

Corporate Governance Document

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globalsadaqah

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Overview

GlobalSadaqah is an Islamic charity crowdfunding platform or marketplace which matches donors and recipients. Donors are inclusive of corporate and individuals in the forms of CSR, Zakat, Waqf and Sadaqah, while the recipients are the people who are in need from trusted charity organisations. The platform is owned by Ethis Ventures Sdn Bhd (EVSB).

Distinct from most crowdfunding platforms that dot the space, GlobalSadaqah.com sees itself as a “marketplace” which brings together the multitude of stakeholders in the Islamic social finance sector including individual and institutional donors, corporates, international humanitarian and development agencies, religious authorities, and governments. This is the first digital initiative that focuses on bringing together these stakeholders at a global scale. As we delved deeper into the social activities of Islamic Economy, it became clear that there was a huge amount of Islamic Charity being donated, yet the impact on the Muslim communities is so low and they remain the poorest and most needy in the world. GlobalSadaqah was born with a mission to give a solution to this problem.

Executive Summary

GlobalSadaqah.com is a transformational initiative to realise the potential of Islamic social funds to meet the financing gap in the humanitarian as well as developmental sectors across the globe. Given that only about 2-3 percent of potential zakat, a primary component of social funds, is currently being realised from the Global Muslim community, GlobalSadaqah.com seeks to address the key constraints that hinder mobilisation. It aims to be *efficient* and *effective* with an innovative approach. GlobalSadaqah is the first charity Crowdfunding platform that works with Islamic banks to create social impact. Its Corporate Partners include reputable names such as Bank Islam Malaysia and the Islamic Development Bank Group, and its Charity Partners include National Heart Institute Malaysia, the Islamic Solidarity Fund for Development and Islamic Relief. In contrast to the prevailing practice of local-focused philanthropic interventions (e.g. a large majority of zakat-givers pay zakat informally and locally), GlobalSadaqah.com aims to expand the delivery channels for globally-concerned Muslims to be part of local as well as international humanitarian and developmental initiatives.

GlobalSadaqah Introduction

Our platform brings positive market pressure by ensuring that there is a high level of transparency as well as accountability through having information consolidated and centralised on one platform with communication and relationships managed through the platform. A key feature is impact tracking through donor dashboards and regular periodic updates on the progress and outcome of funded campaigns.

By practicing corporate social responsibility, GlobalSadaqah is mindful of the kind of impact we are having on all aspects of society including economic, social and environmental. Banks have different funds, it can either be Corporate Social Responsibility (CSR) or Zakat funds with which they give on a different basis. Providing a portion of the corporate donation to our crowdfunding campaigns will result in reaching a larger crowd, raising more than the initial amount of the CSR money.

This practice encourages more contributions from the crowd because GlobalSadaqah is shedding light on Corporate Social Responsibility which is in line with the Value-Based Intermediation (VBI) in Malaysia which is a whole network meant to mend the gap between; corporates, digital platforms and people to work together under the same banner. Our Corporate Charity CrowdFunding Multiplier (C3M) model is meant to create a much greater impact for society through collaboration between charity partners, corporate donors and public donors.

Among other things, GlobalSadaqah aims to provide solutions to seemingly intractable issues that are major stumbling blocks in humanitarian and development finance. It is concurrently developing new tools that can be employed to verify the identity of the donors as well as the beneficiaries. Setting up a database of beneficiaries facilitates long-term donor-giver relationships that can address long-standing issues, such as a "dependency" culture among beneficiaries. In the long-run, our campaigns aim to turn beneficiaries into benefactors.

In addition, the nature of the platform is online and global, so it's designed to feature projects from around the world, and receive donations from around the world as well. Expansion of this project would include building a team for visiting projects in various countries and also possibly finding more opportunities to channel funds to those in need.

Concept

At Global Sadaqah we strive to continuously enhance our unique 3T's mentality to enhance our campaigns:

- **Trust:** With donations flowing in from across the world for our campaigns, our trusted partners on the ground make sure that the funds are disbursed directly to the people in need.
- **Transparency:** All the money being raised in our campaigns can be viewed with regular updates given out to keep our donors up to date as to when and where exactly their donations are being used.
- **Time Efficiency:** Using Global Sadaqah's high-tech platform, donors can choose from our wide range of campaigns to support and have a maximum impact on the ground in a minimum amount of time.

Global Sadaqah is one of the first organisations in the world to have established a reputable gateway which the donors can trust to take their money directly to those in need on the ground through our reputable and verified partners.

Our customer base are the donors, either corporations with CSR and Zakat fund or public, and beneficiaries which are registered charity organisations. Our platform brings positive market pressure by ensuring that there is a high level of transparency as well as accountability through having information consolidated and centralised on one platform with communication and relationships managed through the platform.

How do we work with our charity partners?

We only work with our charity partners – trusted and credible institutions and organisations with a good track record of accountability and performance. We have a thorough screening and on-boarding process before approving new partners. Once partners are accepted, we screen and verify their programs and campaigns before featuring them on our platform.

Donors can choose any of the campaigns featured on GlobalSadaqah.com. The campaign will show:

1. The name of the charity organisation
2. The name of the campaign e.g “Double Disaster: Help Indonesia’s Tsunami and Earthquake Victims”
3. The amount of money needed
4. The duration of the cause to be crowdfunded
5. Campaign story in details

Once the donator has donated to any of their preference campaign, they will receive periodic updates and reports. Updates and reports are compulsory for all project partners. Depending on the project, the update can be given quarterly over a period of one year, or upon completion of the project. Donors get biweekly or monthly updates based on the charity partner.

Fees

It is important for us to be sustainable. We charge our charity partners a 5% platform fee on the total amount raised. An additional 2.5% fee is charged to our partners for updates, impact tracking and reporting. The entire amount is sent to the charity partner who is then invoiced 7.5% for the percentages mentioned above.

How do we work with our corporate partners?

Corporate Partners can work with GlobalSadaqah by channeling their CSR, Zakat, or Cleansing Fund to any of the chosen campaigns featured on the platforms.

Zakat funds cannot be used directly for the Corporate Charity Crowdfunding Multiplier (C3M). The C3M model is specific to CSR funds only. GlobalSadaqah proposes to couple the CSR and Zakat funds together to maximise efficiency of the funds. The same charge that applies for Charity Partners is applied to Corporate Partners. 5% platform fee on the total amount raised, an additional 2.5% may be charged based on the nature of the partnership to our partners for updates, impact tracking, and reporting.

Corporate donors also pay us for additional services including research, training, content creation and digital promotions. We do not charge the donors any fee for using the platform. The fees payable to GlobalSadaqah cannot be allocated from the Zakat or Cleansing funds.

GlobalSadaqah charges a monthly payment of RM 6,000 for the provision of services for the duration of the contract if the corporate donation is below RM250,000. If the corporate donation is more than RM250,000 then the above mentioned monthly fee is waived and the fee charged by Ethis will be based on 5% of the corporate donation.

Apart from this, we also have C3M model specifically crafted for Corporate Partners. C3M is short for Corporate Charity Crowdfunding Multiplier

Here's how it works:

1. Corporate donors decide to donate an amount to our charity partners for a specific campaign.
2. Charity/corporate partners will allocate a pre-agreed portion of this corporate donation to boost the crowdfunding campaign through creating premium content and digital marketing so as to reach a larger crowd and raise more funds for the campaign.
3. In this way, we create a much greater impact and value for society through collaboration between charity partners, corporate donors, and public donors

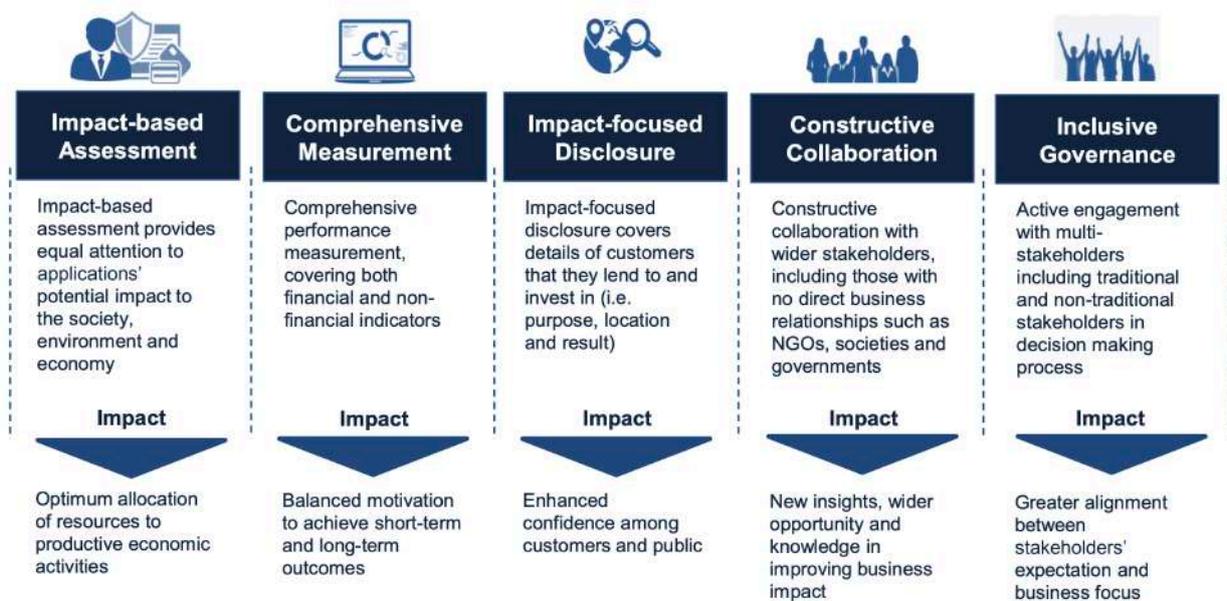
Licensing

The *Capital Markets and Services Act 2007* (CMSA) repeals the *Securities Industry Act 1983* (SIA) and the *Futures Industry Act 1993* (FIA). The CMSA which takes effect on 28 September 2007 introduces a single licensing regime for capital market intermediaries. Under this new regime, a capital market intermediary will only need one licence to carry on the business in any one or more of the following regulated activities:

- Dealing in securities;
- Dealing in derivatives;
- Fund management;
- Dealing in Private Retirement Scheme;
- Advising on corporate finance;
- Investment advice; and
- Financial planning

There is currently no licensing framework available for charity crowdfunding. We follow the highest levels of governance and transparency as outlined in this document.

Value Based Intermediation (VBI)



The diagram above from the VBI strategy paper by Bank Negara Malaysia ([accessible here](#)) illustrates the practices of value-based banking. Global Sadaqah is in line with the principles of BNM's VBI strategy, where we facilitate public engagement and partnerships through our platform. Through GlobalSadaqah, we provide services for institutions to give effective charity in a more impactful and sustainable manner while activating the public through our crowdfunding marketplace.

There is however, no official document endorsing GlobalSadaqah with the VBI initiatives as Bank Negara cannot officially endorse non-banking institutions.

Islamic Digital Economy (IDE) Standards Compliance

The Islamic Digital Economy (IDE) Mi'yar (standards) are a set of standards for businesses and companies in Malaysia, to be followed in order to conform with Shariah principles.

HALL Amanie Sdn Bhd being the consultant appointed by Malaysia Digital Economy Corporation ("MDEC") is mandated to undertake the IDE screening in accordance with MDEC's IDE Mi'yar.

Based on the reports provided by Ethis Ventures Sdn Bhd via MDEC, HALL Amanie Sdn Bhd have confirmed that the business activities and financial ratio analysis of Ethis Ventures are in conformity with IDE standards under

1. IDE Standards for Startup, and
2. IDE Standards for Technology Product & Services.

Securities Commission: Capital Market Drill Simulation 2018

Ethis Ventures successfully cleared the Capital Market Drill Simulation 2018 conducted by the Security Commission (SC) Malaysia.

Based on technical ability and procedure adherence, the simulation included DDoS, data breach and web compromising scenarios. Results show that Ethis Ventures has not only successfully cleared the simulation but has also ranked in the Top 25 percentile having attained a mature level of cyber resilience in the industry.

Long Term Value

GlobalSadaqah is the primary product operating in Malaysia under Ethis Ventures Sdn Bhd (EVSB). EVSB also handles the business processes of EthisCrowd, a real estate crowdfunding company under Ethis Pte Singapore.

EthisCrowd is the 1st Real Estate Islamic Crowdfunding and has accomplished strong proof-of-concept over the past 4 years. EthisCrowd is just over 4 years old but it has been able to raise over SGD 6 Million via its crowdfunding platform. In its short period of operation, EthisCrowd has fully funded 37 projects that range from affordable housing to infrastructure projects in Indonesia and Malaysia. The platform has successfully built 6,000 homes for lower middle income buyers.

With the combination of EthisCrowd and GlobalSadaqah, we aim to be the Waqf (endowment) investment management company. With this new strategy, our core activity will be responsible for the development of prime commercial and residential properties. Through our experiences on these 2 major platforms, we thrive on managing endowments and institutional real estate portfolio and several subsidiaries while safeguarding and creating value for the community and its social beneficiaries.

Ethis has strengthened its leadership with proven Islamic Finance leaders joining over the past year. We also have institutional investors and high-net-worth individuals on board with us, which will allow us to take on larger projects.

Ethis has also forged strong relationships and partnerships with financing banks and real estate industry stakeholders in Indonesia, including government bodies and developer organisations. Due to the significant amount of traction we received by using Islamic crowdfunding, we have been offered to expand to several countries including Australia, Dubai, Morocco, Saudi Arabia, India, China, Canada, UK and USA.

With the amount of requests for collaboration we received within these several years, we are putting efforts to expand our work into commercialising waqf land, subject to permission received by regulators on the aforementioned countries.

Team Overview

Ethis Group Founders

Umar Munshi

Founder - Ethis Group,
CEO - EthisCrowd Singapore,
Chairman - Islamic Fintech Alliance

Datuk Radzif

Chairman - Ethis Group
Former MD - SME Bank Malaysia

Ronald Wijaya

Founder - Ethis Group
CEO - Ethis Indonesia
Advisor - Kapital Boost Indonesia

Maritz Mansor

COO - Ethis Group
Former Head of Corporate Services - Keppel DC REIT (Singapore)

Advisors

David Vicary

UK-Malaysia Global Islamic Fintech Leder

Dr. Shamsiah A Karim

Islamic Social Finance Professional
Former Head of Waqf and Zakat - Singapore Islamic Religious Authority

Dato Fadzli Yusuf

Malaysian Takaful Pioneer
CEO of first Takaful operator

GlobalSadaqah Core Team

Mohammed Alim
Chief Product Officer

Mohammad Zahid Mateen
Business Development

Saiful Amin Hassan
Business Development

Ethis Ventures Team

Yousuf Sultan
**CTO, Shariah and Tech
Consultant**

Saleem Malik Shaik
Digital Marketer

Azyan Kamaruddin
Tech Team Associate

Mohammed Anas
Tech Team Associate

Aisya Adeeba
Accounts

Nazeem
Business Consultant

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Definition of Terms

- **Ethis** - Ethis Ventures Sdn Bhd, incorporated in Malaysia. Specialises in Islamic Social Finance Crowdfunding and general Charity Crowdfunding, hereinafter referred to as the "Company"
- **EthisCrowd** - Ethis's existing online community of registered Crowdfunders
- **Charity Crowdfunding** - an emerging approach to fundraising where a large number of people come together on an online platform to contribute directly to specific charity or social campaigns
- **Platform** - a complete Crowdfunding system hosted on www.globalsadaqah.com, developed and operated by Ethis
- **Campaign** - a specific project or part of a project listed on the Crowdfunding Platform seeking for charitable funds
- **Campaign Materials** - information and representations relating to the Campaign
- **Campaign Period** - the period when a Campaign is listed on the Platform and open for funding
- **Donor** - a person donating money to campaigns on the Platform
- **Corporate Donor** - a CSR donor or institution donating money to campaigns on the Platform
- **Beneficiary** - an institution or its founders and directors, that manage or own the Campaign and are the recipient of donated monies to the Campaign
- **Know-Your-Client (KYC)** - is the process of a business identifying and verifying the identity of its clients. This includes background checks and other forms of verification to ensure compliance with Anti-Money Laundering and Anti-Terrorism Financing regulations and to prevent Fraud or Unlawful Activities.

Application Flow

1. Campaign Submission

1.1. Registration of Beneficiary Account

An institution intending to be a beneficiary and list campaigns on the platform must first complete the online registration process. Clicking the 'Apply' button on the platform will direct the user to the registration page which requires them to register for their account by creating a username and password. This will create a new beneficiary account in our platform, and allow the beneficiary to access its engagements with the platform through its own dashboard. Beneficiaries will be able to submit documents and campaign information from this dashboard, and check on the status of campaigns and transactions.

1.2. Verify & Screen Beneficiary Account

A successful registration will trigger a confirmation email. This email will instruct the beneficiary to verify their account by uploading official incorporation or registration documents of the institution and its founders and directors.

The beneficiary will be subject to KYC screening. There will be two levels of screening done concurrently. The Ethis campaign screening team will cross-check directly the information and documents provided with websites of the relevant authorities and also screen social media accounts of the beneficiary to look out for inconsistencies or signs of potential fraud. This will include using third-party services such as FriendlyScore.com and others for additional supporting data from Social Media account analyses.

Ethis will also engage RAM Credit Information SDN DHB ("RAM), a third-party provider to provide a complete data-driven KYC report (see appendix 1). This third-party provider is a one-stop service for global screening, with over 1200 data sources from 130+ countries, including information such as A) enforcements and sanctions B) politically exposed persons C) Adverse media coverage.

2. The Campaign

Should the screening outcome be positive, the Beneficiary can now submit Campaign information, media files and supporting documents online using our Campaign Submission Form. The Ethis campaign screening team will analyse this information, and respond by email to seek any missing information or greater clarity about the Campaign. Ethis will also cross-reference expenses and costs of the campaign with online information to ensure that figures provided do not deviate from market prices. When the full and proper information is received and verified, a video-call will be arranged with the Beneficiary to ensure that there are no gaps in understanding and expectations between Ethis and the Beneficiary. Physical site visits may be arranged where necessary.

Ethis will approve or reject the campaign based on our internal analysis of the campaign's commercial viability, marketability to the crowd and its potential social impact. Ethis will then work closely with the Beneficiary to feature the Campaign on the Platform. The Beneficiary is expected to market the campaign or engage third parties to do so. The campaign ends upon being fully-funded, or when the fundraising deadline is reached, whichever earlier.

3. The Donor

The donor signs up by providing basic personal information. They must first complete the member registration process which requires a username and password. By clicking sign up or join us, they will be directed to a registration page which requires them to fill in details such as name, phone number, email and country. It is the member's responsibility to maintain confidentiality of their password. They may be required to verify their email by clicking on the link sent to their email. Once the membership is approved the new member will be able to view all Campaigns on the Platform and donate.

3.1. KYC checks

All donors will be placed into 3 categories: Normal, Elevated and High risk. Normal risk donors will not go through any additional checks, and High risk donors will be blocked. Elevated risk donors will go through additional checks using the RAM service. Donors will be placed into these categories based on these two screens:

3.1.1. Country of Origin

Ethis will work with beneficiaries to identify which countries are to be placed in the respective categories. For countries that are deemed to be normal risk and elevated risk, additional checks will be done if the donated amount is above pre-defined thresholds, typically above US\$10,000. Different thresholds can be set for different countries. Our system will automatically identify the donors that require additional checks based on the parameters that are set.

3.1.2. Paypal Payment Gateway Risk Evaluation

Ethis uses a 3rd-party payment gateway called Paypal for online transfers. PayPal is a closed-loop system (having a relationship with both the sender and receiver) that allows it to identify suspicious activity more easily than competing systems. PayPal's Customer Due Diligence program collects certain identity details at sign-up while remaining relatively frictionless. Once certain thresholds are met, in compliance with relevant market regulation, PayPal will subject users to additional KYC requirements for identity verification. More information can be found [here](#).

4. The Funding Process

The platform essentially matches donors directly to beneficiaries. Ethis facilitates the transfer of money via the Paypal payment gateway integrated into the Platform and channels this money to the receiving party's project account. Ethis's pre-agreed platform fee will be auto-deducted during the transfer process. There are 3 possible structures with different receiving parties identified. In each of these structures, the responsibility of handling the money flow is with different stakeholders of the project.

4.1. Direct Beneficiaries

This is the owner or direct administrator of the project that is being funded. This is the most common practice for Donation Crowdfunding worldwide. To ensure smooth flow, Ethis will provide basic administrative training for the Beneficiary.

4.2. Related Parties & Corporate Donors

The Beneficiary may authorise a third party to receive funds on their behalf, such as large corporate donors and charity organisations that administer or provide funds to the project.

5. Post Funding

Depending on the campaign, reporting post funding will be provided to the donors. This may happen at specified intervals for a pre-agreed duration. This allows for impact analysis and transparency. All updates will be accessible directly on the platform in rich media. Each donor will have a dashboard displaying all of his/her donations and can be tracked through the year for whatever purposes needed (eg taxes, accounting).

5.1. Project Reporting

5.1.1. Reporting to Donor

After the project has been fully funded, the Project Manager will ask the beneficiaries to provide updates on how the fund has helped them. A report given to donors are depending on the type of campaign:

Donation to people i.e surgery cost, education: The beneficiaries must give a 3 times updates (after 30 days, after 60 days, after 90 days)

Donation to infrastructure construction like bridge, boat, mosque etc: The beneficiaries must give x times updates during construction, after construction and xx days after the infrastructure has been fully used.

5.1.2. Reporting to Shareholder

The product manager, every month, prepares and sends a report to the shareholders. The report compares the performance of the platform to previous months and also predicts the future performance of the platform.

Updates from the various business units are also highlighted in the report where each business unit highlights the work that they have done during the month and also highlight problems if any.

A major component of the shareholder report is analytics, for which the product manager works closely with the digital marketing and analytics business unit. The shareholder report is shared with the shareholder on the 5th of every month.

5.2. Post funding accounting

When the campaign has been fully funded, GS will request an update from beneficiary within 1 month of the end of the campaign. After that, the update will also be requested every month for the duration of 3 months (depends on the type of campaign).

This update will be uploaded on the website and also be forwarded to donators through email. The reason for this update is to prove that GS is transparency platform in which the money transacted on the platform will be forwarded to beneficiaries.

Fees

There will be 7.5% fees charged to charity partner through the platform:

- Management Fee 2.5%
- Platform Fee 5%

This 7.5% fee will be charged to the charity partner during the monthly disbursement, or invoiced to the charity partner after transferring the funds, depending on the agreement and setup.

Appendix 1: RAM Date Driven KYC Report

Individual Know Your Customer (KYC) Check

INDIVIDUAL KNOW YOUR CUSTOMER (KYC) CHECK

<p>Important: Please note that information display in this section is based on Name Match</p> <p>Note: International Sanctions/PEP Check is an entry level search for your compliance/AML checks which provides quick validation of an individual who are in the Enforcement, Sanctions, Politically Exposed People (PEP), and Adverse media listing, from more than 1200 data sources across 130+ countries. Search results are based on a global name check rather than country specific. It includes: Match Results, Country(ies) and Description.</p> <p>Matching against the Sanctions Data does not necessarily indicate that the searched subject about whom You have inquired is the same person referenced by the Sanctions Data. Accordingly, if You choose to use the Sanctions Data, You acknowledge that any action taken by You regarding the searched subject must be taken based on Your complete investigation of the Individual and not based solely on the Sanctions Data.</p>		
<p>REQUEST CRITERIA (You have requested to search on the following)</p>		
Date of Request	01 Mar 2017	
Name of Requestor	SAMPLE REPORT	
Requested Name	MICHAEL SUILLIVAN	
Your Ref. No	REFERENCE 1	
<p>SEARCH RESULT</p>		
<p>Enforcement / Sanctions</p>		
Match Result:		MATCH
Name	Country	Description
MICHAEL SUILLIVAN	UNITED STATES	CHARGED WITH SECURITIES FRAUD-MARCH 16, 2004
SUILLIVAN MICHAEL	AUSTRALIA	FINED \$8000 FOR FRAUD - 1998
MICHAEL BRENDON SUILLIVAN	UNITED STATES	ENTITY ON THE EXCLUDED PARTY LIST OF U.S. DEPARTMENT OF JUSTICE (OCTOBER 28, 2014 - OCTOBER 28, 2019)
MICHAEL, SUILLIVAN	UNITED STATES	CONSENT ORDER ISSUED FOR VIOLATION OF TENNESSEE SECURITIES ACT - AUGUST 17, 2001
<p>Politically Exposed People</p>		
Match Result:		MATCH
Name	Country	Description
MICHAEL SUILLIVAN	UNITED STATES	FORMER MEMBER OF THE MISSOURI HOUSE OF REPRESENTATIVES (JANUARY 08, 2003 - JANUARY 03, 2011)
MICHAEL SUILLIVAN	IRELAND	SON OF MICHAEL SMITH, FORMER TEACHTA DÁLA OF IRELAND
SUILLIVAN MICHAEL	IRELAND	FORMER TEACHTA DÁLA OF IRELAND (FEBRUARY, 1987 – MAY, 2007)
MICHAEL SUILLIVAN STUART	CANADA	MAYOR OF SAUGEEEN SHORES TOWN COUNCIL (2006 - 2014)
MIKE SUILLIVAN	AUSTRALIA	SHADOW MINISTER FOR ECONOMIC AND BUSINESS DEVELOPMENT, AUSTRALIAN CAPITAL TERRITORY (2012 -
<p>Adverse Media</p>		
Match Result:		MATCH
Name	Country	Description
MICHAEL, SUILLIVAN	UNITED KINGDOM	CHARGED WITH BURGLARY - DECEMBER, 2014
<p>Result Legends</p>		
Result	Explanation	
MATCH	DATA PROVIDED MATCHES ENFORCEMENT / SANCTIONS / POLITICALLY EXPOSED PEOPLE / ADVERSE MEDIA RECORDS	
NO MATCH	RESULTS NOT FOUND OR NO DATA PROVIDED TO MATCH AGAINST ENFORCEMENT / SANCTIONS / POLITICALLY EXPOSED PEOPLE / ADVERSE MEDIA RECORDS	

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