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To each his home

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WE ARE NOT only building houses, but building hope, promise and prosperity for our buyers.' This statement, in a nutshell, sums up the vision and philosophy of Tan Sri Mustapha Kamal Abu Bakar, founder of the Emkay Group of companies.

Hailing from the small town of Banting in Selangor, this `kampung boy' has made it good in life. Today, his Emkay Group is involved in an array of businesses, ranging from education to furniture to property. Its listed arm, MK Land Holdings Bhd, is one of the largest property developers in the country. It is also probably the biggest developer of affordable low-cost housing. In fact, Mustapha is sometimes dubbed `Mr Low Cost' in property circles.

It was Mustapha's entrepreneurial spirit and burning desire to excel which made him take the plunge into business in 1978. Previously an assistant district officer and deputy commissioner of land and mines for the Selangor Government, working in the civil service had its constraints, he says. This prompted him to leave the civil service and join Shah Alam Properties in 1978. After five years, he founded the Emkay Group. Since then, there has been no turning back for this tycoon. Some say he is one of the country's most successful Bumiputera property developers.

What is the secret of Mustapha's success? `You are led by your vision,' he says. Vision, no doubt, is the quintessence of his success, as is his love for what he does. `If you have the love and passion for what you do, then you do not consider it work,' he says, adding, `As long as you enjoy what you do, it is not stressful.'

Meeting Malaysian Business on a late Sunday afternoon, Mustapha certainly didn't seem like a tired businessman in need of a weekend break. Instead, the vigour and chirpiness he displayed was proof that he is one businessman who is passionately enthralled in his work. `It's not that we are smarter than others. We happened to have the vision,' he says.

Mustapha has turned his vision of building quality homes for the average Malaysian into reality. For him, business is not a question of merely building profitable houses for sale. `I would be able to make money, but then I would not be happy,' he says. Instead, he advocates `building and selling homes that the average Malaysian can afford'.

Having conquered a hefty market share in affordable housing in Malaysia, Mustapha has taken low- and medium-cost housing to new heights. His Taman Bunga Raya and Damansara Damai projects in the Klang Valley come equipped not only with the bare necessities of such houses, but also with `quality enhancing' features such as courtyards, prayer rooms, play fields, reading rooms, urban parks and even swimming pools. With most of the buyers of his lower-priced units belonging to the lower-income groups, and even ex-squatters, the idea of quality living is of utmost importance to Mustapha. `Otherwise, these developments would ultimately end up as slums,' he chortles.

Although industry observers reckoned it couldn't be done, Mustapha has proven that low-and medium-cost housing can be developed on a sustainable basis. In fact, long before affordable housing became the standard feature of property development, Mustapha had made it his trademark. And it was this recipe that saved him during the recent economic crisis. When most developers felt the brunt of the recession, Mustapha managed to sail through, albeit, as he puts it, `with scratches on my body'.

Not bad, considering the fact that most developers were in dire financial straits, bogged down by decreased demands and a multitude of unsold units. Crediting his business vision, Mustapha says, 'We sold thousands of units, even at the peak of the crisis.' In fact, his staff strength ballooned from 200 in 1996 to more than 850 currently.

Mustapha's close friend and next-door neighbour Tan Sri Azman Hashim, chairman of the Arab-Malaysian Banking Group, describes Mustapha as a very hands-on entrepreneur. 'One of the best things about Mustapha is that he is very focused on what he does best - property development.'

Agrees President and Chief Executive Officer of Public Bank Bhd Tan Sri Teh Hong Piow, 'He is a very hands-on person and extremely attentive to details.' Teh acknowledges this quality as a boon for Mustapha in steering the direction of his Emkay Group of companies.

Having known Mustapha since the 1980s when he was a fledgling property developer at Shah Alam Properties, Azman describes him as being very close to his staff. This, he says, is one of Mustapha's strengths.

Bracing through the ups and downs of property development, Mustapha survived crisis after crisis, not as an individual, but as a team with his partner Kasi K L Palaniappan and his strong management personnel. 'Working at MK Land is not merely about compliance but commitment,' he says.

Indeed, for Mustapha, compliance is secondary. Instead, he strongly believes that each and every staff of MK Land has to be committed to their jobs, not out of force but out of love. It is more than just an employee/employer relationship, 'It's a partnership,' he says. It is this conviction that has prompted him to train even orang asli as skilled craftsmen in the construction field. Involved in the Malaysia South-South Corporation Bhd (Masscorp), Mustapha has initiated a training programme for Africans in the construction industry. Both Teh and Azman acknowledge Mustapha as being an active participant in government efforts to forge closer economic cooperation in Masscorp.

Besides being a successful businessman, Mustapha is also a dedicated family man. 'My first love is my wife, then only comes my business,' he chuckles, turning to his wife Puan Sri Wan Nong Wan Ibrahim. He credits her for being solidly behind him. 'Without my wife, this wouldn't be possible.'

Says Wan Nong, 'I try not to disturb him when he is working - even after midnight or during weekends.' The affable couple have been blessed with four children - Felina, Fazwinna, Ahmad Khalif and Farah Mahami - and three grandchildren. Their eldest two daughters are currently learning their ropes in the Emkay Group, while their son, having completed a degree course in finance and commerce, is now taking up golf management and professional golfing.

At 52, Mustapha tries to spend as much time as possible with his children and grandchildren. He dedicates at least 10 days every two months to be with his children, be it in Malaysia or Australia. But even at play, he thinks about work and comes up with ideas to improve his products. 'When I see my grandchildren playing the slides, I visualise other children of the same age. What can I do?' His idea of child-safe courtyards and playfields was borne out of this. Stressing the importance of playtime, he got his whole management team to come up with ideas on how to improve the playfields in his project development. Mustapha thought, 'Perhaps, rubberised mats would help.' Today, most of MK Land's projects feature these mats at their playfields.

Despite his hectic schedule, Mustapha makes it a point to indulge in one of his favourite pastimes - reading. He reads mainly about management, life-related topics and history books. 'I do not want my professional managers to out-talk me,' he chuckles. Adds Wan Nong, 'Mustapha can't be

without his books. Even children's books are not spared.'

Reading, says Mustapha, is one of the most beneficial hobbies as it provides inspirational ideas. 'Ideas form the cornerstone of all great things.' What does he recommend? The Fifth Discipline: The Art and Practice of The Learning Organisation by Peter M Senge is a great book to read, he says. He has even forwarded a copy to Prime Minister Datuk Seri Dr Mahathir Mohamad - an inspiration to Mustapha.

A keen historian, Mustapha graduated from the University of Malaya in 1970 with a Bachelor of Arts (History) degree. Learning from history is a worthwhile cause, he says, so that 'we do not repeat the mistakes of the past'. Napoleon Bonaparte and Mao Zedong rank as two of his favourite historical figures.

Besides reading, his other pastimes include playing the guitar and driving fast cars.

Being a successful businessman often means making the right decisions in business. He strongly believes in collective decisions and thus confers a lot with his partner Kasi and his professional management team at MK Land.

Mustapha is also a nature lover and attributes this to his kampung upbringing. His development projects clearly reflect this. The Damansara Damai project at Sungai Buloh comes equipped with a 48-acre urban park with pristine forest, the first in the country for low- and medium-cost housebuyers.

Having come so far, what else has Mustapha left to achieve? 'All I hope for now is a longer life,' he says, adding, 'Perhaps, I can contribute more.'

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