Family Office

CHAPTER FOR YOUNG SUCCEEDERS

YOUR FINANCIAL PLANNER:

A.D. FINANCIAL
Your financial partner
(Licensed by Securities Commission)

INSIGHTFUL | IILIMITABLE | INTERACTIVE

Background

Present Challenge

Striving for excellence and following the founder's steps may be challenging for succeeders to live up to.

Family Office

Chapter For Young Succeeders connects you to an elite peer group with one goal: empowering one another to reach new levels of extraordinary.

Expected Outcome

The programme envisions to get succeeders of the same goal to connect, network and communicate.

Family Business Metamorphisis

Cross Generation - Ownership

Control and Ownership at early stage

Retaining control during growth stage:

Pyramidal structure
(via Family Investment Holding)

Cross Ownership

Voting Caps

Dual-Class Shares
(superior voting shares & limited shares)**

Staggered (or Classified) Boards

Golden Shares

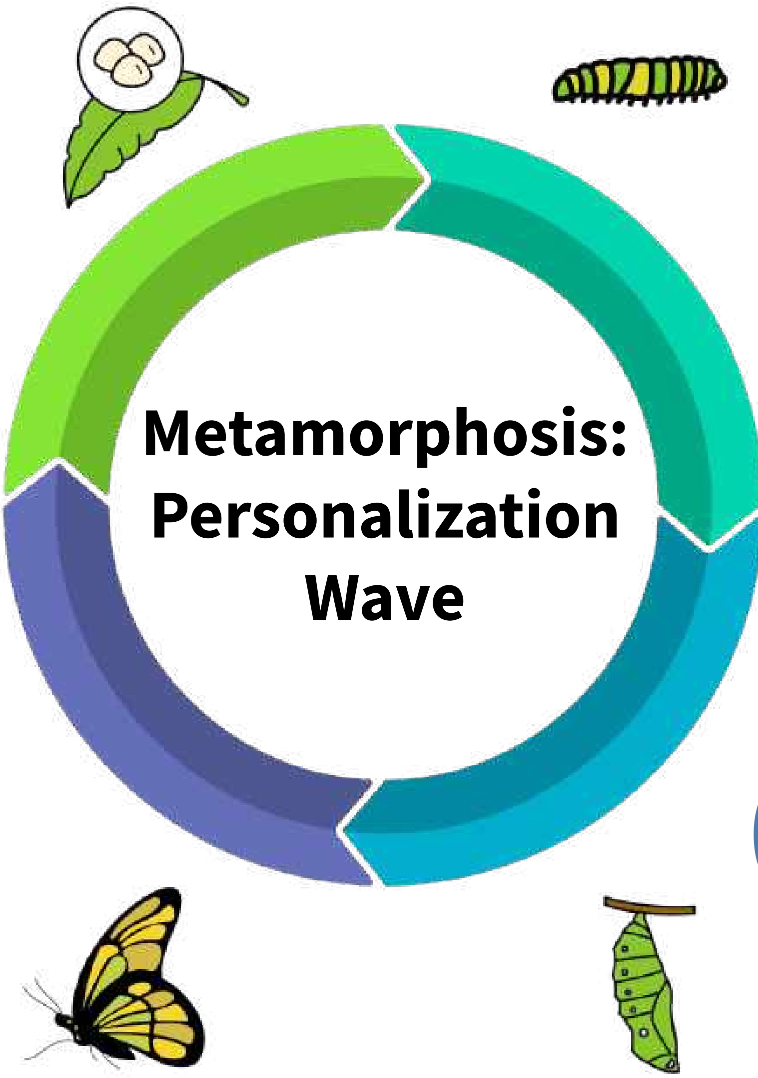
Family grows with generations and new members:

Family Council

Family Trust

METAMORPHOSIS

Succeeder-Founder Metamorphosis



01

FIRST STAGE

- Owner Centric
- Complexity and uncertainty
- Fire fighting
- Risk management

02

SECOND STAGE

- Formalising roles
- Tightening operational control
- Increase window dressing
- External adviser

03

THIRD STAGE

- Convergence
- Structural changes
- Adaptation
- Involvement of family

04

FINAL STAGE

- Contingency stewardship
- Divergence
- Simplification and extension
- Mastery of management tools

Challenges & Solutions

1

Challenge:
Being given the responsibility of managing the Family Office Investment may feel overwhelming especially when it comes to the technical knowledge such as interpreting financial statements, understanding tax implications and designing viable commercial terms.

Solution:
Learning the practical aspect of managing 'deals'. Discovering the parameter and red flags surrounding it while understanding the importance of tax structure when negotiating the commercial terms.

2

Challenge:
Succeeding and managing a family business with high expectations may cause you to feel entangled in decision-making situations as you may be afraid of making the wrong choices terms.

Solution:
Learn how like-minded young succeeders who are experienced in their family business and how they overcome such issue.

3

Challenge:
You're starting a business with the seed money provided by the Family Office and you have the intention to go into partnership with someone. However, you're unsure of the basic legal structure of business and partnership terms.

Solution:
Look for unbiased and honest feedback to help you think critically about the most effective legal and partnership structure.

Challenges & Solutions

4

Challenge:
You're appointed as a Family Council member in the Family Trust but you're having a hard time comprehending the Family Constitution.

Solution:
Surround yourself with peers who have been managing the Family Constitution and discover feedback during the sharing session.

5

Challenge:
You often struggle with 'numbers' when it comes to investment-related decisions but you would like to be investment savvy when managing financial assets.

Solution:
Discover the methodology of creating investment policies and value investing over a given time horizon with managing risk for return strategy mentality.

6

Challenge:
You are always on a lookout on how other families manage their Family Council meetings to retain harmony and unity in the long run.

Solution:
Step out once a month to network and have a sharing session with other young succeeders managed by qualified and experienced moderators.

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Challenge:
Burdened with deals and legal contracts, you find it hard to make sense of the legal structure and its terms.

Solution:
Learn step-by-step on how legal contract is constructed and how to spot gaps in negotiating a contract.

Young Succeeders Programme Highlights

1 **PEER ADVISOR BOARD MEETINGS**
Once a month full-day programme

2 **PROFESSIONAL QUALIFIED COACHES**
Up to 8 coaches

3 **CHAPTER FORMAT**
Interactive Workshop & Networking

4 **SUPPORT GUIDANCE AND RECOMMENDATION**
As and when necessary

5 ***LIFE COACHING AND PERFORMANCE COACHING**
Personal coaching sessions upon request
**Optional*

Programme Outline

10:00 AM ------------- Technical Topic (Presentation by Chair)

11:30 AM ------------- Tea Break

12:00 PM ------------- Technical Topic (Q&A & Brainstorming Session)

13:00 PM ------------- Lunch & Networking Session

14:30 PM ------------- Highlights of The Day (Brainstorming Session)

16:00 PM ------------- End of Session

How the chapter works?

Confidential peer advisory board

- *Work on your most pressing issues with an exclusive group up to 15 like-minded peers*
- *Sessions led by a highly trained executive coach*
- *Once a month full-day programme*

Professional qualified coaches

- *Activate new ideas for business growth and personal development*

Specialized networks and communities

- *Receive high-value answers to tactical questions*

Who should attend?

Young Succeeders who are in their 20's or 30's who believes in learning, sharing and networking with the like-minded peers.

Young Succeeders who are expected to take over the family business in the next 5 years.

Young Succeeders, upon recommendation by their Founders, should take this opportunity to experience how other like-minded peers manage the family wealth and relationship.

Young Succeeders who are experiencing corporate career would like to have practical and insightful experience that are applicable to their current career.

Young Succeeders who are currently managing family wealth.

Our team

ALVIN YAP

Principal Consultant & Managing Director

Alvin Yap is the Principal Consultant and Managing Director of A.D. Financial Sdn Bhd ("ADF"). Under his leadership, ADF has expanded its footprint in Asia by establishing offices in Singapore and Hong Kong to provide consultancy for high net worth clients from Singapore, Indonesia, Vietnam, China and other countries. Besides that, he is highly sought-after to speak in regional and international family wealth planning seminars. His expertise in Business Succession Planning has led many business owners and founders of listed companies to seek his advice on their complex business continuation and personal wealth matters.

Alvin is currently devoting his Practice to Multi Family Office Advisory for high net worth Individuals in structuring their complex wealth matters with a view to preserve their hard earned wealth. A strong believer of "Preservation First, Accumulation Second" and "Distribution Last", Alvin's expertise injects a fresh perspective on how wealth and family values can be preserved for many generations in Asian families.

KENNETH POON

Head of Advisory Services Team

Kenneth heads the Family Office Advisory Services team, providing a comprehensive package of Family Office financial planning services on wealth & trust structuring, succession planning and family governances, family office administrative services, etc. Kenneth is a fellow chartered accountant with ACCA, UK and a registered accountant with MIA. He is also a qualified CFP and a licensed financial planner registered with the Securities Commission of Malaysia.

He has more than 40 years working experiences in corporate finances, treasury and credit operations and general management with more than 5 years experience of financial planning on Assets Protection & Preservation and Business Succession Planning for High Net-Worth Individuals.

Our team

SRI GANESH

Head of Family Business, Corporate Advisory

Former Malaysian Prime Minister Scholar and Central Bank of Malaysia Scholar, Sri Ganesh has had 10 decorated years in the corporate finance industry. His achievements include performing due diligence on a US$2.5 billion energy joint-venture between a Malaysian government entity and a large Middle Eastern player, being an instrumental figure in the establishment of a financial and urban city in Malaysia, and was involved in the development of a shared services centre for a Malaysian conglomerate. Holding the position as an Investment Officer for a government-linked investment house where he focused on energy and real estate investments, he also spearheaded British alternative merchant bank Trinity Group's initiatives in the Middle East, Europe and Asia.

Sri Ganesh holds a BSc in Theoretical Physics from Imperial College London, an MSc in Theoretical Physics from Cambridge University, an MSc in Financial Economics from Oxford University and an MSc in Mathematics from King's College London, where he specialised in private equity.

FENNIE LIM

Head of Corporate Advisory Division

Fennie is a licensed tax agent approved by the Ministry of Finance Malaysia. She was a technical reviewer of the Budget Commentary and Tax Information booklet published annually by The Malaysian Institute of Certified Public Accountants (MICPA), Malaysian Institute of Accountants (MIA) and Chartered Tax Institute Malaysia (CTIM). Currently, she is heading the Family Office Corporate Advisory Division with special focus on tax planning for offshore investment structures involving Labuan, Asia Pacific countries and other jurisdictions.

Prior to her joining, she headed the Tax Division in an international accounting firm where she gained her vast experience in income tax compliance, tax advisory and indirect tax. Her specialisations are in tax compliance as well as tax advisory and planning for individuals and planning for individuals and companies.

LYNNDA CHIN

Associate Director

Lynnda is a Registered Financial Planner licensed with Bank Negara Malaysia & Securities Commission; she has 25 years of experience in the financial services sector.

As an Associate Director, she oversees and leads Advisory services on matters related to Asset Protection and Preservation, Business Succession Planning and Family Office Services for the high and ultra-high-net worth clients. She is a keen believer in knowledge sharing, personally mentors a team of high performing Advisers to deliver diligent and excellent service to the firm's esteemed clients.

Our team

VOON MEI

Head of Family Governance & Life Coach

Voon Mei is a certified life coach and qualified addiction counselor. As the Head of Family Governance, she customize the family governance structure, facilitate communication between family members, walking the process and provide education for the family.

Her expertise further extended to dire family relationship where she facilitates forum for constructive discussion, problem solving and decisions about the family relationship on how it relates to the family wealth/business and vice versa. By proactively anticipating the challenges, there is a greater chance of creating and maintaining alignment between the family and the business.

During the last 5 years, she has guided, motivated and mentored many individuals on setting their personal visions and goals by overcoming personal obstacles and blocks. She works with emotionally scarred individuals family member who suffers from mental illness, depression and anxiety.

GOI CHENG POH

Associate Director

Compliance, Transaction & Consulting

Mr. Goi Cheng Poh. is an Associate Director for Family Business, Corporate Advisory since 2012. His corporate advisory expertise ranging from startups to mature company including but not limited to business valuation, financial due diligent and business succession strategies for founders. His passion further expanded in coaching successors for their readiness to take over their family businesses.

He is Chartered Accountant of the Malaysian Institute of Accountants(MIA) and a Fellow Member of the Association of Chartered Certified Accountants(ACCA), UK. He is an approved company auditor and tax agent since 1997, providing mainly statutory audit, tax compliance and business consulting and advisory services mainly to the local SMEs and certain multi-national corporations. With more than thirty years of working experience and practicing, Goi had been involved in providing various corporate and advisory services such as special audit for companies seeking for Initial Public Offerings (IPO), financial due diligence review and share valuations for corporate merger and acquisition exercises for public listed as well as private limited companies.

Contact Us

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About Us

About A.D. Financial Sdn. Bhd.

A.D. Financial Sdn. Bhd. ("A.D.") is a wealth management consultancy firm specializing in the Multi Family Office and Business Succession advisory.

Having more than 15 years of experience in advising ultra high net worth individuals, A.D. holds the value of preservation, accumulation and distribution of family wealth.

A.D.'s success has led them to expand their footprints across Asia, consulting and assisting many clients from Singapore, Indonesia, Hong Kong, Vietnam and China to retain a harmonious relationship while working together to preserve the family wealth and business for generations to come.

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