



AIMI ZULHAZMI BIN ABDUL RASHID (A.M.P)

23, Jalan Elektron U16/59, Denai Alam, Shah Alam, Selangor, Malaysia



+601110053959



draimizulhazmi@gmail.com



[aimizulhazmi](https://www.facebook.com/aimizulhazmi)



[aimizulhazmi](https://www.instagram.com/aimizulhazmi)



[AimiZulhazmiAbdulRashid](https://www.linkedin.com/in/AimiZulhazmiAbdulRashid)



[dr_aimi](https://twitter.com/dr_aimi)

EXECUTIVE SUMMARY

Born 1969, with a cumulative 32 years of working experience, began my career as credit analyst in 1993 with the Standard Chartered Bank Corporate Banking in Kuala Lumpur, moving to multinationals in Mobil Oil and British Petroleum, gaining 7 years of working experience in Oil & Gas industry in the areas of analysis, strategic planning, sales, marketing and business development. My career in custodian and trustee industry began in 2002 with Bumiputra-Commerce Trustee as Business Development Manager then moving to BIMB Trust Ltd in 2004 as CEO, subsidiary of Bank Islam located at Labuan offshore.

BIMB Trust CEO/Principal Officer appointment gave me the C-level corporate experience and exposed me to the international offshore trust and financial industry. Entrusted with 2 employees, I established BIMB Trust from a merely corporate secretarial department under Bank Islam Offshore Labuan, into a full-fledged trustee company of 20 staff with an annual turnover of US\$5million providing comprehensive secretarial services as well as wealth management services i.e. Islamic trust, custodian, waqaf and foundation to both corporate and individual clients.

Leaving the bank in 2010 to build my expertise further, I established an international business advisory firm in PT Dana Mulia based in Jakarta from 2010 to 2014 to capitalize on the regional wealth management industry. As management consultant, I was exposed to the areas of family office, corporate finance, Islamic finance, wealth management, corporate merger and acquisition as well as offshore jurisdiction company and trust planning.

Whilst building my career, I pursued my postgraduate studies from the year 2000 on part time basis, completing Masters in E-Commerce in 2002 with the Central Queensland University Australia and Postgraduate Diploma in Marketing with the UK Chartered Institute of Marketing in 2003. Then during my stint with Bank Islam, I completed PhD in Islamic Wealth Management in 2007 with Camden University, USA. Recently, I completed several certifications from the International Islamic University of Malaysia in the areas of Islamic Economics and Usul Fiqh.

In 2015, I was recruited to my current position at the University Kuala Lumpur Business School as the Associate Professor in Finance/Islamic Finance Department to bring industrial experience into the academia. I progressed to be the Business School Dean and Head of Campus in 2017 for a year and then the Chancellery as the Director of Special Project for another year. Even as an academia, I am actively engaged in wealth management industry, having various present-day appointments i.e. as the board member of Wasiyyah Shoppe Trustee Bhd, the largest Islamic private trustee company in Malaysia. My other current appointments also involved non-profit organisations such as a committee member the Majlis Agama Islam Perlis (MAIPs) Development Board, as well as a committee member of the Economy & Development of Majlis Agama Islam Selangor (MAIS).

Passionate about the Malaysian economy especially for the benefit of the people, I actively provide economic analysis that is highly sought after by the mainstream media. Utilizing the financial analysis skills and market

knowledge on the economic issues and financial market, I featured regularly on TV, radio and newspapers with over 1,000 published and recorded over the years. The media include national TV, news portal and radio stations, namely, RTM, Bernama TV & Radio, TV3, ASTRO as well as national and regional newspapers. For 2024, I made 68 appearances on TV & radio, over 306 newspapers' publications and speaking engagements. My social contribution to the society was duly acknowledged and awarded by the DYMM Raja of Perlis with a royalty award, Ahli Mahkota Perlis (AMP) in May 2022. I was also awarded by MARA with Outstanding Educator Award for 2025, acknowledging my academic contribution to the society.

WORKING EXPERIENCE

UNIVERSITI KUALA LUMPUR (UniKL), MALAYSIA

May 2015- Present Associate Professor for the Finance/Islamic Finance at UniKL Business School.

- **ACADEMIC POSITIONS:**

- Plan and deliver teaching and learning activities according to syllabus and schedule to undergraduates and postgraduates
- Subject Matter Experts in:
 1. Corporate Finance
 2. Shariah Audit & Corporate Governance, Compliance
 3. Islamic Finance
 4. Usul Fiqh
 5. Fiqh Muamalat
 6. Islamic Banking Operation
 7. Islamic Wealth Management
 8. Islamic Capital Market
- Supervising PhD Islamic Finance Students
- Chair sessions of postgraduate PhD and Master students proposal defenses and viva
- Visiting Professor at Aarhus Business Academy, University of Applied Sciences, Aarhus, Denmark (Dec 2017) for Islamic Finance, Socio-culture and economy

- **INDUSTRIAL ENGAGEMENTS:**

MAJLIS AGAMA ISLAM SELANGOR (MAIS): January 2020 – Present

Economy & Development Committee Member (January 2020 – Present)

- To provide input in the MAIS economic activities through meetings and speaking engagement
- Provide expert view on Shariah activities related to MAIS strategic planning and business development and activities.
- Responsible to advise and recommend to MAIS main board on real estate development and investment

Chairman, Technical Economy & Development Committee (January 2024-Present)

- Evaluate all proposals before submission to the higher MAIS Economic & Development Committee
- Monitor ongoing approved projects until full completion

MAJLIS AGAMA ISLAM PERLIS (MAIPS): January 2022 – Present

**Committee Member of MAIPS Initiatives and Development
January 2024 - Present**

- The committee is responsible to review and recommend to MAIPs main board on real estate development projects as well as investments policy and decision.
- The committee is responsible to advise MAIPS main board on financial matters, strengthening the management of Zakat fund.

**Board Member of MAIPS Akademi Asnaf MAIPS Sdn Bhd (ATAM)
January 2022- December 2023**

- The board members are composed of business and corporate leaders, experienced top government officers as well as recognized experts from various industries
- Engaged in periodical meetings at the Board level to provide expert view on ATAM strategic planning and business development and activities.

WASIYYAH SHOPPEE TRUSTEE BERHAD: September 2019 – Present

Non-Executive Director

- Board Member of the licensed trustee company, providing Shariah compliance trustee in the Muslim inheritance and wealth management services in Malaysia.
- Member of Trust & Investment Committee providing expertise in evaluating Shariah products, Islamic trustee, custodian as well as investment.
- Member of Remuneration Committee evaluating the company compensation and reward
- Project team member to set up the new subsidiary in WSB Family Office outfit.

UNIVERSITY MALAYSIA COMPUTER SCIENCE (UNIMY)

August 2020 – May 2022 Adjunct Professor (Finance)

- To give lecture / talk / training as per invitation from UNIMY
- To be actively involved in strategic planning discussion to the development of the university
- To provide input to the development of new programs and review of current programs

MANIPAL INTERNATIONAL UNIVERSITY (MIU)

Oct 2020 – July 2022 Industry Panel Advisor

- To provide input to the development of new programs and review of current programs

MMAG HOLDINGS BERHAD

August 2019- May 2020 Executive Director

- Appointed as the Executive Director effectively on 17th August 2019 and Board member of the ACE Board listed company on the Bursa Kuala Lumpur.
- Approved by the Bursa Malaysia as a public listed company director.
- MMAG's business segments include ICT distribution, warehouse fulfillment services, logistic services in Line Clear Express & Courier that offer last-mile delivery.
- Secured logistic partnership agreement with Selangor state government agencies in their SELDEC (Selangor digital e-chain supply), which is a marketplace initiative to market rural product.

• **MANAGEMENT POSITIONS WITHIN UNIKL**

Oct 2020 – December 2023 UniKL Internal Auditor

- Appointed by the Higher Education Ministry as the UniKL Internal Auditor for e-MyRA (Malaysia Research Assessment), to conduct annual audit on the university performance.
- MyRA is a comprehensive system developed to assess the research capacity and performance of all Higher Education Institutions (HEIs) in Malaysia. MyRA was first implemented in 2006 to recognize the university growing research reputation.

April 2018 – July 2019 Director Strategic Project Office - UniKL

- Develop business strategies for the University including business planning and transform operations to drive both growth and profitability;
- Deliver solutions for infrastructure deals including funding new infrastructure projects, commercial aspects of concession agreement, supporting mergers and acquisitions or restructuring;
- Coordinate and resolve matters among the stakeholders from government bodies and agencies to various campuses within the university.
- Continuous review, monitor progress and provide support to all departments and related campuses.

August 2017 – Mac 2018 Dean/Head of Campus UniKL Business School

- Provide the leadership in managing the overall performance of the UniKL Business School, a campus of about 120 fulltime staff and over 4,000 student population.
- The business school has an annual revenue over RM45million and profitability of RM12million, being the most profitable campus in the university.
- Lead and drive the strategic plans to ensure the financial objectives are met
- Formulate the campus direction to keep up with the changing trend of the market
- Work with the management team to develop long term strategies and action plans.
- Spearhead new projects and initiatives to streamline business operations to achieve optimum efficiency and enhance operations productivity.
- Build strong relationship with both internal and external stakeholders to captive strong market share.

- **CONSULTANCY:**

- Appointed as the Team Leader for the establishment of a new education center/campus in Perlis, focusing on Chartered Logistic and Transport training and consultancy (2017).
 - Perlis, Kedah and Langkawi Ferry terminals privatization
 - Economic and feasibility studies of privatization
 - Urban Planning on new terminals
 - Marine studies on the coastal areas
 - Integrated Tourism
 - Langkawi Digital
 - IT Contents for Tourism, Governance and Environment
 - Smart Kedah MOOC IT
 - Community builders
- Appointed as business consultant to the new Rural Capital Bank in Malaysia a subsidiary of MARA (2016-2018):
 - As member of the Working & Technical Committees to undertake the Environmental Study and Feasibility Study to establish the Bank.
 - Shariah consultant to establish the new Shariah Supervisory Board for the Rural Capital Bank
 - Conducted training to equip the employees with banking knowledge and skills in order for it to be a full fledged bank in 2 years.

- Appointed by the Rural Development Ministry to represent UNIKL Business School as facilitator to the program in Melaka to conduct feasibility study and Business canvas model.

• **RESEARCH & PUBLICATION:**

- Head of Research Cluster for Finance, Islamic Finance, Accounting, Economics and Statistics, among other conducted research produce publications in strategic areas to increase university standard and generate revenue for the University.

- Grant:

STRG Grant from Universiti Kuala Lumpur Reseach Fund. Conducted in 2017 Socio-economic study of voters in the Parliament of Kuala Kangsar, Perak and Sungai Besar, Selangor, totaling RM50,000.00 inline with by-election in the the 2 parliamentary areas.

- Books:

April 2018	"Marketing for Islamic Banking Products and Customer Service" Textbook for the Chartered Islamic Banker program produced by IBFIM Chartered Islamic Banking Program.
Aug 2017	"Islamic Financial Management" Module for Open University of Malaysia MBA program.
Oct 2016	"Development Banking and Financing in New Growth Area/Small & Medium Enterprises (SME)" Textbook for IBFIM Chartered Islamic Banking Program.
May 2016	"Islamic Banking Operations" Module for Open University of Malaysia Bachelor Degree program.
Feb 2016	"International Islamic Banking and Offshore Practices" Textbook for IBFIM Chartered Islamic Banking Program.
Mar 2010	"Current Issues in Islamic Banking and Finance: Resilience and Stability in the Present System". Co-authored with Angelo M Venardos. ISBN: 978-981-283-392-1 (hardcover), ISBN: 978-981-4470-11-7 (ebook).

- Published journals and Cited (Based on Research Gate) as A.Z.A. Rashid and Google Scholar**

October 2020	"Improving employees' performance through sustainable HRM Practices: A triple mediation model". Journal of Security and Sustainability Center. Q1. Volume 10, Issues 10, Pp 66-80. Co authors with Suharno Pawirosumarto and Mohd Hizam Mohd Saudi.
June 2020	"Cross-Cultural Configuration Evidence from International Business Organisation in ASEAN Countries". International Journal of Psychosocial Rehabilitation". Volume 24, Issue 1, Pp 4664-4674
June 2020	"Occupational Stress and Job Performance among academic in Indonesia: . International Journal of Psychosocial Rehabilitation". Volume 24, Issue 1, Pp 4642-4651
Feb 2019	"The Effect of Green Organizational Culture and Green Innovation in influencing Competitive Advantage and Environmental Performance". International Supply Chain Management. Vol 8, No

	1. Pp 278. Co-authors with Roeshartono Roespinoedji, Mohd Hizam Mohd Saudi and Andhika Hardika.
Feb 2019	"The Effect of Relationship Learning in Driving Green Innovation, Green Customer Capital and Firm's Competitive Advantage." International Supply Chain Management. Vol 8, No 1. Pp 311. Co-authors with S.Juniati, O.Sinaga and K.A. Effendi
Sep 2018	"The impact of Corporate Governance Mechanism on Risk Management". The International Conference of World Academy of Islamic Management. " International Supply Chain Management. Vol 8, No 1. Pp 311. Main author and co-author with Gholamreza Zandi and Y.Hui
January 2018	"Establishing Shari'ah Compliant Homestay in Indonesia: Issues and Challenges" Article in Journal of Computational and Theoretical Nanoscience 24(1):289-292. Co-author Weni Hawariyuni, Omar Alaeddin, Yudi Martha Nugraha.
August 2017	"Capital Structure of Malaysian Firms: Financing the Deficit and Shari'ah Compliance". Online at https://mpa.ub.uni-muenchen.de/80786/ MPRA Paper No. 80786, posted 14 August 2017 07:07 UTC
Oct 2011	Effect of Attenuation on Four-wave mixing Generation. Advanced Material Research 378-379:748-751 DOI:10.4028/www.scientific.net/AMR.378-379.748. Co-author M.A.Nizam, Norhana Arsad, Hanim Abdul Razak, Sahbudin Shari

- Contributed monthly articles on the Industry Journal: Islamic Finance News the Red Money as the exclusive country correspondent for Negara Brunei Darussalam. To date has completed more than 10 publications in the Journal.
- As the lead researcher to produce research paper: "The impact of Trans Pacific Partnership Agreement (TPPA) on the MARA Group of companies."
- Contributed 2 chapters for a Compilation book (Sept 2016) published by UniKL Business School
 - "A Handy Guide for Financial Planners in the understanding of the Islamic Wealth Management".
 - "Takaful and Retakaful Perspective"
- Appointed as Case Study Writer for Malaysia Insurance Institute (Sept 2016 to 2017)
 - Risk Management
 - Reinsurance
 - Insurance underwriting
- Supervised post-graduate students research, completed MBA
 - Mohd Zulfakar b Fahmie, UniKL Post Graduate Institute, "Retail Banking Consumers' Acceptance towards Islamic Digital Banking, post pandemic in Malaysia" February 2023.
- Supervision of students in industrial training.
 - Monitor and provide guidance to final semester students attached to their respective companies, where students were able to apply the skills that they have gained throughout their academic years.

- Industrial Training (INTRA) is one of the requirements for graduation in UniKL Degree, supervised annually 40 to 50 students *DRAZNINE ADVISORY, KUALA LUMPUR, MALAYSIA*

June 2010– April 2015 Principal Consultant

BUSINESS CONSULTANT TO THE FOLLOWING ORGANIZATIONS:

1. Open University Malaysia (OUM)- October 2014

Developed entrepreneurship modules and conducted training at OUM for new entrepreneurs venturing into landscape business, co-organized by Malaysia Botany Institute.

2. Malaysia Institute of Accountants (MIA)- April 2015

Conducted workshops on Islamic Risk Management and Basel for professional and public participants.

3. IFN (Islamic Financial News) – September 2014

Appointed as exclusive correspondence writer on Brunei financial industry updates, contribution on monthly basis to the Islamic global portal news with over 25,000 paid subscribers.

4. IBFIM (Islamic Banking and Finance Institute of Malaysia) – July 2014

Appointed as Consultant i.e. Subject Matter Expert (SME) for IBFIM's E-Content Modules on AdvQif:

- Corporate Governance Practice in Islamic Capital Market
- Audit in Islamic Capital Market
- Risk Management in Islamic Capital Market
- Shariah Compliant Securities

5. PT DANAMULIA, JAKARTA, INDONESIA (2010-2014)

- As Business Advisor to establish Family Office, for several High Net worth families to manage their assets and investments:
- Structure and set up corporations (domestic and overseas) and obtaining approvals from the relevant jurisdictions' authorities to emplace the various assets and investments worldwide;
- Conduct a number of M&A (merger and acquisition) exercises from submission of tender to conducting due diligence of banks, finance companies, property, hotel, oil and gas upstream.
- Undertake various trust, custodian and securities activities on behalf of the Family Office owners in dealing with Trust Companies, Private Banks, Insurance Companies both domestic and offshore jurisdictions.

6. HERITAGE FIDICUARY SERVICES (SINGAPORE) PTE LTD (JULY 2011)

As Product Advisor, developed and provides Islamic trust products including Hibah Trust, Waqf, Sadaqah Trust, Islamic Will and Estate Administration for the company as a leading player in Singapore.

7. CANTERBURY TRUST CORPORATION LTD, BRUNEI (OCT 2010)

As Business Advisor, improvised the set up of the company operations including compliance manuals on products and services to the offshore trust company based at Brunei Offshore Financial Centre.

Develop a strategic plan to advance the Company's missions and objectives to be the provider in Wealth Management, especially in the areas of Private Banking, Wealth Management to

prospective private clients, organizations and financial intermediaries in the Asia Pacific region.

8. LABUAN IBFC SDN BHD (OCT 2010)

As Guest speaker, conducted presentation as Keynote Speaker entitled "Islamic Wealth Management and its Development in Malaysia" at the Asia-Pacific Offshore Association convention 18-19 October 2010 in Kuala Lumpur. The invitation was at the request of Labuan IBFC Sdn Bhd, as the major sponsor of the event

9. WASI PUSAKA SDN BHD, SELANGOR, MALAYSIA (DEC 2010)

As Business Advisor, developed a strategic plan to advance the Company's mission and objectives to be the leader in Wealth Management, especially in the areas of Wealth Management to prospective private clients, organizations and financial intermediaries in Malaysia.

Provide product training and development of marketing tools to deliver the products throughout the network of wealth management planners.

BANK ISLAM TRUST CO (L) LTD **www.bankislamtrust.com.my**
Dec 2004 – May 2010 **Principal Officer/CEO**

Bank Islam Trust Co (L) Ltd is an offshore trust company that is 100% owned by Bank Islam Malaysia Bhd; operating at the Labuan International Banking and Financial Centre.

Responsibilities:

- Responsible for the overall company performance and report to the Board of Directors of Bank Islam Trust Co (L) Ltd as well as the Bank Islam Managing Director;
- Set up the company from a non-starter to a full fledged operational financial subsidiary of the bank, which involve preparation and execution of standard operating manuals and terms and conditions that were acceptable to the Bank standard banking audit and compliance requirements;
- Performed as the Trust Officer and act as the Resident Director for offshore company incorporation as approved by the Labuan Authority (LOFSA approval on 28th Feb 2005). Well versed with offshore trust, offshore company set up, corporate secretary functions and international tax treaties at Labuan offshore jurisdiction;
- Formulated and executed business, financial and marketing plans to expand the company business from merely offshore company incorporation services to become the pioneer of Islamic trust and the leading player in the Asia Pacific region;
- Led the company market entry into Indonesia and Middle East market via strategic business collaborations with established banks with comprehensive Islamic trust products, which will provide consistent custodian income to the company;
- Conducted financial analysis and business evaluation to assess new business potentials and corporate collaborations;
- Promoted the company role as the leading Shariah compliant trustee for the International Sukuk as well as Shariah compliant mutual funds;
- Provided articles in various journals locally and internationally;

- "Laws and Practices of Islamic Trusts" Chapter 3, pp 58-71, in the Book entitled "Theory and Practice of Islamic Finance" by Saw Centre for Financial Studies, National University of Singapore (2008);
- "An Introduction to the Laws and Practices of Islamic Trusts and the Distribution of the Trust Upon Maturity" in the Journal Islamic Finance Bulletin by RAM & Islamic Banking and Finance Institute Malaysia (September 2008, Issue #21);
- "Shari'a law and practice" co-author with Dr Angelo Venardos, in the Journal STEP (Society of Trust and Trust Practitioners), UK. Vol 17, Issue 2, February 2009;
- "Growing Appetite for Islamic Wealth Management" interviewed by Labuan IOFC News Bulletin, produced by LOFSA, July 2007.
- "Making the Silk Road a Reality" as join panelist in a roundtable discussion within the industry in an exclusive edition of Islamic Finance, April/May 2009. Others were Martin Crawford (Labuan IBFC), Safri Shahul Hamid (MIDF), Lutfi Mutalip (Azmi Associates) and Dr Aznan Hassan (Shariah Advisor).
- Featured on TV:
 - "Budget 2009" program by ASTRO Awani on August 2008 to discuss on then the upcoming Malaysian Budget for 2009, together with ISIS Chairman and CEO of the Malaysian Minority Shareholders Group.
 - "Bulletin Utama" TV3 Prime News at 8pm on 29th April 2010, commenting on Establishing Rules and Regulations for Gold Trading Business in Malaysia.
- Conducted presentations at various public and private seminars including workshops on Islamic Trusts and Wealth Management held in Malaysia, Brunei, Singapore, Hong Kong, Indonesia, Egypt, UAE and UK, the papers and presentations as follows:
 - The Introduction of Islamic Trust & Distribution, The 2nd Annual Asia Pacific Trusts and Offshore Seminar, Singapore- March 2005
 - Workshop Islamic Trust Product Development Program, Hong Kong- August 2005
 - Islamic Trust: Concept & Application, at the Islamic Estate Planning & Distribution, Kuala Lumpur- February 2006
 - Structuring of Islamic Trust Products in Wealth Management, at the Globalisation of Islamic Banking & Finance, Kuala Lumpur- March 2006.
 - Islamic Charitable Trust and Trust from Islamic Perspective, at The 3rd Annual Asia Pacific Trusts and Offshore Seminar, Hong Kong March 2006.
 - The Concept and Marketability of Islamic Trust and Cash Waqf in Malaysian IOFC Labuan Offshore Financial Service Authority (LOFSA) Seminar May 2006.
 - Potential and Opportunities of Takaful in Malaysia, Prudential-Takaful Malaysia, Chief Agency Officer National Roadshow, 10, 12 & 13 April 2006.
 - Overview Islamic Trust & Syariah Approved Distribution for Portcullis employees Portcullis Trustnet Pte Ltd, Singapore- June 2006.
 - Islamic Trust concept and application in Malaysia Kuala Lumpur, July 2006 organized by the Malayan Law Journal.

- Managing Muslim Estate Administration Singapore August 2006, organized by Portcullis Trustnet Pte Ltd.
- Preserving A Legacy, Islamic private trust: Concept and Application Jakarta, August 2006, Kuala Lumpur & Singapore -September 2006. organized by Mossack Fonseca Pte Ltd.
- Islamic Trust concept and application from the practioners view Singapore, September 2006 organized by Lexis Nexis Singapore.
- Examining Islamic Trust and its Role in Modern Banking 2nd Annual Islamic Wills, Trust and Estate Administration, Petaling Jaya, May 2007 organized by the Malaysian Law Journal.
- Introduction to Islamic Trust, Application and Distribution, STEP Singapore, organized by STEP (Society of Trust & Estate Practioners) January 2008
- Product Development on Islamic Trust Application, Islamic Finance Seminar by National University of Singapore, March 2008.
- Islamic Trust Application, Islamic Finance Asia Summit, EuroMoney Seminar, June 2008
- Islamic Will and Estate Planning: Facilitating distribution of Estate according to Islamic Inheritance Law, organized by Lexis Nexis, August 2008.
- Islamic Trust as New Product Development in Islamic Finance: KLIFF 2008 (Kuala Lumpur Islamic Finance Forum), organized by Cert and supported by Ministry of Finance, November 2008
- "Present and Future Development of Islamic Financial Planners" Panelist at Islamic Financial Planners Conference, , Sime Darby Convention Center, Kuala Lumpur, November 2009

BUMIPUTRA-COMMERCE TRUSTEE BHD**Jan 2003 – Nov 2004****BUSINESS DEVELOPMENT MANAGER**

Bumiputra-Commerce Trustee Berhad now is known as CIMB Trustee Berhad after the merger with the Commerce Asset Group, it is a 100% owned by CIMB Group.

- Head the marketing division in promoting trustee services and products to both individuals & corporate clients, which includes trusteeship for Bonds, Sukuk, Mutual Funds, Club memberships as well as Islamic trust products for individuals like Hibah, Waqf, Will and Estate Administration;
- Conducted market research and prepare the overall Strategic Business Plan, Marketing Plan including Marketing Communication Plan in order to refocus the company business outlook, vis-à-vis implementation and monitoring of the marketing and business budget;
- Ongoing monitoring of market changes, competitors' activities as well as development of new product range, packaging, cross selling of existing products into the market;
- Conducted financial analysis and business evaluation to assess new business potentials as well as appraise existing corporate tie-ups;
- Prepared and executed business proposal in securing new corporate business that fits the Trustee business strategy and commensurate with the Bank quality standard;

KUB GAS SDN BHD**Dec 1999 – Dec 2002****BUSINESS DEVELOPMENT MANAGER**

KUB Gas Sdn Bhd after its acquisition of Summit Petroleum Sdn Bhd from Summit Singapore Pte Ltd, is now known as Summit Petroleum and is wholly owned by the KUB Berhad, a listed company on the Main Board

- Led the marketing team to develop a nationwide network of stockist/dealer/reseller/subdealer and retailer to sell/distribute LPG cooking gas in domestic cylinder packing and related fast moving consumer products in highly competitive wholesale and retail market;
- Responsible for the business unit corporate planning and strategy development process which includes coordinating the business plan process, directing corporate efforts to explore new/complementary business ventures;
- Conducted financial/profitability analysis of potential business ventures/investments and developing business analysis and projections in support of strategic decision making;
- Managed advertisement budget and promotional activities from the innovation concept to negotiating on media purchased;
- Invented short and long term promotional activities to boost sales turnover such as customer loyalty program to reach direct consumer and lessen cylinder loss percentage; which managed to overtake traditional distribution channels, resulting in 80% cylinder retention and efficient cylinder turnaround time;
- Set-up and established the procedures in KUB Gas dealership appointment from documentation requirement, security arrangement, dealer agreement, selection process, sales manual and conducting dealer start-up training.

BP OIL (M) SDN BHD**Jan 1998 – Nov 1999****BUSINESS DEVELOPMENT MANAGER – LPG (BP GAS)**

- Assisted the National Sales Manager in the development of marketing strategies and P&L management for the BP Gas nationwide to achieve sales target and objectives;
- Undertook market research and assisted management in the development of business strategy and preparation of business proposal documentation to potential clients as well as brand management planning that includes inventing and implementing advertising programs and promotional activities;
- Responsible for the development, administration and management of contracts, including the preparation of bid proposals for operation and maintenance contracts plus assisting in the preparing of operation budget and cost reports, formulating contract strategy for planned maintenance works.
- Developed and implemented localized promotional campaigns to boost public awareness and to gain market acceptance; such as setting up and implementing road shows, coffee-shop cylinder loan schemes to create greater brand awareness in the market;
- Conducted training programs of business and safety aspects for dealers and resellers as well as for new territory managers.

MOBIL OIL (M) SDN BHD (DEC 1994- DEC 1997)**Jan 1996 – Dec 1997****TERRITORY MANAGER- RETAIL**

- Manage, lead and motivate Regional Network of Mobil petrol/service station in Penang Perak and East coast of Malaysia, in achieving sales target of fuel, lubricants, mart items of related FMCG as well as ensuring timely collection of account receivable;
- Protecting company's interest by ensuring dealers comply with the companies policies including product brand names, advertising guidelines, maintenance and repair, safety regulations and trade account receivable collection;
- Ensured timely collection of payment from dealers to minimize business risk and credit exposure to the company, closely monitor and review existing credit terms and period, resulting in reduced trade account receivables by almost 80% through diligent and systematic follow-up with problematic dealers.
- Counseled and guided new and existing dealers/business partners in managing their service station business towards optimum profitability via improving customer service, efficient inventory management as well as employee salary and benefit structure;
- Assisted Area Manager North in coordination and preparation of Area Retail Annual budget on service stations upgrading and renovation, in addition to sales volume forecast and plan local promotional activities;
- Prepared Ad-hoc reports for top management action including involvement in "Hot-Operation" with the Ministry of Domestic Trades & Consumer affairs in raiding suspected areas in curbing fuel adulteration activity in Perak;
- Assisted Real Estate department with locating potential sites and providing market intelligence in the development of petrol station network suitable to retail chain strategy.

Dec 1994 – Dec 1995**MARKETING ANALYST**

- Report to Director of Marketing Services, with major roles were to update and alert Board of Directors and marketing executives on changing market forces, environment and business trends;
- Prepared retail budget plan for implementation of programs as well as report on maintenance & repair budget, capital & expense and area sales volume target and status for the service station network;
- Monthly reports of volume sales per station per territory, trade account receivable collection status, maintenance and repair status and competitors;
- Prepared monthly Managing Director profitability report for service stations and lubricants for submission to regional headquarter in Singapore; as well as preparing and submitting reports to relevant government departments.

STANDARD CHARTERED BANK (FEB 1993 – NOV 1994)**Jan 1994 – Nov 1994****CREDIT & FINANCIAL ANALYST**

- Responsible for the credit reviews of new and existing corporate customers banking facilities according to the SCB Group credit guidelines on the financial, business and related risk assessment for the SCB Butterworth branch corporate customers;

- Assisted in the marketing and maintenance of proactive relationships with existing customers and develop new profitable business relationships that fit the Corporate Banking strategy and are commensurate with the Bank's standard of quality;
- Assisted in the identification, development and implementation of cross border and cross functional business opportunities in order to maximize profitability for the Group from Global relationship.

Feb 1993- Dec 1993 OFFICER TRAINEE

- Received Certificate in Business Administration after undergoing a ten-month training program conducted by Manchester Business School and Standard Chartered Bank.

ACADEMIC ACHIEVEMENT**Jan 2022 - Present ASIA E-UNIVERSITY, SUBANG JAYA, SELANGOR**

- **Doctor in Business Administration (DBA)**

Nov 2007. ASIA INSTITUTE OF MANAGEMENT OF SCIENCE and CAMDEN UNIVERSITY, USA

- **Doctor in Philosophy (PhD) in Islamic Trust & Wealth Management,**
 - Thesis " Roles of Corporate Trustee in Islamic Trust and Wealth Management"
 - Supervisor: Sr. Prof Dr Ma'sum Billah (former lecturer of the International Islamic University of Malaysia (IIU))

Aug 2003. CHARTERED INSTITUTE OF MARKETING, UNITED KINGDOM.

- **Post Graduate Diploma In Marketing.**

FEB2001- FEB 2003. CENTRAL QUEENSLAND UNIVERSITY, AUSTRALIA.

- **Masters in E-Commerce**

Feb-Dec 1993. THE MANCHESTER BUSINESS SCHOOL AT UNIVERSITY COLLEGE OF NORTH WALES AT BANGOR, UK.

- **Certificate in Business Administration (Corporate Banking).**

1990 – 1991. STATE UNIVERSITY OF NEW YORK AT BUFFALO, USA.

- **Bachelor of Science in Business Administration, Finance and Management Information Systems,** CGPA 3.53/4.0 (Magna Cum Laude Honors);
- 3 semesters Dean's List, Member of the USA Golden Key National Honors Society.

1987-1989 COLLEGE OF PREPARATORY STUDIES/SUNY/ITM, Subang Jaya

- Diploma in Business Management, CGPA 3.66/4.0; Best Business Management Student Dec 1989;
- Summer Academic Excellent Award, Dean's List.

PROFESSIONAL MEMBERSHIPS

- Member of the Association of Seniors in Islamic Finance, Malaysia (ARIF)
- Founding Member of the Association of Certified Business Consultants, Malaysia (ACBC)
- Member of Society of Trust & Estate Practitioners (STEP) UK
- Member of the Chartered Institute of Marketing of UK (MCIM)
- Associate Member of Institute of Professional Financial Managers of UK
- Member of Persatuan Ekonomi Malaysia (PEM)

PROFESSIONAL COURSES ATTENDED

- Dec 2022 Certificate in Fiqh and Usul Fiqh by the International Islamic University of Malaysia (IIUM)
 - Nov 2022 Certificate in Islamic Economics by the International Islamic University of Malaysia (IIUM)
 - Oct 2019 Mandatory Accreditation Program for Directors of Public Listed Companies
 - Sep 2016 AQIF (Associate qualification in Islamic Finance) and IQIF (Intermediate Qualification in Islamic Finance) by IBFIM.
 - Oct 2009 Handling the Newsmedia for CEOs, Kuala Lumpur
 - Oct 2007 Seminar on Trade Finance: Fraud & Documentation, Kuala Lumpur
 - Mar 2007 The 4th Asia Pacific Offshore Trust Seminar, Singapore;
 - Mar 2006 International Taxation Seminar with Portcullis Institute, Singapore
 - Jun 2003 Seminar on Shariah, Legal Issues and documentation for Islamic Finance;
 - Sep 2000 Risk Management and Legal Procedures, KL;
 - Jul 1999 Inter-company Integration Program British Petroleum Group of Companies, Singapore;
 - Jun 1997 Effective Negotiation Skills at Malaysia Institute of Management, KL;
 - Oct 1996 Applications in Business Report Writing at MIM, KL;
-

PERSONAL DATA

Full name: HJ AIMI ZULHAZMI BIN HJ ABDUL RASHID
IC no: 690930-09-5001/A1250727
Birth date: 30 September 1969 (55 years old)
Birth place: Kangar, Perlis, Malaysia
Home address: 23, Jalan Elektronik U16/59, Denai Alam, Shah Alam 40160, Selangor, Malaysia
Mobile: +601110053959
E-mail: draimizulhazmi@gmail.com

REFERENCES

- Wan Mustapha Hj Yusof, Retired PTPTN Chief Operating Officer, from the Ministry of Finance, Phone no +60192646959, Email: mhyros58@gmail.com
 - Professor Dr Ilham Sentosa Anwar, Universiti Kuala Lumpur Business School, Phone no +60164664479, Email: ilham@unikl.edu.my
 - Hj Norsaike b. Kasim, General Manager, Perlis State Economic Development (SEDC), Phone no +6019-4420707, Email: norsiake@yahoo.com
-

RECOGNISED BY MEDIA AS ONE OF THE COUNTRY'S LEADING ECONOMIC ANALYST, I HAVE PROVIDED MY VIEWS AND ANALYSIS ON CONTEMPORARY ISSUES FOR THE PEOPLE BENEFITS, THROUGH MASS MEDIA AND SOCIAL MEDIA

	TV & Radio	Newspaper	Speaker	Total
YTD July 2025	61	167	8	236
2024	68	290	16	374
2023	49	214	8	271
2022	50	204	8	262
2021	39	167	13	219
2020	39	49	9	97
2019	4	12	0	16
2018 & earlier	10	22	0	32
TOTAL	320	1,125	62	1,505