence in the business and provides a line of defence against any allegation of malpractice or dereliction of corporate duty.

Esperanza has the credentials and expertise to support the establishment of a strong Corporate Governance framework, to be the cornerstone of a thriving business. These include, amongst others, the following:

- ABMS (Anti-Bribery Management System) implementation
- Section 17A MACC Act Adequate Procedures compliance
- OACP (Organisational Anti-Corruption Plan) formation
- MCCG (Malaysian Code on Corporate Governance) principles
- Whistleblowing framework and mechanism

KEMENTERIAN KEWANGAN MALAYSIA

SIJIL AKUAN PENDAFTARAN FIRMA PERUNDING

NO. SIJIL	:	J60476318273162883
NO. RUJUKAN PENDAFTARAN	:	465-02040217
TEMPOH SAH LAKU	:	09/03/2022 - 08/03/2025

Bahawa dengan ini diperakui syarikat :

ESPERANZA MANAGEMENT ADVISORS SDN. BHD. (606297-P)
LOT 9.01D (WEST WING)
9TH FLOOR, MENARA BRDB, 285
JALAN MAAROF, BUKIT BANDARAYA
W.P. KUALA LUMPUR
59000 KUALA LUMPUR
WILAYAH PERSEKUTUAN KUALA LUMPUR, MALAYSIA

Telah berdaftar dengan Kementerian Kewangan Malaysia dalam bidang bekalan/perkhidmatan di bawah sektor, bidang dan sub-bidang seperti di Lampiran A. Kelulusan ini adalah tertakluk kepada syarat-syarat seperti yang dinyatakan di Lampiran B. Individu yang diberi kuasa oleh syarikat bagi urusan perolehan Kerajaan adalah seperti berikut :

ZAINAL ABIDIN BIN MOHD NOOR	560523085089	EXEXUTIVE DIRECTOR
CIK NAZWA BINTI ABDULLAH	830206025944	ADMIN

t.t

DATO' ZAMZURI BIN ABDUL AZIZ
Bahagian Perolehan Kerajaan
b.p. Ketua Setiausaha Perbendaharaan
Kementerian Kewangan Malaysia

Tarikh Berdaftar Dengan Kementerian Kewangan Malaysia : 09/03/2022

(Sijil ini adalah cetakan komputer dan tidak memerlukan tandatangan)

Our Experience

ESPERANZA

Liberty Insurance

MFCB

BURSA MALAYSIA

MBf

ScopeTel
satellite communications

MECHMAR

PECD

COURTS

AMANAHRAYA

IMPSA

Scomi

MCIS ZURICH
INSURANCE

MULPHA

Manulife

Revertex
(MALAYSIA) SDN. BHD.

Haisan

TENAGA NASIONAL BERHAD

JIANKUN INTERNATIONAL

PELABURANMARA

PESAKA
Pesaka Technologies Sdn Bhd

THEMED ATTRACTIONS
RESORTS & HOTELS

TTPC

Türk Telekom
avea

PERKESO

BUKIT BINTANG CITY CENTRE

MUDAJAYA GROUP BERHAD

MUHAMMADIYAH

RAC
RAILWAY ASSETS CORPORATION

FGV

MTD

ASIA AEROSPACE CITY

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