



**WELCOME TO KESS**

KEDAI EMAS SRI SEMANTAN

[www.emassrisemantan.com](http://www.emassrisemantan.com)



**EMAS SRI SEMANTAN**

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# FOUNDER

## MOHD HAFIZAL BIN HJ MAHMOOD

Born in Temerloh , Pahang , on 7<sup>th</sup> June 1978, currently 48 years old.

He obtained his initial studies in Bachelor of Business Administration at Universiti Utara Malaysia. He then continued his studies for a Master at Universiti Malaysia Pahang.

Before founding Kedai Emas Sri Semantan, he was a special officer for the Honorable Member of the State Assembly, the Supreme Work Council, and the Culture and Arts Exco.

Armed with experience in the gold business passed down from generation to generation from his family, in 2020, En. Mohamad . opened a company and shop named **KEDAI EMAS SRI SEMANTAN**



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# DATA & FACTS

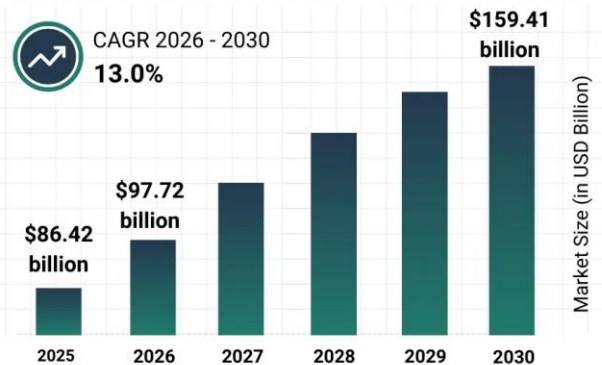
## IMPORTANT INFO

The gold bullion market size has grown rapidly in recent years. It will grow from **\$86.42 billion** in 2025 to **\$97.72 billion** in 2026 at compound annual growth rate (CAGR) of 13.1%.

Gold Bullion Market Report 2026



CAGR 2026 - 2030  
**13.0%**





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# BUSINESS OF **KESS**



Sell 916  
New Gold

Sell 999  
Gold Bar

Sell Preloved  
Gold (Used Gold)

Buy & Sell  
Old Gold  
(Buy Back)

Buy Gold  
from  
pawn shop



used to belong to people, now  
it belongs to you with love



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**KESS aims to open a factory to process new and used gold products**

BISNES [Follow](#)

## KESS sasar buka kilang proses produk emas baharu, terpakai

RAIHAM MOHD SANUSI [Follow](#)

28 Januari 2026 08:10am  
Masa membaca: 5 minit

[f](#) [x](#) [w](#)

Mohd Hafizal menyempurnakan gimik pelepasan beton di Shah Alam. FOTO: Mohd Hal

Sinar Bisnes

### Sasar buka 30 cawangan KESS

**Target to open 30 branches**

Berikutan usaha KESS memulakan projek pembangunan kilang pemrosesan emas baharu dan terpakai di Shah Alam, Selangor, pada 28 Januari 2026. Projek ini merupakan sebahagian daripada strategi KESS untuk memperluas jangkauan perkhidmatan mereka ke seluruh Semenanjung Malaysia.

"Kami sangat berbangga dengan pencapaian ini kerana ia menunjukkan komitmen kami terhadap pertumbuhan perniagaan dan kepuasan pelanggan. Kilang baharu ini akan membolehkan kami memproses lebih banyak produk emas dengan lebih efisien dan selamat," kata Raimah Mohd Sanusi, Pengerusi KESS.

Kilang baharu ini akan beroperasi di Shah Alam, Selangor, dan akan membolehkan KESS menyediakan perkhidmatan kepada pelanggan di seluruh Semenanjung Malaysia. KESS juga akan membuka 30 cawangan baharu di seluruh Semenanjung Malaysia pada tahun 2026.

Kilang baharu ini akan membolehkan KESS menyediakan perkhidmatan kepada pelanggan di seluruh Semenanjung Malaysia. KESS juga akan membuka 30 cawangan baharu di seluruh Semenanjung Malaysia pada tahun 2026.

**12 individuals receive Master Manager awards**

BISNES [Follow](#)

## 12 individu terima Anugerah Master Manager

FIDAH ASSAN [Follow](#)

26 09:50am  
Masa membaca: 2 minit

[w](#)

Seramai 12 individu menerima Anugerah Master Manager Sri Semantan dalam majlis penuh berprestij Sri Semantan Golden Awards 2025 di Shah Alam pada Ahad. Gambar kecil: Zuraiddi

**Kedai Emas Sri Semantan adds branches**

BISNES [Follow](#)

## Kedai Emas Sri Semantan tambah enam cawangan baharu

ROSKHOIRAH YAHYA [Follow](#)

15 Januari 2026 05:30pm  
Masa membaca: 2 minit

[f](#) [x](#) [w](#)

**KESS cultural night offers gifts of gold items**

Mohd Fadzil menunjukkan poster yang diedarkan bagi memeriahkan lagi program malam budaya





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# **KESS** Branch Network



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## TEMERLOH BRANCH





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## KUANTAN BRANCH





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## JENGKA BRANCH





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## KOTA BAHRU BRANCH





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## IPOH BRANCH





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## SHAH ALAM BRANCH





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## TERENGGANU BRANCH





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## BATU PAHAT BRANCH





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## KOTA KINABALU BRANCH



# COMING SOON

BERTAM,  
PULAU  
PINANG

SUNGAI  
PETANI

SANDAKAN

HQ  
KAJANG  
PERDANA

MELAKA

BINTULU

MIRI

KUCHING

TAWAU



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# INTRODUCING



## SRI SEMANTAN PRIVILEGE CLUB (SSPC)

USING E COMMERCE AND AFFILIATE PROFIT SHARING SYSTEM

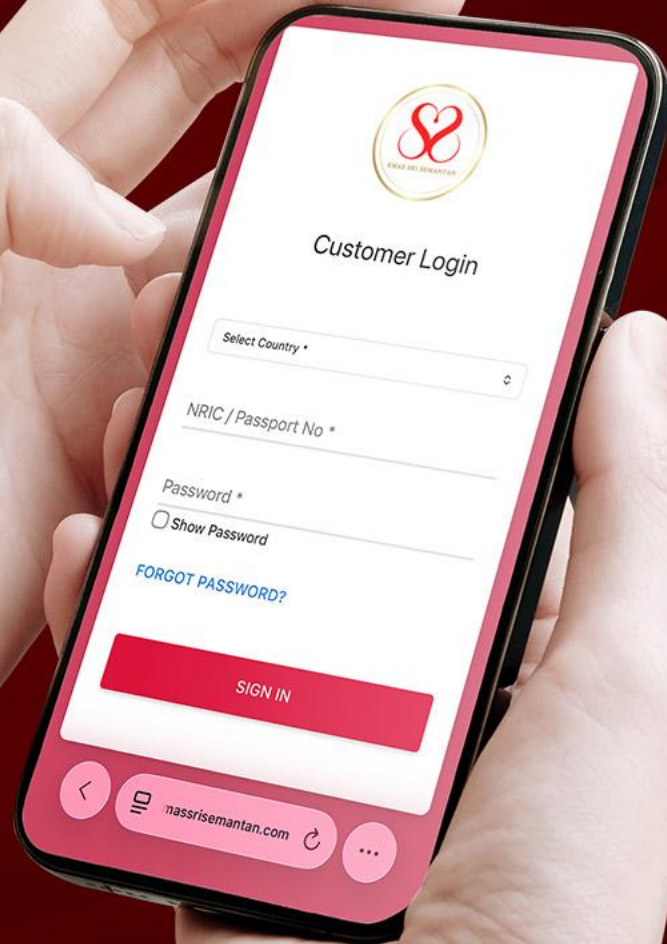
# WELCOME TO SSPC ACADEMY





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# How To start ?

**Free  
Registration**



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# **SSPC** products

# SSPC Products :

## Gold Saving

### Product Concept

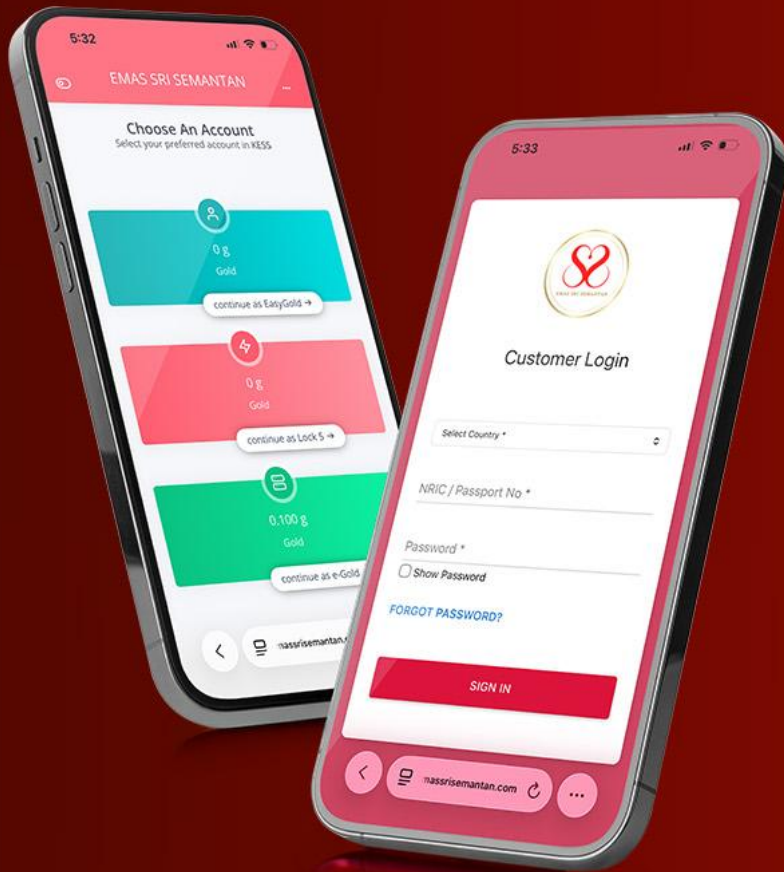
Save minimum 1 gram of either 916 or 999 gold

### BENEFITS OF SAVING

Will receive REWARD POINTS from KESS business with a maximum of RM20 per gram.

REWARD POINTS payment is paid every 30 days for up to 6 months

After 6 months, gold will be returned





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## **NEW SPPC PRODUCTS :** **Special Trade In (STI)**

**Exchange old gold for new gold**

Will receive REWARD POINTS every 30 days from KESS business with a maximum of RM20 per gram for 6 months.

After 6 months, receive NEW GOLD with the WEIGHT remaining the same (Unchanged.1 to 1)





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## Exchange old gold for new gold (STI)





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# **BUSINESS MODEL & ECOSYSTEM**



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**01**

**GOLD IN**  
**GOLD SAVINGS**  
Physical gold  
6 months

**02**

**GOLD IN**  
**SPECIAL TRADE IN  
(STI) & STI PREMIUM**  
Physical gold  
Old & Preloved  
6 months



**03**

**GOLD OUT**  
EASY GOLD 20/80

**04**

**GOLD OUT**  
scrap used gold

**05**

**GOLD OUT**  
Shop and online sales  
New / preloved gold, gold  
bar & gold coin

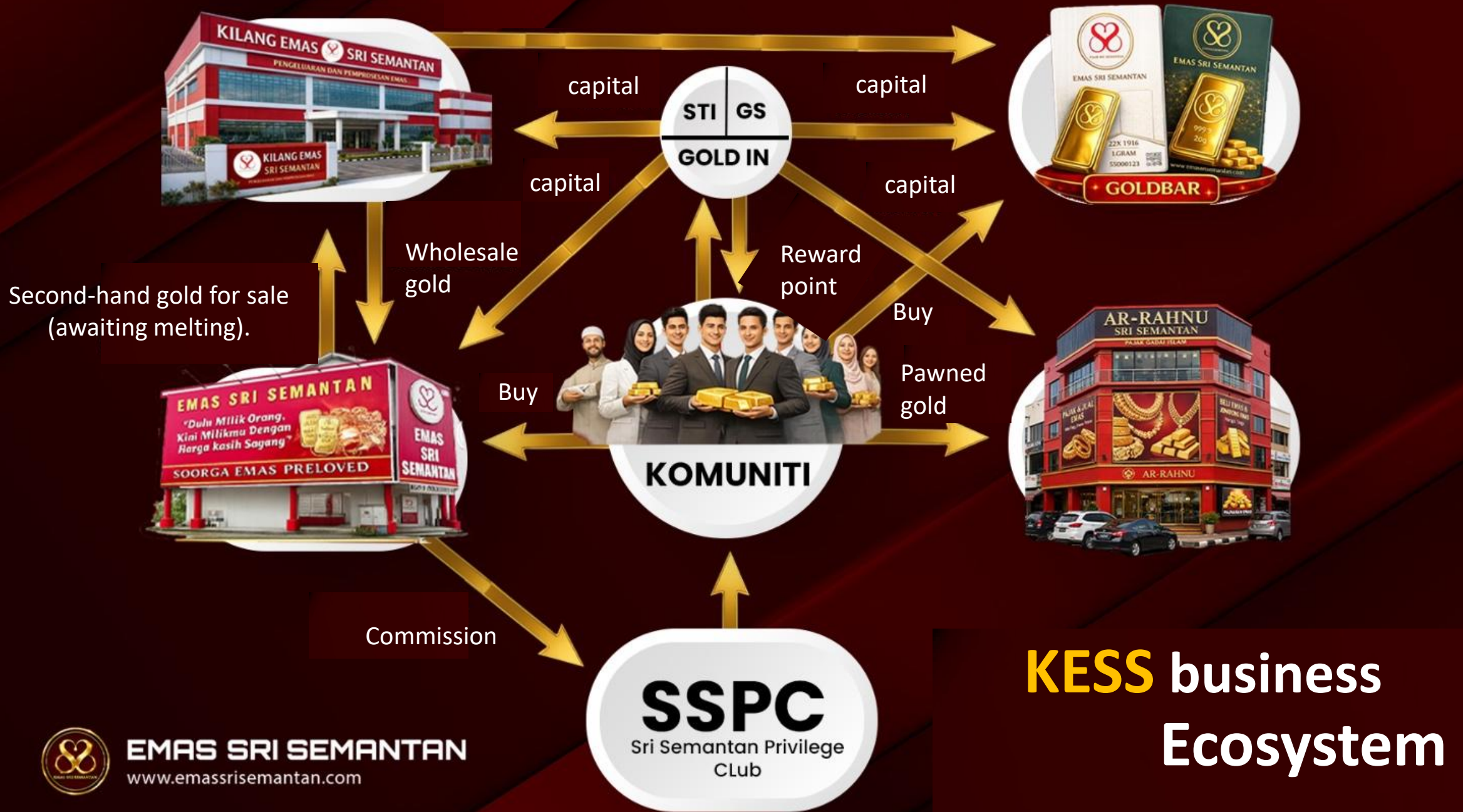
**06**

**GOLD OUT**  
Buy Pawn  
broker's deed

**BUSINESS MODEL**

**Kedai Emas Sri Semantan**

# Gold bar production and processing



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## AR-RAHNU SRI SEMANTAN Islamic Pawnshop





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**PUNCAK ALAM,  
SHAH ALAM SELANGOR**

**Mei 2026**

Expected to operate



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# **SSPC INCENTIVE PLAN**



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# AFFILIATE

**Free Registration**

**Special Trade-In**

**LEVEL 1**

**RM 7/gram**

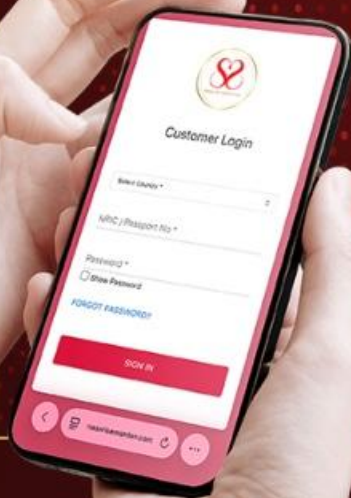
**LEVEL 2**

**RM 3/gram**

**LEVEL 3**

**RM 3/gram**

**Entitle for RM 10 /gm from Gold Saving Plan**





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# ASSISTANT MANAGER

**Group Sales : 500 gm**



**A**

**Min. 100 gm**



**A**

**Min. 100 gm**



**A**

**Min. 100 gm**

**Entitle For RM 20 From Saving & STI program**



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# MANAGER

**Group Sales : 2,000 gm**



**Assistant  
Manager**



**Assistant  
Manager**



**Assistant  
Manager**

**Entitle For RM 30 From Saving & STI program**



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# MASTER MANAGER

**Group Sales: 5,000 gm**



**Manager**



**Assistant  
Manager**



**Assistant  
Manager**



**Assistant  
Manager**



**Assistant  
Manager**

**Entitle For RM 35 From Saving & STI program**

**Group Sales: 20,000 gm**

# FREEDOM

Entitle For RM 37 From  
Saving & STI program



**Master  
Manager**



**Master  
Manager**



**Manager**



**Manager**



**Manager**



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# AMBASSADOR

## KESS OUTLET BUSINESS PARTNER

Eligible to become a partner and earn 30% of the net profit of any Kedai Emas Sri Semantan outlet

## SSPC CTO PARTNERSHIP

Share CTO (Company Sales) within SSPC with other Ambassadors.

The percentage will be determined by the company)

You



**Freedom**



**Freedom**



**Freedom**



**Freedom**



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# Achievement Rewards

**MANAGER**



**New MYVI  
or Alza**

**MASTER MANAGER**



**New VIOS or  
Honda City**

**FREEDOM**



**House worth  
RM 350,000**



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**Freedom**



**RM 350,000**



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# STI SPONSOR MATCHING BONUS

**STI SPONSOR MATCHING BONUS** is a bonus earned by uplines (up to 5 levels) based on sales volume, which payable every month whenever the partner receives a share of profits from their STI saving.

## STI Sponsor Matching Bonus

LEVEL 1	RM 2 / gm
LEVEL 2	RM 2 / gm
LEVEL 3	RM 1 / gm
LEVEL 4	RM 1 / gm
LEVEL 5	RM 1 / gm



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## **STI MATCHING BONUS INCOME SIMULATION**

Assuming there is duplication of 10 peoples make STI minimum 10 grams per person

LEVEL 1: 10 peoples x 10 grams x RM2 = RM200

LEVEL 2: 100 peoples x 10 grams x RM2 = RM2,000

LEVEL 3: 1,000 peoples x 10 grams x RM1 = RM10,000

LEVEL 4: 10,000 peoples x 10 grams x RM1 = RM100,000

LEVEL 5: 100,000 peoples x 10 grams x RM1 = RM1,000,000

**PAYABLE EVERY MONTH**



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**GOLD**

**PURCHASE BONUS**

Every SPC is eligible to receive commissions from purchases of the network SSPC

**LEVEL**

LEVEL 1

LEVEL 2

LEVEL 3

LEVEL 4

LEVEL 5

LEVEL 6

LEVEL 7

**COMMISSION**

RM3/gram

RM2/gram

RM1/gram

RM1/gram

RM1/gram

RM1/gram

RM1/gram



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## **INCOME SIMULATION FOR GOLD PURCHASE BONUS**

Assuming there are duplication of 10 peoples make a Minimum Purchase of 1 gram per person per month

<b>Level 1:</b>	<b>10 x 1 gm x RM 3 = RM 30</b>
<b>Level 2:</b>	<b>100 x 1 gm x RM 2 = RM 200</b>
<b>Level 3:</b>	<b>1,000 x 1 gm x RM 1 = RM 1,000</b>
<b>Level 4:</b>	<b>10,000 x 1 gm x RM 1 = RM 10,000</b>
<b>Level 5:</b>	<b>100,000 x 1 gm x RM 1 = RM 100,000</b>
<b>Level 6:</b>	<b>1,000,000 x 1 gm x RM 1 = RM 1,000,000</b>
<b>Level 7:</b>	<b>10,000,000 x 1 gm x RM 1 = RM 10,000,000</b>

**Payable  
Monthly**



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# **SPECIAL TRADE-IN CHALLENGE 2026**

**WIN A MERCEDES-BENZ CLA CAR OR EQUIVALENT**



**500 UNITS TO WIN**



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# SPECIAL TRADE-IN CHALLENGE

## ELIGIBILITY REQUIREMENT



**Personal Sales From  
SPECIAL TRADE-IN  
Minimum 500g**



**Maintain a minimum  
personal sales of  
200g per Month  
(Company Pays  
Monthly)**



**Personal sales  
accumulated 5000g,  
the car becomes yours  
completely**



**Limited offer for the  
first 500 qualifiers @  
ends 1 Syawal**

# DO YOU DESERVE THIS **MERC CLA** PROMO



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# 2025 FREEDOM ACHIEVERS



**ASYRAF**



**TASYA**



**NUR HAFIZAH**



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# SRI SEMANTAN GOLDEN AWARDS 2025



**MASTER MANAGER**



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**PENERIMA VELLFIRE**

**VELLFIRE RECEIVERS**

# Qualifiers for 2026 umrah camp



2026 年 UMRAH 活动符合条件埃及



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# Terima kasih TQ

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