



**CREATIVE FINANCIAL ADVISOR AGENCY**

we want to make sure each of you gets more money to make the real business of your dreams a success and shorten your fundraising time for the business you love

**KERJAYA BERSAMA KAMI ALLOWANCE BERMULA RM500 SEHINGGA RM3,500**

**JOIN NOW**

izwanshahri.mohdsaad@gmail.com

visit us at <https://www.caliphgroup.com>




**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 1250 agents and RM20 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 expediter before being appointed as Agency Manager of Public Mutual in 2005 and Xeranga 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.

**Moor Harman Shah Bin Meer Idris**  
Product Development

Moor 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.

**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 2016, 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.

**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 Alor, Kedah. He has a decade of experience of working in the Malaysian Education Ministry (Kementerian Pelajaran Malaysia) from 2006 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.



# 01

## Our Mission



To shape the future of young graduates in Malaysia by becoming professional and ethical Takaful representatives.



To uphold the Takaful industry standard into a career of choice at par with other professional careers in Malaysia.



To provide the highest standards of education, training and development programmes.



## CALIPH ACADEMY

Fresh graduates program for 90 days. Build zero to hero

- FINANCIAL** ★ Monthly allowances during training. In-house training, field training
- TARGET AGE** 🎯 Diploma & Degree Holders in any fields 24 years old and below
- MISSION** ❤️ Building young, ethical, and professional millionaires

# 02

## Programme Timeline

Summary						
Month 01	Orientation	Sales Cycle	Fundamentals of Takaful & Certificate	MTA TBE Exam	Caliph's System	Sharing by In House Appointed Speaker
Month 02	Sales Factory	Social Media & Business Etiquette	Certificate Servicing	Entrepreneurship	FWD Fast Start Programme & FWD System	
Month 03	Field Work					
Month 04	FPAM Islamic Financial Planner (IFP)					




# 02

## Programme Topic

- 04 Entrepreneurship**
  - Your Career with Caliph Group
- 05 Fundamental of Sales (FOS)**
  - Sales Cycle
  - Prospecting
  - Pre-approach
  - Approach
  - Fact-finding
  - Discovery agreement
  - Solution design
  - Presentation
  - Policy delivery
  - Service
  - Handling Objection
  - Caliph Group Systems
  - Sales Factory
- 06 Personal Development**
  - Social media branding
  - Business etiquette
- 07 Sharing by In House Appointed Speaker**
  - Field experience sharing
  - Success stories
  - Testimonials
- 08 FWD Programme**
  - Fast start programme
  - Products training
  - FWD systems
- 09 FPAM Islamic Financial Planning (IFP)**
  - 3 modules of Islamic financial planning

CALIPH GROUP   CALIPH PREMIER   BUSINESS PLAN   INCOME   GOALS   BRANCHES



**CALIPH PREMIER**  
Changing Live Forever

**CALIPH PREMIER (FRESH GRADUATED)**  
12-18 months financial support programs from Executive to Director program

**FINANCIAL** ★ RM2500 to RM9000 per month (**first 4 month RM500**)  
Upon interview

**SUPPORT** 🎯 Monday to Thursday - Learning, Coaching, Group Activities

**OTHERS** ❤️ Production bonus, full commission, overseas trip and much more

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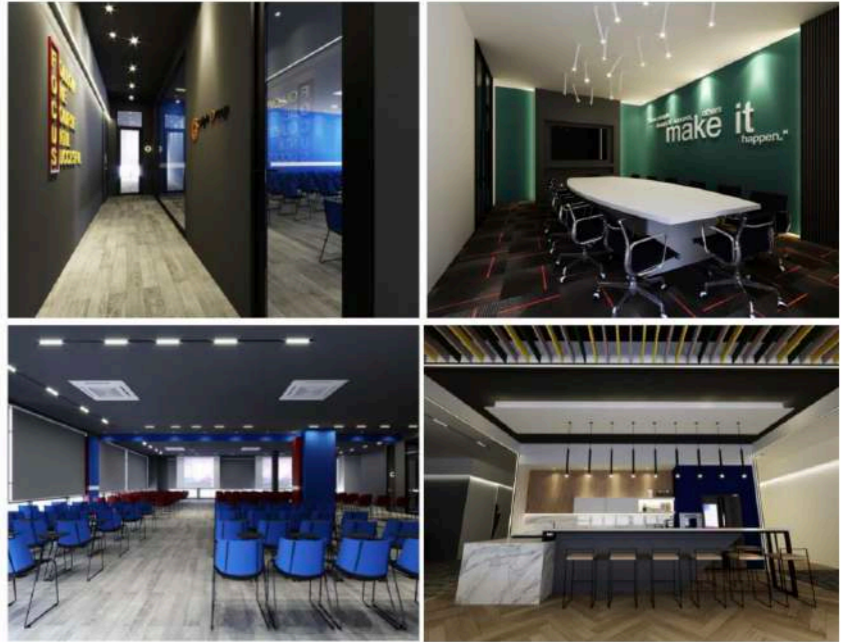
# 03

## Training Facilities

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To prepare our candidates for the increasingly challenging and complex business world, Caliph Academy designed training facilities that simulate the actual working environment of leading establishments.


Located in IOI Resort City Putrajaya, our facilities are equipped with the latest technology to cater to our candidates' needs and comfort. We believe in creating an environment conducive to learning and development to complement our stellar programmes.



# 03

## Training Facilities

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## Professional Certificate Practitioner In Takaful (PCPIT)

Collaboration with:



CALIPH GROUP CAMS BUSINESS PLAN INCOME GOALS BRANCHES



**CAMS**  
CALIPH ACTIVITY  
MANAGEMENT SYSTEM

### CALIPH ACTIVITY MANAGEMENT SYSTEM

Web based sales activity management system. Plan your income, manage your sales activities, evaluate your performance and improve it


**PLAN** ★ Plan your dream income through our web based calculator

**EXECUTE** 🎯 Monitor & execute sales activity required

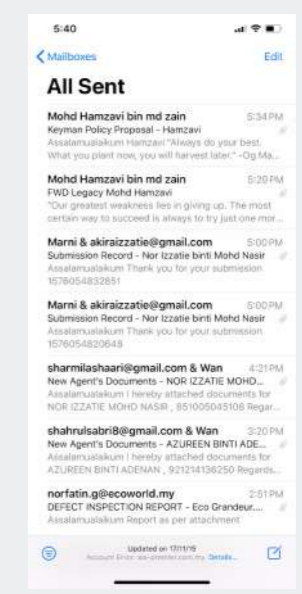
**IMPROVE** ❤️ Daily 20 point system is used to look for area of improvements

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CALIPH GROUP ABOUT BUSINESS PLAN INCOME GOALS BRANCHES

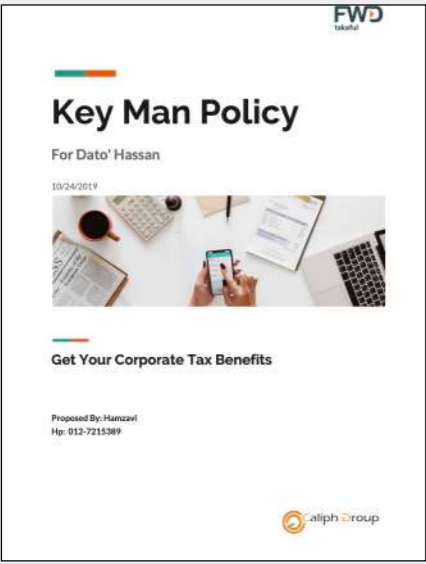


**DIGITAL PROPOSAL**



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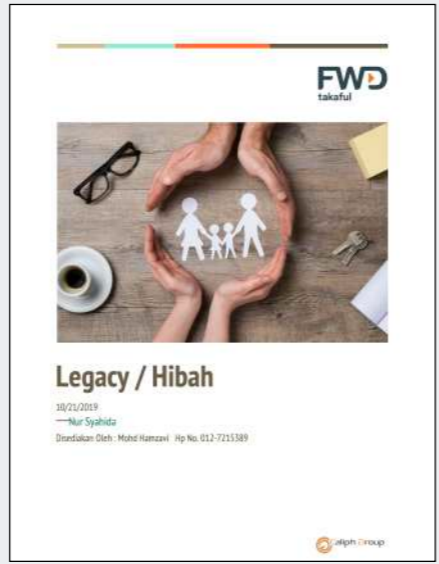
CALIPH GROUP ABOUT BUSINESS PLAN INCOME GOALS BRANCHES



**Key Man Policy**  
For Dato' Hassan  
10/24/2019

Get Your Corporate Tax Benefits

Proposed By: Hamzavi  
Hp: 012-7215389



**Legacy / Hibah**  
10/21/2019  
—Nur Syahida  
Draf Sokan Oleh: Mohd Hamzavi Hp No. 012-7215389

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Najah Group Advisory

### PYRAMID OF YOUR SUCCESS



Income  
your pusher  
Your efforts  
Your dreams

Si laka usahaku, kerna always happen to you

- Allowance RM500 to RM1000 (selection upon interview)
- Financial scheme provided RM1000-RM9000 (selection upon interview)
- Focus place Melaka and Putrajaya
- Work in Group
- Market and business strategy is provided.
- Passive income is consistent.
- Working days monday till friday.
- Working hours 8am-4pm.

reserve seat DM