

CORPORATE PROFILE



2020

www.caliphgroup.com

About Us

Founded in 2012, Caliph Group is a Takaful agency that was based in Johor Bahru and is currently the fastest-growing Takaful agency in Malaysia. Within a year of our establishment, Caliph Group expanded rapidly from 15 agents to 220 active Takaful agents. In 2018, Caliph Group had eight branches nationwide with 500 agents, 24 unit managers and 30 Assistant Unit Managers in Johor, Melaka, Putrajaya, Pahang, Kedah, Kelantan and Penang. In 2020, we have established ourselves as the ALC (Agency Leader Corporation) of FWD Takaful Berhad (formerly known as HSBC Amanah Berhad) with a total over 1,800 Takaful agents and made RM34.5 million in business.

caliph

[kha.li.fah] | خليفة

representative



Creating Leaders from Within

Being a part of Caliph is to become a role model and authority in the Takaful industry. The same principle applies in our Agency Leader Corporation (ALC) system to foster more Takaful representatives and leaders, instead of followers, to penetrate the Malaysian Takaful market with the highest number of Takaful agents. As part of our company culture, we bring together visionary and energetic team players that can work collaboratively to achieve our organisational goal.

Changing Life Forever

Inspired and driven by our motto, we prioritise the people in Caliph and our valued clients by improving their standard of living. At the heart of our operations, we strive to provide the highest standard of servicing and customer service as well as providing for their needs. We do meaningful work by utilising advanced and innovative technology to share ideas, brainstorm and inspire minds. Thus, maximising technology is our trademark way of doing business for a complete and presentable way of conducting the Takaful business.

Vision




We aim to be the Preferred Leader in the Takaful services industry.

Missions

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- To deliver the highest possible standards of competency, services and attention to our valued clients.
 - To ensure that Caliph Group's consultants enjoy the highest possible standards of growth, empowerment and lifestyle.

Core Values

INTEGRITY



We prioritise honesty and transparency in all that we do in the company – ensuring that we uphold the highest standards of ethics and are accountable to our actions at all times.

LEADERSHIP

We aspire to be bold and empathic leaders capable of inspiring each other in the pursuit of excellence. We cultivate a working environment that promotes learning and improvement to become trailblazers in the Takaful industry.

TEAMWORK

We are committed to support and encourage each other to push forward as a team. Thus, we foster a collaborative community that embraces diversity and mutually benefit from one another.

PEOPLE-FOCUSED

We build connections from within and outside the company. Our aspirations and actions help to transform the lives of our people and our valued clients.

INNOVATION

We harness innovation and foster continuous improvement in the way we do things. It is our focus on providing the best services that drive us to deliver outstanding results every time.

Our Milestones

**2012-
2014**

- 2nd Runner up Unit Trust Managing Advisor (Group Sales) for Southern Region
- 1st Runner up Master Group Builder Award
- 1st Runner up “Ruby” under personal producer category
- 2nd Runner up Group Sales Award Nationwide
- 2nd Runner up Recruitment Award
- Top of the Table (TOT) Award
- Champion Personal Producer Nationwide for Overall Takaful Business Category
- Diamond Leader
- Champion Personal Producer Nationwide for Overall Business category, Nationwide
- Champion Managing Consultant Nationwide for Overall Business Category, Nationwide
- Champion Managing Consultant for Single Premium Business, Nationwide

2014

- Record Breaker – 1 million Premium in 88 days
- Champion Recruiter
- Takaful Nationwide Champion Agency

**2015-
2017**

- Nationwide Champion for Corporate Business
- Top Recruiter Awards
- 18 million Takaful Business
- 500 agents nationwide

≥ 2020

- RM34.5 million business in 2020
- Recruited over 1,800 agents
- Established six branches throughout Malaysia
- Active Agent in Year to Date at 65%

Performance Highlights

Insurance Premium (2020)*

Month	Premium Collected (RM)
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January	2.1 million
February	3.5 million
March	2.75 million
April	2.17 million
May	2.2 million
June	2.45 million
July	2.15 million
August	2.49 million
September	2.9 million
October	3.3 million
November	3.5 million
December	4.99 million

TOTAL

34.5 million

* as of December 2020

Recruitment of Takaful Agents (2020)*

Month	Agents Recruited
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January	345
February	107
March	107
April	58
May	35
June	114
July	159
August	212
September	242
October	188
November	151
December	118

TOTAL

1836

* as of December 2020

Caliph Committee



Mohd Hamzavi Bin Md Zain

Group Agency Chairman, Director & Founder

*Caliph Consultancy Group Sdn Bhd &
ALC to FWD Takaful Berhad*

Mohd Hamzavi holds an American Associate degree, majoring in Business Administration from MARA Community College, Kuantan, Pahang and a Bachelor Science in Business Administration, majoring in Finance from the Northern Arizona University, Arizona, United States of America.

He has over six years of banking experience in both local and international banks. His career began in RHB Bank Berhad, and he then became the Premier Centre Manager in HSBC Bank Malaysia Berhad, where he was in charge of and organised exclusive events for high net-worth clients in the Southern Region.

His passion for insurance led him to venture into the industry in 2005 as a full-time insurance agent and unit trust consultant. In 2005, he took up the role of Group Agency Manager in RHB Unit Trust Management Berhad. Subsequently, he became a Managing Consultant in MAAKL Mutual Berhad, MAA Takaful Berhad and MAA Assurance Berhad. In 2014, he then became the District Manager in AIA Public Takaful Berhad. His dedication and focus throughout his career have earned him and his team numerous accolades, including Million Dollar Round Table (MDRT), Court of the Table (COT) and Top of the Table (TOT) award for four consecutive years.

After working as a full-time agent for nine years, Caliph Group Agency was established in Johor Bahru. The company grew from an initial team of 15 to 220 agents within a year. With the combined efforts of him and his team, Caliph Group Agency became the Agency Leader Corporation (ALC) to FWD Takaful Berhad (formerly known as HSBC Amanah Takaful Berhad) in 2020 with a current total of 1,836 agents and RM34.5 million in business. Currently, he is the Group Agency Director of Caliph Consultancy Group Sdn Bhd.

Noraani Binti Jasman

Operations



Noraani holds a Diploma in Sales and Marketing from Cosmopoint College. Her career began in 2003 as an expeditor before being appointed as Agency Manager of Public Mutual in 2005 and Kenanga Investment in 2012. Prior to joining Caliph Group, her invaluable experience and outstanding track record led her to be a Unit Manager in AIA Group in 2014. Currently, she holds the position of Senior Agency Director for Caliph Group.

Afzariq Faizal Anwar Bin Anuar

Product Development



Afzariq Faizal Anwar holds a Bachelor of Business Administration (Hons) in Finance from Universiti Teknologi MARA (UiTM). Throughout his career, he held various positions including administrative executive, finance executive and regional finance executive. With his substantial background and knowledge of the industry, he became the Executive Consultant in MAA and a Unit Manager at Manulife Investment. In 2014, he joined AIA Group as a Life Planner and was promoted to Unit Manager due to his excellent work performance. Currently, he holds the position of Agency Director of FWD Takaful.

Meor Harman Shah Bin Meor Idris

Product Development



Meor Harman Shah graduated with a Diploma in Banking from Universiti Teknologi MARA (UiTM). He has more than two decades of experience in the banking and insurance industry, working in major financial institutions, including DCB Bank, Maybank Finance Berhad, RHB Bank Berhad, EON Bank Berhad and MAA Takaful Berhad. Before joining Caliph Group in 2017 as Senior Agency Director, he was the Managing Consultant at MAA Takaful Berhad.

Mohd Farid Bin Manap

Event and Contest



Mohd Farid graduated with a Diploma in Electrical Engineering from Politeknik Sultan Abdul Halim Mu'adzam Shah (POLIMAS) in Jitra, Kedah. He has a decade of experience of working in the Malaysian Education Ministry (Kementerian Pelajaran Malaysia) from 2008 till 2017. In 2008 – 2015, he was also a Business Partner and Leader for Allianz Insurance. Prior to joining Caliph Group, he held the position of Unit Manager for AIA Public Takaful.

Caliph Committee

Khairul Afifie Bin Razali

Event and Contest



Khairul Afifie holds a Diploma in Business from Polytechnic Malacca (Politeknik Melaka). His passions and dedication for the field of takaful insurance began in 2010 when he started his career journey as an agent for Takaful Ikhlas Berhad. Then, he joined AIA Public Takaful as a Unit Manager in 2015. Currently, he is a Senior Agency Director of Caliph Group.

Sarifah Mesron

Compliance



Sarifah Mesron holds a degree in Accounting from Universiti Utara Malaysia (UUM). Her early work experience includes working as an audit assistant and account executive. In 2007, she became an Agency Supervisor for Public Mutual Berhad, and within three years, she promoted to Agency Manager. In 2013, she was also a Life Planner in AIA Group, and her dedication and performance led her to become a Unit Manager in 2018. Currently, she is an Agency Director for FWD Takaful.

Mohd Suhaimi Bin Mohamed Sally

Quality Business



Mohd Suhaimi graduated with a degree in Marketing and Finance from Universiti Sains Malaysia (USM). Since 2003, he was a Sales Manager for the Consumer Department for a decade. In 2014, he was appointed a Director of Agency for AIA Group and was Deputy Director of Agency Distribution for Sun Life Malaysia Berhad in 2017. Currently, he is an Agency Director for FWD Takaful.



Professionally, we are driven by sheer commitment for getting the job done. Personally, our team is a pleasure to work with, resourceful and personable.



Caliph Management

Nuurain Binti Abd Aziz

Administrative & Operations Manager

Nuurain graduated with a Bachelor (Hons) degree in Pure Mathematics from Universiti Teknologi Malaysia (UTM). Her career began in 2011, as an Account Assistant for CKT Marketing Sdn Bhd, Johor and subsequently, became a Trainee for Metrojaya Mid Valley, Kuala Lumpur in 2012. She continued to hone her experience and knowledge by joining Alcon Laboratories Sdn Bhd as an Account Assistant. Prior to joining Caliph Group, she joined Great Eastern Takaful Berhad in 2013, as an Operations Customer Service cum Administration Executive. Currently, she holds the position of Administrative and Operations Manager in Caliph Group.

Farah Nabila Binti Noor Azmi

Business Development Executive

Farah Nabila holds a Bachelor of Business Administration in Human Resource Management from Kolej Universiti Polyy-Tech MARA Kuala Lumpur. She joined Caliph Group in 2020 as a Business Development Executive.

Nurul Iman Binti Kamil

Account Executive

Nurul Iman has a Bachelor of Accountancy (Hons) degree from Universiti Teknologi MARA (UiTM). In 2013, she was an Account Executive at Caring Pharmacy and then joined Luxury Connection Sdn Bhd, Johor as an Account Cum HR Executive in 2016. Currently, she is an account executive for Caliph Group.

Karen Loh Chii Ing

Assistant Business Development Officer

Karen Loh has a diploma in Travel and Tourism. Her background and industry experience began in various established companies such as ING Insurance Berhad, AIA Berhad and Etiqa Life Insurance Berhad. Currently, she joined FWD Takaful Berhad, where she continues to apply her considerable knowledge and expertise in the insurance industry. At Caliph Group, she is responsible for supporting and ensuring the continuity of the Group's success and growth from time to time.



Our Services

At Caliph Group Agency, we specialise in the provision of **Protection Takaful Plans** and **Investment-Linked Takaful Plans**.

Protection Takaful Plans



All-in-one Takaful protection plans that have coverage for individuals, family and riders including:

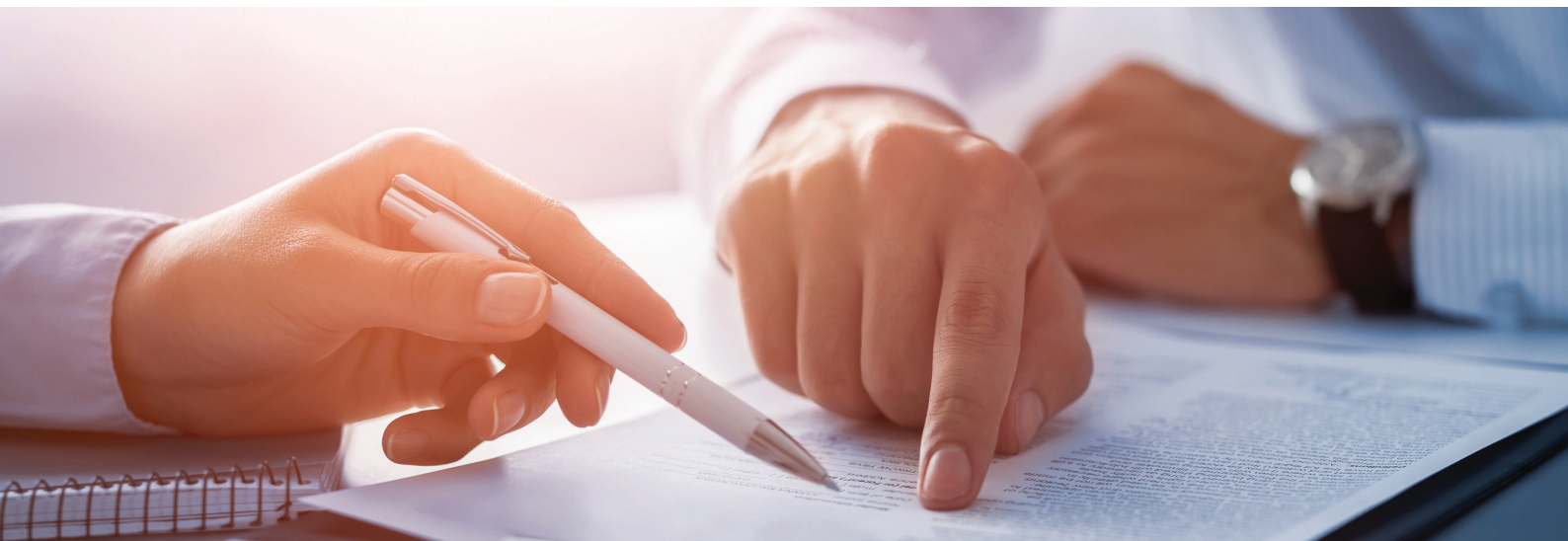
- FWD Family First
- FWD Future First
- FWD Medical Rider
- FWD Accidental Death Benefit Rider
- FWD Critical Illness Rider
- FWD Payor Lite Rider
- FWD Payor Rider
- FWD Term Rider

Investment-Linked Takaful Plans

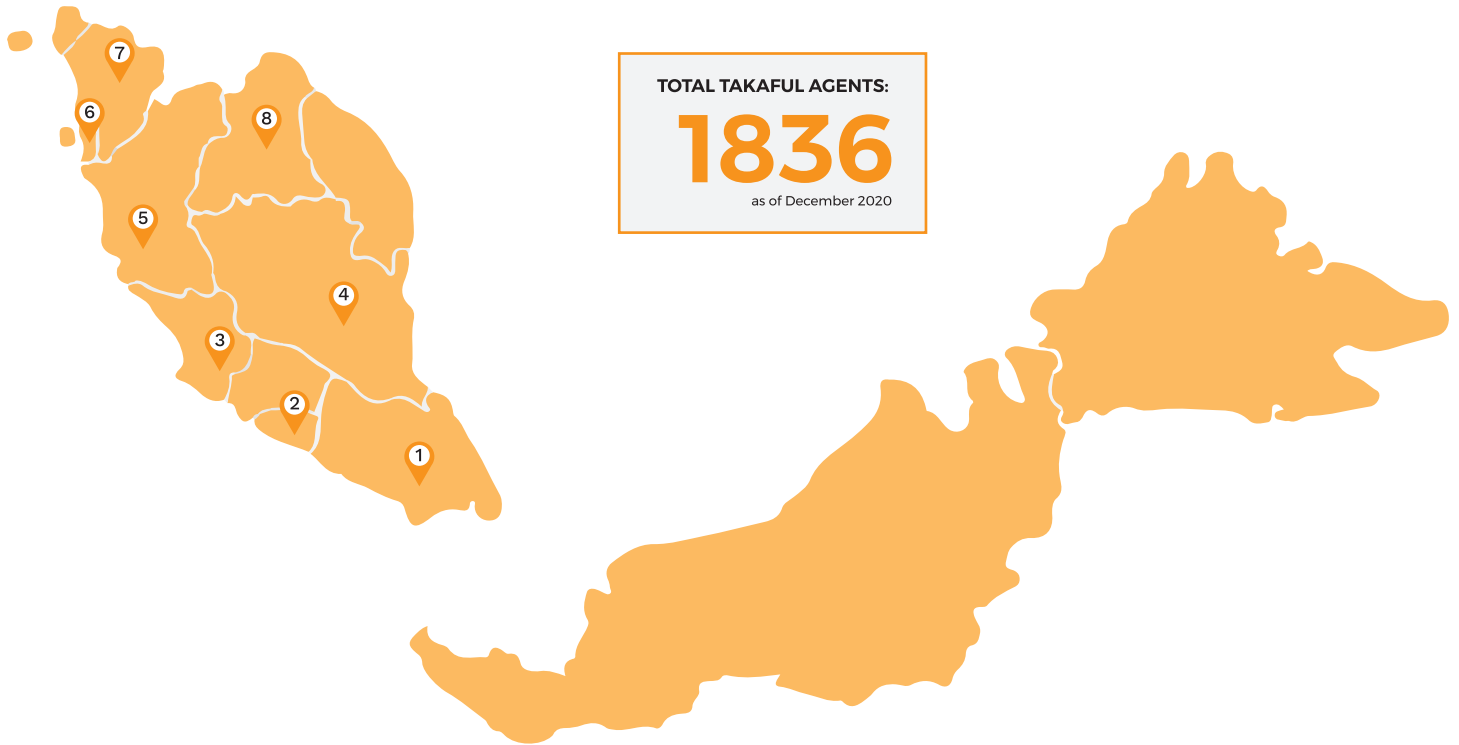


We offer family Takaful plans that combine investment and protection coverage, including:

- Education Plan
- Legacy Plan
- Wealth Management Plan



Our Branches



TOTAL TAKAFUL AGENTS:

1836

as of December 2020



1

JOHOR (HQ)

No 01-09, Block B, Persiaran Pertama, Pusat Perdagangan Utama, 81300 Johor Bahru
Johor



2

MELAKA

Caliph Group Melaka, 8-1, Jln KSB 16
Tmn Kota Syahbandar, 75200 Melaka



3

PUTRAJAYA

Caliph Group, K-1-01, Connection Commercial
Persiaran IRC 3, IOI Resort City, 62502
Putrajaya



4

PAHANG

5

PERAK

No. 25A, Jalan Meru Bestari A7
Medan Meru Bestari, 30020 Ipoh, Perak



6

PULAU PINANG

No.45-2 Jalan Todak 6. Pusat Komersial
Perdana, 13700 Perai, Pulau Pinang



7

KEDAH

49, Lorong BLM 6/2, Bandar Laguna Merbok
08000 Sungai Petani, Kedah



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KELANTAN

LOT PT 390, (Tingkat 1) Seksyen 17
Bandar Baru Kota Bharu, Kg Sireh
Jajahan Kota Bharu 15150 Kota Bharu
Kelantan



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