



**BACHELOR IN BUSINESS ADMINISTRATION (ISLAMIC BANKING & FINANCE) (HONS.),
BANK RAKYAT SCHOOL OF BUSINESS & ENTREPRENEUSHIP UNIRAZAK**

Haniff Ridwan, 23, is one of the founding players of the Unirazak Rebels rugby team. He has been playing rugby since age 13 and currently also plays for the Negeri Sembilan Wanderers (NS Wanderers)--the famed club that competes at the top level of Malaysia MRU Super League, .

He said, "Rugby taught me that you have to set goals in life. You have to take on the obstacles in front of you".

He describes himself as an easy going team player except at the field. With solid management, leadership and social skills, Haniff's goal to excel in insurance and islamic banking industry is inspired by his favourite lecturer, Assistant Professor Dr. Omaima Eltahir, who has been listed as "100 Most Influential Women in Global Islamic Banking and Finance" recently.

Up close and personal, Haniff has always been seeking blessing from parents before anything and this is to him is important to ease the journey and his future undertaking.

In relations to rugby sports, he continued "You have to have vision, endurance and plenty of commitment from the players running alongside you and as you slide pass that line at the other end you know you will be all right in the long run" he added. Haniff also would like to thank the university for he is grateful to be among of the Unirazak's PNB zakat receiver.

Razakian's 3Qs for this week STAR:

Fav Quotes:

"You can go as far as you can, but it will never guarantee you the destination as what you want, you can go back to what you want but it will never guarantee you the same path that you have taken"

Fav Rugby Player/Team:

Sonny Bill Williams, All Black (New Zealand)

Life Motto:

If you can't be smart, be careful



"Rugby taught me that you have to set goals in life. You have to take on the obstacles in front of you"