

SME 4.0 – A Readiness-to-Realization Business Upleveling Case Study



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Dr Sheikh Ghazali ABOD holds a **Ph.D** in Islamic Financial Economics from the University of Durham, United Kingdom (1996), **MBA** (MIS and Corporate Finance) from the Catholic University of Leuven (1981) Belgium, as well as **Diploma in Computer Science** from the Universiti Teknologi MARA (UiTM) (1978).

Dr Ghazali was the founding **Chief Operating Officer (COO)** of the **Centre for Entrepreneur Development and Research (CEDAR)**, created to continuously develop the **capability of entrepreneurs** to sustain their growth in support of the **national economic agenda** through **business coaching and engagement**, including research-based **coaching**, function-based **facilitation** and entrepreneur-focused **mentoring**. He was also the SME Bank's **Director for Entrepreneur Development** Division.

Prior to the Bank, his experiences spanned both in the academic and corporate sectors; serving as Islamic-financing project-consultant at **Prebon Yamane (London, UK)**, **Group Senior VP at Sime Darby Corporation**, **Deputy Vice-Chancellors and COOs** of corporate Universities at UNITEN and UNITAR, as well as holding several key positions at **International Islamic University** and other institutions.

He has **published a few books** on Islamic Finance, Islamic Capital Market and Islamic Management, apart from a wide range of papers on various topics within the Corporate Finance and Business Management disciplines.

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