MERCY MALAYSIA

Workshop Proceedings

Governance & Accountability

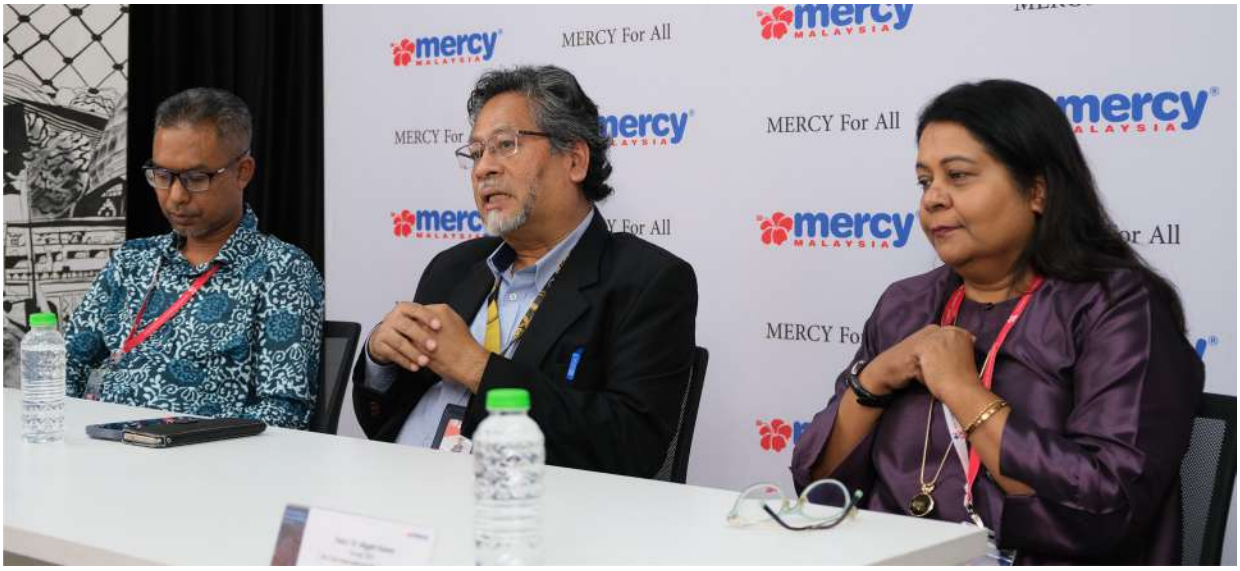
Workshop 2026

19 May 2026

MERCY Malaysia HQ, Level 2

INTRODUCTION & OBJECTIVE

The Governance and Accountability Workshop was convened to strengthen governance practices, transparency, accountability, integrity, and public trust within the humanitarian and non-profit sectors. Bringing together experts from academia, regulatory bodies, professional services firms, and civil society organisations, the workshop provided a platform for critical dialogue on governance challenges and emerging risks facing NGOs today.



Picture 1: *MERCY Malaysia President, Dato' Dr. Ahmad Faizal Mohd Perdaus (centre), together with panellists Dato' Dr. Aliyah Karen and Prof. Dr. Amir Shaharuddin, shares insights from the workshop and the importance of strengthening NGO governance and accountability with members of the media.*

The workshop aimed to:

1. Strengthen understanding of governance and accountability principles.
2. Promote transparency and responsible stewardship of resources.
3. Enhance awareness of fraud prevention and integrity frameworks.
4. Strengthen public trust and confidence in the NGO sector.
5. Encourage cross-sector collaboration, knowledge sharing, and continuous learning.

ACKNOWLEDGEMENTS

The Governance and Accountability Workshop was held on 19 May 2026 at MERCY Malaysia Headquarters, Level 2. The workshop was organised by MERCY Malaysia.

The Organiser would like to acknowledge the support of the Panellists and resource persons from the following organisations for sharing their expertise and insights:

- **Azmi & Associates:** Tuan Haji Ahmad Lutfi Abdul Mutalip
- **Ernst & Young Consulting Sdn. Bhd.:** Ms. Norhayati Yakap, Ms. Joyce Lim
- **Genovasi University College:** Professor Dr. Mohd Taipor Suhadah
- **IMU University:** Ms. Christy Chiu
- **INCEIF University:** Professor Dr. Amir Shaharuddin
- **International Federation of Red Cross and Red Crescent Societies (IFRC):** Ms. Fathimath Himya
- **International Islamic University Malaysia (IIUM):** Associate Professor Dr. Syed Musa Alhabshi
- **Life Care International Medical Group:** Dato' Dr. Aliyah Karen
- **Malaysian Anti-Corruption Commission (MACC):** SAC Westmoreland Anak Ajom, SAC Aini Awang Muda
- **Numa Solution Sdn. Bhd.:** Mr. Azhim Hadi Daud
- **Rubio & Rubio:** Ms. Donna Rubio
- **Yayasan Sejahtera:** Ms. Shareen Shariza Dato' Abdul Ghani

The Organiser also thanks the moderators—Mr. Razi Pahlavi, Ms. Joann Maryam Enriquez, Ms. Shareen Shariza Dato' Abdul Ghani, and Mr. Sahrolnizam Mohd Saari - for steering the discussions.

This Proceedings Report was prepared by the MERCY Malaysia Governance & Accountability 2026 Organising Committee.

Special thanks go to all participants for their active engagement and thoughtful questions throughout the Workshop.

WORKSHOP SUMMARY

TRUST IS EVERYTHING

Not budget size. Not number of beneficiaries. Public trust is an NGO's only real currency. Lose it, and donations stop.

What We Learned

Panel Session 1 – Accountability starts before a crisis. Donors want to see how decisions are made. Rules need real consequences. Risk management alone does not work – it must be tied to the strategy.

"Accountability must be built before the crisis, not after." – Tuan Haji Ahmad Lutfi Abdul Mutalip

Panel Session 2 – Trust is built through clear money management. Not complicated reports. Start with audited financials. Track what is being delivered. Use simple dashboards to show donors where their money goes.

"Accounting is the language of accountability."– Associate Professor Dr. Syed Musa Alhabshi

Forensic Presentation – Most fraud is found through whistleblowers. Not audits. Biggest losses come from the top – executives and board members. Without a safe reporting channel, the biggest protection is unused.

"Let's start with us. Let's build a culture of integrity." – Ms. Donna Rubio

Panel Session 3 – Good intentions are not enough. Use FAST: verify fund flows, assess conflicts, separate duties, track every transaction. Watch for shadow accounts – fake identities that drain funds. Going to social media first kills legal protection as a whistleblower.

"Just don't betray the trust that's been given to you." – SAC Westmoreland Anak Ajom

Panel Session 4 – Transparency is not optional. Donors want stories and impact, not just numbers. NGOs are not "poor" – spend fairly on staff and systems. Risk is everyone's job, not just leaders. Practice until it becomes a culture.

"Practice, practice, practice until it becomes your DNA." – Ms. Christy Chiu

Panel Session 5 – Beneficiaries come first. Not the organisation. Not the leaders. Five principles: public good, give more than what is taken, beneficiaries first, unquestionable accountability, appropriate spending. Never justify the grey area – do it long enough, and it becomes white in the mind. Integrity is not a policy. It is a daily choice.

"The most important person in our work is the beneficiary – the people who have nothing. Not us." – Dato' Dr. Ahmad Faizal Mohd Perdaus

OPENING REMARKS

Dato' Dr. Ahmad Faizal Mohd Perdaus
President, MERCY Malaysia

We have not only to be seen to be white, we have to be whiter than white. Why? Because we receive funding for good purpose and good reason.

Dato' Dr. Ahmad Faizal opened the workshop by contextualising its urgency. Recent allegations of fund misuse and abuse among Malaysian NGOs necessitated this discussion.

He reminded participants that NGOs exist for the public good, not private gain. This mandate carries a distinct burden. NGOs receive money for benevolent purposes; therefore, the public holds them to a higher standard. They must not only be clean – they must be seen as whiter than white.

He posed a practical question. Is it wrong for an NGO to have an office? Certainly not – it cannot function otherwise. But should that office be in a six-star environment? Every NGO must answer such questions honestly.

He also addressed Islamic social finance – zakat and waqf – as an expanding field. Major international organisations, including the UN and the International Red Cross, now incorporate Islamic social finance into their operations. However, Malaysia's regulatory landscape remains fragmented. There is no single zakat authority; instead, 14 state-level bodies operate with varying rules. This creates complexity for NGOs in this space.

He urged active participation throughout the day. "This is a workshop, but it is also a class," he said. "Ask the speakers hard questions. Can I buy my CEO a Mercedes? Under what conditions? Use this opportunity to learn."

PANEL SESSION 1:

STRENGTHENING ACCOUNTABILITY IN NGOS – GOVERNANCE, COMPLIANCE AND PROACTIVE ACCOUNTABILITY

Tuan Haji Ahmad Lutfi Abdul Mutalip
Managing Partner, Azmi & Associates / MERCY Malaysia Shariah Panel Member

> **"The public is no more satisfied with good intentions. They want to see systems, proper structures, and evidence that governance is real."**

Ms. Fathimath Himya
Senior Advisor, National Society Development, International Federation of Red Cross and Red Crescent Societies

> **"You cannot say you are fully accountable simply because you have an annual report and a financial report. That is the bare minimum."**

Time: 9:00am – 10:15am

Moderator: Mr. Razi Pahlavi, Vice President II, MERCY Malaysia

Panellists:

- Tuan Haji Ahmad Lutfi Abdul Mutalip, Managing Partner, Azmi & Associates / MERCY Malaysia Shariah Panel Member
- Ms. Fathimath Himya, Senior Advisor, National Society Development, International Federation of Red Cross and Red Crescent Societies
- Professor Dr. Mohd Taipor Suhadah, Deputy Vice Chancellor (Academic), Genovasi University College

Public trust is everything.

Tuan Haji Ahmad Lutfi opened with a simple truth. An NGO's strength is not the size of its budget or the number of beneficiaries it serves. It is public trust.

Donors are no longer satisfied with good intentions. They want to see how decisions are made. They want to know whether accountability is real – not just on paper. He stressed that accountability must be proactive. Build systems before a crisis, not after. Every ringgit is a trust (amanah). Weak systems invite problems.

Ms. Fathimath Himya shifted the focus to board governance. She noted that NGOs train staff and volunteers extensively but rarely train their board members. Many board members come from the community and may lack governance training.

She also said that boards should not just "clap and agree." Questions from the board are not an attack – they are a sign of good governance. It is better for the board to ask hard questions than for the public to ask later.

PANEL SESSION 1:

STRENGTHENING ACCOUNTABILITY IN NGOS – GOVERNANCE, COMPLIANCE AND PROACTIVE ACCOUNTABILITY

Professor Dr. Mohd Taipor Suhadah,
Deputy Vice Chancellor (Academic), Genovasi University College

"The question is: does risk management become a strategic decision, or is it merely a compliance issue?"

On compliance, she stressed that rules need real consequences. Many NGOs have codes of conduct, but no one faces action when rules are broken. Publishing an annual and financial reports is only the bare minimum – not proof of strong accountability.

Finally, Professor Dr. Mohd Taipor brought a risk management lens. He cited a study of 60 manufacturing firms over five years by Gabriela Arum Handayani and Maria Uplah. The research found that Enterprise Risk Management alone did not improve performance when treated only as compliance paperwork. Cost leadership strategy, on the other hand, led the better performance.

His message for NGOs: Risk management must be tied to their organisation's strategy. It cannot just be a checkbox exercise. Governance exists because of the human factor – people take risks. Boards and rules help limit risky decisions.

Presentation Slides
Ms. Fathimath Himya – *Click Here*
Professor Dr. Mohd Taipor Suhadah – *Click Here*

PANEL SESSION 2:

ENHANCING GOVERNANCE THROUGH TRANSPARENT FUND MANAGEMENT AND FINANCIAL REPORTING

Associate Professor Dr. Syed Musa Alhabshi,
IIUM Institute of Islamic Banking and Finance

> **"Trust is the currency of NGOs. We don't begin with trust; we end with trust. In the process, we build trust."**

Time: 10:30am – 11:45am

Moderator: Mr. Razi Pahlavi, Vice President II, MERCY Malaysia

Panellists:

- Associate Professor Dr. Syed Musa Alhabshi, IIUM Institute of Islamic Banking and Finance
- Mr. Azhim Hadi Daud, Director, Numa Solution Sdn. Bhd.
- Ms. Norhayati Yakap, Senior Executive Director, Ernst & Young Consulting Sdn. Bhd.

Trust is built through clear and honest money management.

Dr. Syed Musa Alhabshi framed the problem. NGOs run on **trust** as their primary currency. But governance is often weak. People have good intentions but lack proper systems. This creates a gap where mismanagement can happen.

He made a key point: accounting is not just the language of business. For NGOs, **accounting is the language of accountability.** It should show social mandate, authority, legitimacy, and trust.

He proposed looking at governance from the fund's perspective – not just the institution's legal form. Whether it is zakat, waqf, or donations, each fund should have clear rules and disclosure.

Mr. Azhim Hadi Daud,
Director, Numa Solution Sdn. Bhd.

> **"Trust is built through consistent application. It does not have to be complex, but consistent."**

Mr. Azhim Hadi Daud moved to practical risks. He listed three risks every NGO must manage:

RISK TYPE	WHAT IT MEANS
Financial operating risk	Donations not properly recorded; assets inadequately tracked
Financial control risk	Weak controls over funds spent in the field
Third-party risk	Who you take money from and who you work with

PANEL SESSION 2:

ENHANCING GOVERNANCE THROUGH TRANSPARENT FUND MANAGEMENT AND FINANCIAL REPORTING

Ms. Norhayati Yakap
Senior Executive Director, Ernst & Young Consulting Sdn. Bhd.

"Trust is built through consistent application. It does not have to be complex, but consistent."

His fix: clear structure, written policies, strong processes, and a culture of accountability. He also encouraged using accounting systems to automate and improve accuracy.

Finally, Ms. Norhayati Yakap addressed reporting and trust. She explained why donors now ask for real-time reporting. It is a symptom of **low trust**. If trust were high, annual reports would be enough.

She said trust is built through **consistent application** – not complexity. Reporting does not need to be fancy. It needs to be clear, steady, and reliable.

Her three-step approach:

1. **Get audited financial statements** – showing money in, money out, and where it went.
2. **Track outputs** – "RM X reached Y beneficiaries."
3. **Measure impact** – "So what changed because of our work?"

She also encouraged using simple technology – even a dashboard showing donations versus deliveries – to build donor confidence.

"Trust is built through consistent application. It does not have to be complex, but consistent."

The session ended with this powerful takeaway:

"Accountability is not what you do when asked. It is what you do before anyone asks."

Presentation Slides
Associate Professor Dr Syed Musa Alhabshi – *Click Here*

Note: Shared with the permission of Dr. Syed Musa for participants' reference only. Please do not quote, reproduce, or redistribute the contents without the author's prior permission.

PRESENTATION:

FORENSIC ANALYSIS – DETECTING THE INVISIBLE

Ms. Donna Rubio
Partner, Rubio & Rubio / Member of Board of Trustees, MERCY Malaysia Philippines

> **If the organisation doesn't have a policy for whistleblowing, then that's already a problem. You feel you don't have a safe space for reporting.**

Time: 11:45am – 12:45pm

Speaker: Ms. Donna Rubio

Forensic accounting is different from a normal audit.

Ms. Donna Rubio explained that an audit checks whether rules are followed. Forensic work, however, prepares records so they can **withstand scrutiny in court or during an investigation.** It is a specialised language - ready to defend your organisation to regulators, judges, or investigators.

"When you say you have done forensic analysis, it means I am prepared to take it to court. I am prepared to defend myself to whoever will investigate me."

She shared global data showing that most fraud cases - about 89% - involve small-scale theft such as fake travel claims. However, the **largest financial losses are typically caused at the top**, where executives and board members account for losses seven times higher than those caused by employees.

She also noted that nearly 50% of victim organisations had no internal controls, while in many others, existing controls were either ignored or overridden.

So where should NGOs focus? Not only on strengthening controls, but also on creating **safe mechanisms for staff to speak up.** Almost half of all fraud cases are detected through whistleblower tips - not audits or formal reviews.

Yet many NGOs lack a safe reporting channel, resulting in fear of speaking up among staff.

She urged NGOs to build a **culture of integrity**, and to use internal data—such as donation patterns, donor profiles, and transaction trends—to identify red flags early. There is no need to wait for a major scandal; organisations can begin by reviewing their own data.

"Let's create that culture of integrity. Let's be creative in how we check ourselves. Let's start with us."

Presentation Slides
Ms. Donna Rubio – ***Click Here***

PANEL SESSION 3:

IDENTIFYING FRAUD – SHADOW ACCOUNTS AND RELATED PARTY TRANSACTIONS IN SOCIAL FINANCE

Ms. Joyce Lim,
Partner, Assurance Forensic & Integrity Services, Ernst & Young Consulting Sdn. Bhd.

"If controls are not there, it loses all the trust for all those NGOs."

Time: 1:30pm – 2:45pm

Moderator: Ms. Joann Maryam Enriquez, CEO IAP Integrated Sdn Bhd

Panellists:

- Ms. Joyce Lim, Partner, Assurance Forensic & Integrity Services, Ernst & Young Consulting Sdn. Bhd.
- SAC Westmoreland Anak Ajom, Malaysian Anti-Corruption Commission (MACC)
- Ms. Donna Rubio, Partner, Rubio & Rubio / Member of Board of Trustees, MERCY Malaysia Philippines

Good intentions are not enough.

Ms. Joyce Lim warned that NGOs are easy targets. They run on trust. They move fast in emergencies. They rely on volunteers. These strengths can also become weaknesses.

She introduced FAST – a simple framework for NGOs:

SAC Westmoreland Anak Ajom
Malaysian Anti-Corruption Commission (MACC)

"If you go to the press or social media first, you become a trumpet blower – not a whistleblower. You lose legal protection."

LETTER	MEANING
F	Verify fund flows
A	Assess relationships for conflicts of interest
S	Ensure segregation of duties
T	Track every transaction

She also explained what a **shadow account** is – a fake account using stolen identities or proxy names. Criminals use them to bypass transaction monitoring, conceal beneficial ownership, and redirect donations away from real beneficiaries.

Red flags to watch: sudden changes to bank details, duplicate vendors, inactive accounts becoming active, split invoices just below approval limits, and staff who consistently refuse to take leave (potentially indicating ongoing fraud concealment).

PANEL SESSION 3:

ENHANCING GOVERNANCE THROUGH TRANSPARENT FUND MANAGEMENT AND FINANCIAL REPORTING

Ms. Donna Rubio,
Partner, Rubio & Rubio / Member of Board of Trustees, MERCY Malaysia Philippines

> **Let's start with us. Let's be creative in how we check ourselves. Let's build a culture of integrity.**

SAC Westmoreland from MACC then addressed money laundering. He explained it as the process of converting illegal proceeds into funds that appear legitimate through placement, layering, and integration.

Proving money laundering is challenging. It requires establishing the origin of funds and demonstrating that the source is illegal. Even when cash is identified, cases may still be difficult to prosecute if ownership and the illegal source are not clearly proven.

NGOs are particularly vulnerable because they receive both large aggregate donations and many small contributions, making source tracking complex. He warned NGOs to be alerted to repeated or unusually large e-wallet donations (eg., RM100,000+). While anonymous donations are permissible, transaction metadata linked to QR payments still leaves a trace and should be reviewed.

His clearest warning: going to social media first may result in loss of legal protection as a whistleblower, which he humorously referred to as a **"trumpet blower"**. Proper reporting channels must be used. MACC protects whistleblowers under the law - but only when the correct channels are followed.

Finally, Ms. Donna Rubio returned to the theme of culture. She emphasised that forensic accounting is not only for major scandals but can also serve as a continuous management tool to review data, detect anomalies, and identify red flags early.

She urged organizations to build a **culture of integrity** – where individuals actively review data, challenge patterns, and do not wait for external regulators to uncover issues.

Presentation Slides
Ms. Joyce Lim – *Click Here*

PANEL SESSION 4:

MERCY MALAYSIA'S GOVERNANCE IN ACTION – STRENGTHENING ACCOUNTABILITY THROUGH 27 YEARS OF EXPERIENCE

Tuan Haji Hakim Hamzah,
Acting Deputy Executive Director, MERCY Malaysia

"Since trust is the currency of NGOs, there is an urgent need to arrest the trust deficit that has arisen among the public."

Dato' Dr Aliyah Karen,
Group CEO, Life Care International Medical Group

"Transparency is not new, neither is it optional. It is a necessity today."

Time: 3:00pm – 4:15pm

Moderator: Ms. Shareen Shariza Dato' Abdul Ghani, Advisor & Founder, Yayasan Sejahtera

Panellists:

- Tuan Haji Hakim Hamzah, Acting Deputy Executive Director, MERCY Malaysia
- Dato' Dr Aliyah Karen, Group CEO, Life Care International Medical Group
- Ms. Christy Chiu, Chief Operating Officer, IMU University

Trust is an NGO's currency.

Tuan Haji Hakim Hamzah shared that public expectations have risen. People now demand to see how every ringgit is spent. MERCY Malaysia started small and volunteer-run, but has grown into a structured institution with audits, policies, and international standards. Today, MERCY is in an enterprise GRC phase – governance, risk, and compliance working together.

He stressed honest donor communication: only promise what you can deliver. If needs change (eg., from tents to permanent housing), donors should be updated and consent obtained.

Dato' Dr. Aliyah Karen addressed transparency. She had a bold message: **transparency is not optional.** Annual reports consisting of only brief financial summaries are not sufficient. Donors want stories and impact – who benefited and what has changed.

She also said NGOs must stop seeing themselves as "poor." It is acceptable to allocate fair resources for administration and salaries to build a strong, effective organisation. The public should support adequately funded NGOs that deliver impact.

PANEL SESSION 4:

MERCY MALAYSIA'S GOVERNANCE IN ACTION – STRENGTHENING ACCOUNTABILITY THROUGH 27 YEARS OF EXPERIENCE

Ms. Christy Chiu,
Chief Operating Officer, IMU University

"**Risk management is a language. Awareness, then action, then practice, practice, practice until it becomes your DNA.**"

She warned that many NGOs drift from their original mission over time. Regulators now assess whether activities remain aligned with the organisation's constitution.

Finally, Ms. Christy Chiu focused on risk culture. She added that **risk is everyone's responsibility** – not just the leadership. A survey showed that many staff still perceive risk management as a leadership-only function. She encouraged organisations to reframe risk like quality management - everyone's business.

Her simple cycle: awareness -> action -> practice. Repeat until it becomes habit.

PANEL SESSION 5:

THE MORAL CONTRACT – STRENGTHENING PUBLIC TRUST THROUGH INTEGRITY FRAMEWORK

Dato' Dr. Ahmad Faizal Mohd Perdaus, President, MERCY Malaysia

> The most important person in our work is the beneficiary – the people who have nothing, who have lost everything. Not us.

Time: 4:15pm – 5:45pm

Moderator: Mr. Sahrolnizam Mohd Saari

Panellists:

- **Dato' Dr. Ahmad Faizal Mohd Perdaus**, President, MERCY Malaysia
- **Professor Dr. Amir Shaharuddin**, Director, Centre of Excellence Islamic Social Finance, INCEIF University
- **SAC Aini Awang Muda**, Malaysian Anti-Corruption Commission (MACC)
- **Ms. Shareen Shariza Dato' Abdul Ghani**, Advisor & Founder, Yayasan Sejahtera

The most important person in our work is the beneficiary.

Dato' Dr. Ahmad Faizal opened with this. Not the organisation. Not the leaders. The people who have lost everything – they are the reason NGOs exist.

He laid out five principles for every NGO:

PRINCIPLE	WHAT IT MEANS
Public good	NGOs serve the public, not private interest
Give more than you take	Beneficiaries must get more than the organisation keeps
Beneficiaries first	Every decision must consider their benefit
Unquestionable accountability	No grey areas. Be accountable and be seen to be accountable
Appropriate spending	A luxury car may be good, but is it right for a small NGO? Search your conscience.

Professor Dr. Amir Shaharuddin, Director, Centre of Excellence Islamic Social Finance, INCEIF University

> 90% of zakat distribution goes to consumptive aid. Only 10% for productive programmes. We must help families leave poverty, not just survive it.

Professor Dr. Amir shifted the discussion to zakat. He shared the current state of zakat in Malaysia. Annual collection is **RM4.8 billion** – managed separately by fourteen different state authorities.

The problem: 90% of distribution goes to consumptive aid – monthly handouts, food baskets. Only 10% goes to productive programmes that help families move out of poverty. Very few families "graduate" out of poverty despite long-term assistance.

PANEL SESSION 5:

THE MORAL CONTRACT – STRENGTHENING PUBLIC TRUST THROUGH INTEGRITY FRAMEWORK

SAC Aini Awang Muda,
Malaysian Anti-Corruption Commission (MACC)

> **Public trust takes years to build but can be destroyed by one integrity failure.**

Zakat authorities therefore require support from NGOs and experts to shift towards training, education, and income-generating initiatives.

SAC Aini from MACC brought the enforcement perspective. She warned that public trust takes years to build but can be destroyed by a single failure. NGOs are now under MACC's focus. Weak monitoring is a key root cause of most governance failures. She cited a case involving RM230 million in zakat funds that was misappropriated due to inadequate oversight.

Under the MACC Act, registered NGOs may be treated as "public bodies." Misuse of funds or position is an offence.

MACC's approach has three pillars: enforcement, prevention, and education. Encouragingly, companies sponsoring MACC-endorsed anti-corruption programmes may be eligible for up to 100% tax deduction. NGOs may also collaborate with MACC on such initiatives.

Ms Shareen Shariza Dato' Abdul Ghani,
Advisor & Founder, Yayasan Sejahtera

> **Sometimes we justify the grey. And when you justify it long enough, it becomes white. That is very dangerous.**

Finally, Ms Shareen Shariza closed with a reflection on integrity. The real danger is rationalising grey areas. If a grey decision is justified long enough, it eventually becomes "white"—acceptable—in one's own mind. That is how integrity erosion occurs.

From her experience managing large assets, leadership operated on a simple principle: anyone could walk away within two minutes if a decision crossed their ethical boundaries.

She also emphasised that leadership is not limited to the top. From the board to warehouse staff, everyone shapes the moral climate. Accountability extends beyond avoiding theft - it includes decisions that may unfairly benefit certain individuals.

Presentation Slides
Professor Dr. Amir Shaharuddin – *Click Here*
SAC Aini Awang Muda – *Click Here*
Ms. Shareen Shariza Dato' Abdul Ghani – *Click Here*

CLOSING REMARKS

Professor Dr. Nazimah Idris
Honorary Secretary, MERCY Malaysia

"Let us not work in isolation. We are stronger together, and we can help check and balance each other."

Professor Dr. Nazimah Idris delivered the closing remarks, thanking participants for staying until the end of a full day.

She highlighted several key messages from the workshop.

On leadership. Poor leadership can cause more damage to an organisation than a fraudulent employee. This is a fact that NGOs must confront honestly.

On accounts and accountability. Financial records must be **defensible.** Shadow accounts and fake identities pose real threats. Money launderers can inflict severe damage on unsuspecting NGOs.

On transparency and integrity. MACC is watching. NGOs must take this seriously.

On trust. Trust is the NGO sector's **currency.** Once lost, it is extraordinarily difficult to recover.

On collaboration. NGOs should not work in isolation. The sector must be **stronger together.** Peer monitoring and mutual support can serve as effective checks and balances. This idea has been discussed before, but meaningful action has been limited. Today, the workshop has started a necessary conversation.

She thanked all participants for their attendance, the MERCY Malaysia Committee for organising the workshop, and the speakers and panellists for sharing their expertise and time.

She closed with a call to action.

"Let us make a promise to meet again in the not-too-distant future. Safe journey home."