

— BASED ON A TRUE STORY —

EX SUNNI & BANKRUPT

— A MEMOIR BY —
AMIR MALIK

**CULT CONTROL
AND
BLIND FAITH**

**LOOPHOLES
AND
EXPLOITATION**

COMPANY RECORDS
DISPUTED TRANSACTIONS
MONEY LAUNDERING

\$6 MILLION
DISPUTED LOAN
DOCUMENTS

COURT JUDGEMENTS
UNANSWERED QUESTIONS

**FAITH
BETRAYAL
DEFAMATION
SELF LITIGATION**

ONE MAN'S JOURNEY | MANY QUESTIONS | YOU DECIDE

EX SUNNI & BANKRUPT

A Memoir by Amir Malik

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AUTHOR'S NOTE

This is a true story, told with real names.

I have challenged religious beliefs, businesspeople, lawyers, judges, courts, Police and public institutions. I do not do so lightly.

This story is not based on memory alone. Behind it are thousands of pages of judgments, court records, transcripts, correspondence, company records, financial material and other documents accumulated over years.

Some matters were determined by courts. Others remain disputed. Where I give my own opinion, allegation or interpretation, it is mine. I have tried to distinguish those from established findings and documentary records.

Power should not place a person, profession, institution or belief beyond reasonable questioning.

I expect some people and institutions named in these pages may disagree with my account or want to explain their own position. They are entitled to do so.

I have tried to tell what happened truthfully, fairly and without hiding my own mistakes.

The names are real. The events are real. The documents are real. The questions remain.

Now let me tell you my story.

Fasten your seat belt...

Amir Malik

CHAPTER 1 — THE BEGINNING

My name is Amir Malik, and this is my real-life story.

I was born in early 1978 in Basti Khokharan, a small village in the District of Bahawalpur, Pakistan. I was the fifth of ten children, born to three different women. Even before I understood religion, politics, justice or culture, I had been born into a complicated world.

My father's family came from a farming background, but farming was not the life he wanted. After completing his Bachelor's degree in Economics, he became a banker and moved to Karachi. Education had shown him possibilities beyond the traditions into which he had been born. In some ways my father was traditional; in others, he made his own choices. He married three times and was not interested in cousin marriages or simply accepting the conventional arrangements expected around him. Two marriages ended in divorce, but whatever happened between him and the mothers of his children, he never abandoned his responsibility as a father. That matters to me. This book will question many things I inherited from his generation, but questioning someone does not require denying what was good in them.

My mother came from a tribal background and had no formal education, yet she made a remarkably independent decision for a woman in her circumstances: she chose her own husband. Her family rejected her for it. Because of that decision, I grew up without knowing my mother's side of the family. I never met my maternal relatives or had the opportunity to understand that part of my heritage. Perhaps that was one of my earliest lessons about society, although I was too young to recognise it: sometimes people are punished not because they have harmed anyone, but because they have broken an expectation.

Growing up among ten children was never going to be simple. There was love and support, but there was also conflict. I witnessed domestic violence, jealousy, accusations of black magic, arguments and tensions that I did not understand. Children observe far more than adults sometimes realise. They may not have the vocabulary to describe what they are seeing, but they remember.

I remember being afraid of darkness and feeling different from other boys. I was quiet, shy and sensitive, and I was never particularly close to my mother or siblings. School was another problem. I hated going because I was bullied. I never had a childhood best friend or a close friend during high school, and for much of that period I felt alone. I thought I was weak, slow and perhaps simply a strange child.

Then I discovered cricket.

Cricket did something classrooms could not. On the cricket field, I had value. I could perform, compete and belong. Sport gave me confidence, helped me make friends and gave me somewhere I felt accepted. Years later, I would understand how powerful that need to belong can be. A cricket team can satisfy it. A religious movement can satisfy it too. The consequences, of course, can be very different.

The Religion I Inherited

Religion surrounded my childhood. There seemed to be a dua for almost everything: entering the house, entering the toilet, travelling, eating and even slaughtering an animal. God appeared to be involved in every movement of everyday life. I was frightened of graveyards because of what I had been taught. According to my understanding at the time, people remained alive in their graves and could somehow see what the living were doing. Religion therefore gave me comfort, but it also gave me fear. I learned how to pray before I learned how to question. I learned what pleased God because adults told me what pleased God.

Prayer was enormously important. Ritual mattered. Obedience mattered. Yet as I grew older, something began troubling me. A person might lie, mistreat somebody or behave unfairly and still be regarded as religious because he prayed regularly and performed the expected rituals. Was God more concerned about whether I performed a ritual correctly than whether I treated another human being fairly? I did not yet have the courage or intellectual tools to formulate that question properly, but the question had been born.

In 1990, something changed in our home. My father was sent by the Pakistani government to perform Hajj. When he returned, he had grown a beard and become considerably more religious. His friendships changed, and he began spending more time with imams and religious scholars. Naturally, I followed him. I admired my father, and religion gave me something I badly needed: belonging. Religious people seemed to accept me. They had answers, certainty and rules, and for a shy boy trying to understand himself, certainty was comforting.

But Pakistan did not have just one version of Islam. There were different sects, movements, schools and interpretations. People who worshipped the same God could disagree passionately about what Islam actually required. I witnessed tensions between communities, including hostility towards Shia and Ahmadi people. A simple question entered my mind: which version of Islam was the correct one? Everybody seemed certain the answer was theirs. How could they all be so certain—and how could they all be right?

The Pakistan I Knew

I need to be careful when describing Pakistan. This is not a book arguing that Pakistan is populated by bad people. It isn't. Pakistan gave me my family, language, memories and culture, and I met generous, compassionate and extraordinary people there. But love for one's birthplace should not require blindness.

Pakistan is a naturally beautiful country, but I struggle with the way we sometimes treat that beauty. Rivers, lakes and public spaces should be treasures, yet too often I have seen polluted water, rubbish, poor sanitation and unhealthy surroundings. Air pollution has become part of ordinary life in many places too. Loving a country should not mean pretending these problems do not exist. Patriotism should include protecting the land, water and air that belong to the next generation.

The Pakistan of my youth was deeply influenced by family background, tribe, caste, sect, language and social status. Marriage could become a family matter rather than an individual choice. Questioning elders could be interpreted as disrespect; questioning religion could be much more serious. I saw inequality, sectarian hostility, domestic violence, corruption and bribery. I saw how connections could sometimes matter more than merit, and how women seeking independence could face pressures men did not experience in the same way.

I also began noticing something that would remain with me for the rest of my life: societies can become remarkably skilled at protecting reputation while avoiding uncomfortable questions—the family reputation, religious reputation, institutional reputation and national reputation. But

what happens when protecting reputation becomes more important than confronting the problem?

I had no idea that decades later, on the other side of the world, reputation itself would become the subject of a legal battle that would change my family's life.

Sixteen

Then came 1994.

I was sixteen years old when I told my father that I wanted to go to Afghanistan for jihad training. Even writing that sentence decades later makes me wonder what convinces a

sixteen-year-old that travelling towards a conflict zone is a religious achievement. I was searching for purpose, identity and acceptance, and I had been exposed to religious literature, speeches and arguments presenting jihad as a noble religious duty.

I believed them.

My father was shocked. I argued with him using the religious reasoning I had absorbed. He knew completely refusing me might not stop me, so eventually he gave me money and asked me to take my older brother, who was living in our village. One of my father's religious mentors heard about my plans and gave me something I considered extraordinary: a prayer mat which, according to him, had been in the Prophet's Mosque for twenty years. I still have that prayer mat today. At sixteen, I saw it as a blessing.

That detail explains my state of mind. I was not thinking, I am walking towards danger. I thought I was doing something sacred and meaningful. It became one of the most uncomfortable lessons of my life: dangerous ideas do not necessarily introduce themselves to young people as dangerous. They can arrive dressed as honour, purpose, brotherhood, sacrifice and even devotion to God.

The group I spent time with was Jamaat-e-Islami. At that age, I felt they understood me. They offered belonging, direction and purpose. I was hardly equipped at sixteen to analyse political Islam, history or ideology. What I heard was certainty, and certainty is enormously attractive when you are young and uncertain about yourself.

Afghanistan

I took an overnight train to my village, stayed for a couple of days and collected my brother and cousin. Our next destination was Markaz Islami on GT Road in Peshawar. We stayed there for a couple of nights before groups were organised and sent towards Miran Shah, near the Pakistan-Afghanistan border. From there, a Hilux transported us closer to the border, and a guide took us through the mountains. The journey on foot took approximately five or six hours.

Everyone else had a backpack.

I had brought a suitcase.

Apparently, I was going for jihad training with the packing strategy of someone checking into a hotel. My brother was not impressed. People had to take turns carrying my suitcase through the mountains, and it quickly became a burden for the entire group. Even today that memory makes

me laugh, but underneath the humour is something revealing: I was so naive that I did not even understand what kind of environment I was entering.

Eventually we reached a training camp called Al Badr, near Khost, Afghanistan. Life there was extremely difficult. The training was hard, the food poor and the living conditions unhealthy. Many people around me were young, including teenagers, and many appeared to come from poverty and uncertainty about their futures.

What affected me most was not the physical hardship but the thinking. To me, the ideological training appeared stronger than the physical training. We were encouraged to see the world through the lens of conflict. Hostility towards Jews, Hindus and Western societies was promoted, while many problems within Muslim societies were blamed on outside forces. At sixteen, surrounded by people speaking with confidence and certainty, I did not have the maturity to challenge everything I was being taught.

One disturbing experience involving an injured commander stayed with me. I could see no proper system of accountability or investigation around what I had been told had happened,

and I never learned the final truth of the matter. The experience unsettled me because the reality around me seemed very different from the image of justice and morality that had been presented to me.

I stayed for approximately a month. During that period my brother decided to continue towards Kashmir and undertake further training. I tried to persuade him not to go, but he had made his decision. I eventually left with my cousin. My brother later returned alive, and many people treated him like a hero.

I came home carrying something different: questions.

For months afterwards, I struggled with what I had experienced, but I did not abandon religion. Questioning faith did not happen to me like switching off a light. I later became involved with Tablighi Jamaat instead. Religion still gave me comfort and identity, and I continued to respect sincere religious people. What had changed was smaller, but ultimately more important: I had begun questioning human interpretations of God.

The first crack had appeared.

Searching for My Place

In 1995, my father was transferred to Islamabad. We left Karachi, sold our family home, and he entered the real-estate business. I graduated from college in 1996 and decided I wanted to join the Pakistan Army. I tried twice and was rejected twice. Perhaps I simply was not meant to become an army officer.

In 1997, I enrolled at Hamdard University to study for a Bachelor of Business Administration. Academically, it was hardly an inspiring beginning. I failed my first semester and did not last beyond the early part of the course. Cricket was another matter. I made the university cricket team and was considerably happier on a cricket field than sitting in a classroom.

I joined my family's real-estate business, hoping business might give me direction. It did not come naturally. Selling property required confidence, persuasion and negotiation, and I struggled with

all three. At the time, I interpreted that as evidence that perhaps I simply wasn't smart enough. Looking back, I think I was being too hard on myself. I was young, inexperienced and still trying to work out who I was.

By the late 1990s, I increasingly felt that I did not fit into the society around me. I saw the enormous gap between rich and poor, social arrogance, ethnic and sectarian divisions, and opportunities that did not always appear to depend on merit. Through my father's connections with senior police officers, I also gained an early impression of policing. From what I saw, I felt ordinary people without influence could struggle to obtain justice.

At one stage I considered joining the police. My father discouraged me. He knew the system and knew me, and he believed I would struggle in that environment.

I was frustrated by rules I could not understand. Why couldn't a young man and woman simply have a normal conversation without sexuality and morality immediately entering the discussion? Why was questioning an elder automatically disrespectful? Why could religion be discussed endlessly while questioning religious authority itself could be dangerous? Why did status and connections matter so much? Why were we so certain about God while tolerating so much injustice between human beings?

Reason sometimes seemed to belong to the past, angels to the heavens, and love only to the movies.

Meanwhile, corruption, bribery and double standards seemed very real.

I Wanted Out

By 1999, I told my father I could no longer live in what I described at the time as a jungle. Today, I recognise that as the emotional language of a frustrated young man, not a fair description of an entire country.

The irony was that I had not personally suffered from poverty. I had a supportive father, a home, food and opportunities. I was one of the privileged Pakistanis. Perhaps that privilege gave me the luxury of asking questions that people struggling simply to survive could not afford to ask.

But I wanted out.

There was another irony: I knew almost nothing about the Western world I wanted to enter. Most of my education about Western civilisation had come from Hollywood movies—not exactly a reliable postgraduate programme. I admired the freedom I imagined existed there while simultaneously fearing Western society because I had been taught that Western countries were enemies of Islam. I was caught between two worlds: I did not completely belong to the society into which I had been born, but I did not truly understand the society I wanted to enter.

My father had already planned my future. He wanted me to study hospitality in Switzerland and eventually move to the United States. Nobody in my immediate family had lived in the Western world. I would be the first.

For my father, sending me overseas was not an investment from which he expected a financial return. He did not send me away so I could become an earning machine for the family. He wanted his son to have opportunities he believed were unavailable to me in Pakistan.

He even sold some of his farmland to finance my education.

I have never forgotten that.

The Questions I Was Taking With Me

As my departure approached, I found myself thinking more critically about the society and religion I was leaving behind. Ramadan was one example. During Ramadan it felt as though the entire country changed. People prayed more, fasted and spoke about becoming closer to God. From childhood, I had been taught that Satan was chained during the holy month. Yet hungry and tired people could still become impatient and irritable. Religious activity increased, but I wondered whether fasting produced lasting changes in people's character. When Ramadan ended, did we become more honest, compassionate and just? I personally did not see much permanent transformation.

There were smaller things too. One of my brothers was left-handed, yet according to the beliefs we followed he was forced to eat with his right hand. We were taught not to shake hands with women because physical contact could supposedly lead towards zina, or sexual immorality. These rules seemed normal to me then. Later I would ask a question that eventually transformed my entire religious life: where did all these rules actually come from?

Behind that question waited an even more dangerous one:

Did God really say all of this?

I wasn't ready for the answers yet.

Another event affected me deeply in 1999. Pakistan was horrified by the case of Javed Iqbal, who surrendered to police after being accused of murdering 100 children. Beyond the horror of the alleged crimes themselves, the case raised another question in my mind: how could

something on such a scale continue if institutions were functioning properly? Where was accountability? Where was justice?

I did not know then that questions about institutions—what they investigate, what they fail to investigate, who gets heard, who gets ignored, and what happens when an ordinary person refuses to stop asking questions—would eventually dominate years of my own life.

At twenty-one, New Zealand meant nothing to me. Defamation law meant nothing. Bankruptcy meant nothing. Whistleblowing meant nothing. I certainly could not have imagined that decades later I would spend years asking police, lawyers, regulators and courts questions about evidence, truth and accountability.

Those battles belonged to another lifetime.

First, I had to leave Pakistan.

The Departure

In December 1999, my Swiss student visa arrived. My flight to Zurich was booked for March 2000.

I packed my belongings, but without knowing it I was carrying much more than luggage. I carried Pakistan, my father's sacrifices, Sunni Islam, Afghanistan, fear of God, assumptions about women,

morality, Muslims, non-Muslims and the West—and the certainty of things I had never investigated for myself. Somewhere underneath all of that, I carried questions.

I thought I was travelling to Switzerland to study hospitality. I did not realise that I was about to begin dismantling almost everything I thought I knew: my religion, my culture, my prejudices, my understanding of morality, my understanding of justice and even my understanding of myself.

I would have to learn again, think again and question again.

Almost everything.

Everything...

except how to wash my ass.

CHAPTER 2 — SUNNI IN EUROPE

Welcome to Switzerland

In March 2000, I landed in Zurich carrying more than a suitcase. I carried Pakistan, Sunni Islam, my father's sacrifices, my experiences in Afghanistan, assumptions about Muslims and non-Muslims, and a fairly confused picture of Western civilisation. I had wanted freedom, but I was also suspicious of the society in which I had come looking for it.

Europe was my first opportunity to live outside the Muslim world. Until then, much of what I knew about Western people came from religious discussions, Pakistani society and Hollywood movies. None was particularly reliable preparation for actually living among Europeans.

I had been taught that Muslims possessed something the West did not: the correct religion. Western countries might have money, technology and freedom, but spiritually we believed we were richer. We had Islam. We had morality. We had family values. We knew what God wanted.

At least, that was the theory.

Living among people is different from hearing sermons about them.

I began meeting Christians, Jews, Hindus, atheists and people who did not seem particularly interested in religion at all. Some drank alcohol. Some had relationships outside marriage. Some lived in ways I had been taught were sinful.

Yet many were decent human beings.

That created a problem.

According to the simple religious picture I had inherited, belief determined salvation. But what was I supposed to do with a kind, honest non-Muslim? Was a good person really destined for hell because he or she had been born into the wrong religious environment?

The question became harder when I remembered my own life. I had been born into a Muslim family. I had not discovered Islam after comparing every religion on Earth. Islam had been waiting for me before I could speak.

So why should I congratulate myself for being born on the supposedly correct team?

Women, Freedom and My Double Standards

Europe also challenged my assumptions about women.

I had grown up in a society where interaction between unrelated men and women could quickly become a moral issue. Shaking hands could be discouraged. Dating was unacceptable. A woman's clothing could become everybody's business. Segregation was often treated as evidence of morality.

Then I arrived in Europe and discovered something remarkable.

Men and women could speak to each other without civilisation collapsing.

They studied together, worked together, travelled together, ate together and formed friendships. A woman could disagree with a man without being considered disrespectful. She could make decisions about her own life without needing permission from every male relative around her.

Of course, Europe had its own problems. Freedom does not automatically produce wisdom, and Western societies are perfectly capable of hypocrisy. But simply seeing another way of organising society forced me to question whether everything I had been taught as Islamic was actually divine—or whether some of it was culture wearing religious clothes.

My own behaviour contained plenty of contradictions. I could criticise Western morality while enjoying Western freedom. I could believe relationships outside marriage were sinful while being attracted to women. I could expect standards from a future wife that I was not consistently applying to myself.

That contradiction would take years to confront properly.

At the time, I was still Sunni.

Just a Sunni with increasing questions.

Meeting the People I Had Been Warned About

One of the most useful things travel did for me was put actual human beings in front of labels. Jew.

Hindu.

Atheist.

Christian.

Back home, these words could carry centuries of theology, politics and prejudice. In Europe, the labels acquired faces.

I met Jewish students and Indian students. I had conversations with people whom the religious and political world of my youth had often presented through conflict. Nothing dramatic happened. Nobody tried to destroy Islam. Nobody appeared to be waiting for an opportunity to attack me.

They were people.

That sounds embarrassingly obvious today, but sometimes the most obvious truths are difficult to see when we have been trained to look at human beings through categories.

I also had a Chinese girlfriend who was an atheist. That presented another theological headache. She did not believe in my God, yet I could see qualities in her that I respected. Was I supposed to believe that simply identifying myself as Muslim made me morally superior?

The more people I met, the less useful labels became.

I had gone to Europe expecting to learn hospitality.

I was receiving an education in humanity instead.

The West Wasn't What I Expected

I began travelling and observing. Europe was organised differently from Pakistan. Public institutions generally worked. Streets were orderly. Rules appeared to apply with less concern for family name, tribe or religious identity. People could openly criticise politicians and religion without expecting society to collapse.

Again, I am not romanticising Europe. Racism existed. Discrimination existed. Crime existed. Loneliness existed. Families broke down. Drugs and alcohol created problems. Western societies had no shortage of their own contradictions.

But one assumption became increasingly difficult to maintain: that religious societies automatically produced better human beings.

I had seen people pray five times a day and behave badly.

Now I was meeting people who never prayed and behaved well.

What was I supposed to do with that?

Perhaps morality was more complicated than religious identity.

Perhaps God was more interested in what human beings actually did than the labels they carried.

I did not yet know where those questions would lead. I was still carrying Sunni Islam with me, but Europe had begun opening windows in a room I had previously assumed was complete.

A New Destination

Eventually my journey took me farther away from Pakistan.

New Zealand entered my life.

Before leaving Pakistan, New Zealand had meant almost nothing to me. I knew very little about the country. Yet it would eventually become my home and the place where almost every major part of this story would unfold: marriage, children, businesses, property, friendship, betrayal, courts, police, bankruptcy and my transformation in faith.

I arrived in New Zealand in May 2001 as an international student. In 2002, I married my girlfriend, Ms Bennett, who was Māori and Scottish. After our marriage, she converted to Islam - more precisely, the Sunni Islam that surrounded me at the time. Looking back, I believe she did it mainly for me, rather than because Islamic ideology had persuaded her. My Muslim surroundings encouraged and celebrated the conversion. At that stage of my life, I saw another person becoming Muslim as something unquestionably good. Our marriage ended in divorce in 2006, and she later left Islam. Our son Dodi was born in August 2004. In 2005, his mother took him to Pakistan, where he remained until 2009. I eventually obtained permanent residency and was trying to establish myself, build a future and understand where I belonged.

For someone who had spent years wanting to escape Pakistan, New Zealand felt almost unreal. The landscape was beautiful, the population small and the society relatively peaceful. I saw systems that appeared less influenced by status and connections than those I remembered from Pakistan.

My First Property Opportunity

As I began establishing myself financially, I was working as a security contractor when I was offered an opportunity to purchase three units. For a young immigrant trying to build a life in New Zealand, property seemed like an obvious path towards security.

The plan was simple: I would live in one unit and rent out the other two, allowing the rental income to help cover the mortgage.

But there was a problem.

Interest.

My father's religious views had become increasingly strict after Hajj. Riba was forbidden, and conventional borrowing was therefore deeply problematic in his understanding of Islam. I respected my father enormously, so I called him.

His view influenced my decision.

I walked away from the opportunity.

The three units were later sold for around \$270,000.

I do not tell this story because I can prove what would have happened had I bought them. Nobody can rerun life with different decisions. Perhaps I would have made money; perhaps something else would have gone wrong.

What mattered was the mechanism of my decision.

I had not independently examined the Qur'an and reached a conclusion about modern mortgage finance. I had inherited an interpretation, trusted the religious authority behind it and allowed that interpretation to influence a major financial decision.

Years later, I would recognise a pattern.

First comes trust.

Then comes authority.

Then comes a decision.

Only afterwards do we sometimes ask whether we properly examined the foundation.

My Muslim Brotherhood

Despite all my questions, religion still shaped how I saw other Muslims.

The idea of Muslim brotherhood was powerful to me. A Muslim stranger could become brother remarkably quickly. Shared faith created immediate familiarity. We prayed towards the same Kaaba, believed in the same God and identified with the same Prophet.

I thought that meant something about character.

My own behaviour, however, again exposed a contradiction.

For a period I worked in security-related roles, including parking enforcement around Auckland. Near Mt Roskill Mosque, I sometimes encountered Muslim worshippers whose vehicles were improperly parked. Instead of treating them exactly as I might treat anybody else, I sometimes gave them warnings.

Why?

They were my Muslim brothers.

At the time, that felt compassionate. Looking back, I see the problem more clearly. I admired New Zealand partly because I believed rules could apply equally—even to powerful people—yet I was willing to bend a rule for somebody because he shared my religion.

So which principle did I actually believe in?

Equal treatment?

Or preferential treatment for my group?

It is easy to condemn tribalism when another tribe benefits from it.

It becomes more difficult when the beneficiary is your own.

That lesson would become painfully important later.

Late 2004

By late 2004, I was still searching for direction. I had travelled, experienced relationships, challenged some assumptions and begun building a life in New Zealand, but I remained deeply influenced by Sunni Islam and the idea of Muslim brotherhood.

Then I met a man named Zainulabidin Syed.

I called him Zain.

He was older than me, confident, religious and involved in business. He appeared disciplined. He prayed regularly. Religion seemed central to his life.

Those things mattered to me far more than they should have.

Because although Europe had taught me to question many assumptions, one assumption remained remarkably strong:

I believed a deeply religious Muslim was more likely to be a trustworthy man.

That belief would eventually become one of the most expensive assumptions of my life.

But in late 2004, none of that existed.

There were no court cases.

No disputed documents.

No allegations of fraud.

No defamation judgment.

No bankruptcy.

There was simply a meeting between two Muslim men.

I saw a religious man.

I saw a businessman.

And most importantly, I saw a brother.

I did not yet understand that brotherhood and due diligence are not the same thing.

CHAPTER 3 — I WAS A HYPOCRITE

Questions I Could No Longer Ignore

By the time I had lived in Europe and New Zealand for several years, I had begun questioning many things I had accepted during childhood without examination. The questions did not arrive in some neat philosophical sequence. They came through conversations, contradictions, experiences and observation. Some came from debates I listened to. Others came from watching religious people and comparing their behaviour with the morality religion claimed to teach.

One subject that increasingly disturbed me was child protection inside religious environments. Madrassas had long played an important role in Pakistan, particularly for families with limited educational options. But whenever children spend years in environments controlled by adults, there has to be accountability. Who watches the teachers? Who protects a child when questioning authority is discouraged? What happens when harsh punishment is justified as discipline, or when abuse is hidden because exposing it might damage the reputation of a religious institution?

I also questioned the use of fear in religious upbringing. During my childhood, forcing children to pray, fast or follow religious rules through punishment was not always considered unusual. Yet I increasingly wondered whether genuine faith could be forced into somebody. If a child obeys because he is terrified of a parent, teacher or God, is that faith—or conditioning?

I argued with imams and religious teachers. Sometimes I received thoughtful answers. At other times, the discussion seemed eventually to return to the same principle: this is what religion teaches, therefore believe it.

The hardest part was not challenging strangers. It was accepting that people I genuinely loved and respected could sincerely believe things I was beginning to doubt. My parents had inherited beliefs. Their parents had inherited beliefs. Teachers had learned from teachers. Communities preserved traditions because they had always been there.

But how many of us had actually investigated what we believed?

I increasingly felt I had grown up inside a protected religious bubble. Some questions were treated as dangerous, while certain answers became sacred simply because respected people repeated them.

Slowly, I began drifting away from Sunni Islam.

Not from God.

Not yet.

But from certainty.

2007 — Trinny

In 2007, I started working at the Ventura Hotel near Auckland Airport.

And here we go again.

The Sunni Muslim fell in love.

Her name was Trinity Wilson—Trinny. She was Scottish-Māori, beautiful, independent, confident, hardworking and driving a better car than me. By then, that no longer damaged my male ego. I had become partly Western in the way I thought. I was perfectly happy sitting in the passenger seat while an independent woman drove.

Things moved quickly. I met her family and, for the first time in my life, became genuinely comfortable around Māori people. I had migrated to New Zealand years earlier, yet this relationship helped me understand the country beyond work, immigration and survival.

Then came the news.

Trinny was pregnant.

We decided to keep the baby and have a nikah. In the Muslim world I had grown up in, a pregnancy outside marriage could carry enormous stigma. Sometimes the child could suffer socially for decisions made by adults, even though the child had done absolutely nothing wrong.

We were going to become parents.

I should have grown up immediately.

I didn't.

This is the chapter where I have to stop pretending that all the problems in my life were caused by other people.

They weren't.

At that stage, I could be selfish, immature and controlling. I loved Trinny, but I still carried attitudes about men, women and marriage that I had inherited from the world in which I was raised. The idea of having a second, third or even fourth wife still existed somewhere in my thinking.

I was also not always loyal.

I hurt Trinny emotionally. I did not physically abuse her, but that does not erase the damage caused by dishonesty, selfishness or controlling behaviour. I take responsibility for that.

Looking back, I don't particularly like the man I was.

I wanted the freedom of Western life while keeping privileges that traditional culture had given men. A man could have affairs and still be treated socially as someone who had made mistakes. A woman doing the same thing could be condemned far more harshly. Men were allowed freedoms women were denied, and I benefited from that double standard.

That is hypocrisy.

I prayed. I fasted. I could speak about God. And then I behaved in ways inconsistent with the morality I claimed to believe.

I was a Sunni hypocrite.

Perhaps hypocrisy begins whenever the standards we demand from other people become higher than the standards we apply to ourselves.

Business, Fatherhood and the Dream

In April 2008, I incorporated a company called Moto Auto and opened an automotive workshop in Avondale, Auckland, with a friend who was a mechanic. We operated it for approximately six months before I sold the business to him and moved on.

At the time, I was still living with mates. We rented individual rooms and had very few responsibilities. Then Trinny and I found a two-bedroom cottage in Hillsborough.

She was pregnant.

I returned to family life, but mentally I was still living like a single man. I spent too much time with friends. I stayed out too often. I behaved as though becoming a father would somehow require no serious change from me.

Trinny loved me. She was preparing for a baby.

I was still preparing for the next night out.

Then, in April 2009, Yahya was born.

Everything should have changed.

Eventually, it did.

But not immediately.

At the end of 2008, Zain visited us, as he often did. One day, he told me about a dream. He said he had performed Istikhara, the Islamic practice of seeking divine guidance about an important decision, and had seen me in a dream. He believed God was giving him a sign that I should become his business partner.

Think about my state of mind at the time.

This was not some stranger giving me a sales pitch. This was Zain Bhai—a man I regarded as deeply religious, a man who prayed five times a day, a man who prayed at night, a man I considered a big brother and who had already helped me during my marriage problems.

Now he was telling me that, after seeking guidance from God, he believed I should become his business partner.

I felt chosen.

Part of me genuinely believed that perhaps God wanted this.

That matters because what happened next was not simply a commercial decision.

Religion entered the transaction before the first company was even established.

In May 2009, Zain wanted me to start an education college in Australia similar to Austwide. I had another idea. I wanted him to sell his Auckland house so that we could begin property development in New Zealand.

Owning a freehold house had long been one of my dreams. Zain told me that if I followed his advice, it was achievable. He also told me something I remember clearly: he did not deal in cash because, in his view, cash dealings were associated with dodgy business.

I liked hearing that.

It reinforced my belief that he was professional and trustworthy.

Zain said he had contacts in Australia who could arrange interest-free finance. That appealed to both of us because, under our shared religious understanding, conventional interest-bearing loans were forbidden.

We reached an agreement over the phone. Zain sent me a ticket and I flew to Melbourne.

Then came the agreement that would shape the next several years of my life.

We shook hands on a 50/50 division of profits and losses.

No sophisticated commercial structure. No detailed agreement.

A handshake, trust, brotherhood, religion and ambition.

At the time, that felt sufficient.

Today, I can barely believe how relaxed I was.

On 27 May 2009, a company was incorporated in Australia in my name for the purpose of starting a college. Zain used his Southbank residential address as my Australian address.

At that moment, I had no idea where this business relationship would lead. I did not know that over the coming years Trinny and I would become connected with around ten companies across New Zealand and Australia. I did not know that we would become involved in education businesses, property developments, loans, powers of attorney, company shareholdings and millions of dollars in assets and transactions.

I simply flew home feeling lucky.

I thought I had found the perfect business partner.

More than that, I thought I had the best big brother in the world.

Zain Bhai.

Soon afterwards, Zain came to New Zealand and gave me access to his Auckland house so I could renovate it in preparation for sale.

Then I received one of the worst pieces of news of my life.

My father had died.

The man who had financed my education, supported my migration, protected me and advised me throughout my life was suddenly gone.

I travelled to Pakistan.

Grief changes the texture of memory. Certain periods become blurred because life continues even when emotionally you have stopped.

When I returned from Pakistan after my father's death in 2009, I brought Dodi back with me to New Zealand. He had been living there since 2005. I was bringing my son home at the same time that my business relationship with Zain was accelerating. Almost immediately, business took over. Those words are painful to write now.

Trust Became the Business Model

On 4 October 2009, Zain sent me an email. One part captured the relationship between religion and business better than anything I could write today. He praised how quickly I had acted, described the opportunity as something Allah had given us, prayed for God's blessing and told me to start praying five times a day.

That was our relationship.

A business instruction could end with prayer. A commercial opportunity could be described as something Allah had given us.

I was not merely trusting a businessman.

I believed I was working alongside a religious brother under God's blessing.

In late October 2009, Zain and I signed an agreement with QED Associates, an education consultancy associated with Nikki Bennett, to assist us with opening two colleges in New Zealand.

From that point onward, business accelerated.

After shaking hands with Zain, I stopped looking backwards. He was the engine. I followed. How many shares I owned in a particular company did not seem important. Whether I was formally a director did not always concern me. Why we were creating multiple companies did not trouble me.

Those sentences are painful to write now.

I trusted Zain.

That was my due diligence.

By September 2010, I became the owner of Austwide Institute, while Zain remained its CEO and continued running the business. That arrangement should have forced me to understand the difference between legal ownership and practical control.

It didn't.

On paper, I owned the college.

In reality, Zain ran it.

That same year, Trinny gave Zain a power of attorney because another Australian college was being developed.

Trinny Was Not Just a Name on Paper

This part of the story deserves more attention. Trinny was not merely my wife standing beside my business interests. Over the following years she became the director and 100% shareholder of Technical Education Australia, travelled to Australia, participated in business matters and audits, and gave powers of attorney so the business could be managed while our family remained in New Zealand. She was raising Yaya at the same time. The legal ownership could be in her name while practical control sat elsewhere. We accepted that arrangement because trust had become our business model.

That trust was not independent of me. Trinny had entered this commercial world through her husband. I trusted Zain, called him brother and treated his religious character as evidence of reliability. My confidence became part of the reason she felt safe giving authority too. Years later, when those powers of attorney became central to disputes about control and ownership, I had to confront an uncomfortable truth: one person's blind trust can expose an entire family.

Again, we saw nothing unusual about this.

Why would we?

He was Zain Bhai.

We trusted him.

Between 2011 and 2012, I invested approximately \$330,000 into property development projects through NZ Corporate Finance Limited. I also sent approximately \$70,000 to Zain's cousin in Pakistan.

Together, that was about \$400,000 moving through decisions made during a period when our business relationship was built overwhelmingly on trust.

My company, Elm Education, was also used for banking and transactions. During this period, I completed three property development projects and sold nine properties in Auckland through NZ Corporate Finance.

The businesses appeared to be growing. I owned Austwide. Trinny owned Technical Education Australia. Zain was running both Australian education businesses with the assistance of powers of attorney.

Legally, companies and shares could sit in our names. Operationally, he controlled much of what happened in Australia. In New Zealand, the arrangement often operated almost in reverse. I managed activity here, while interests in some entities sat in Zain's name.

We thought this was partnership.

We thought paperwork was secondary.

We thought trust was stronger than legal structure.

By 2012, technically and legally, Trinny and I appeared to be millionaires.

Yet I did not feel like one.

I was not withdrawing profits and enjoying them. I was reinvesting. Every success made me think bigger. If one property development worked, why not three? If one college worked, why not another? If New Zealand worked, why not Australia?

Ambition does not always feel like greed when you tell yourself you are building a future for your family.

Sometimes it feels like responsibility.

But while I was building businesses, I was neglecting the people supposedly benefiting from them.

Trinny was unhappy. I can see that much more clearly today than I did then.

My traditional thinking still told me that the man's primary responsibility was to earn money while the woman looked after the children. So I could travel, work endlessly, go out with friends and disappear into business. Somewhere in my mind, Trinny was simply supposed to support the project and remain grateful that I was working hard.

For an independent woman, that must have been suffocating.

Looking back, I was not a good husband during that period.

Again, I cannot write a book questioning the failures of lawyers, Police, religious leaders, businessmen and institutions while hiding my own failures.

Accountability has to work in both directions.

Trinny, Yahya and What I Was Missing

In 2011, Trinny accepted Islam.

At the time, I was happy.

Looking back, I am far less comfortable about it. I do not believe she fully understood the religious system she was entering. She was already trying to manage life with me, our children, my business obsession and the expectations surrounding our relationship.

Now religion was being added as another layer.

That same year, we learned that Yahya was autistic.

That changed our family—or, more accurately, it changed Trinny's life first because she carried most of the responsibility.

I knew almost nothing about autism. My background had not prepared me to parent an autistic child. Trinny left her job because I was always busy and she had little support. Therapy after therapy, she kept trying. Yahya remained non-verbal until he was around seven or eight years old and, for years, had an extremely restricted diet.

Every autistic child is different. I learned that quickly. There is no single template, no magic answer and no one-size-fits-all treatment.

Trinny deserves most of the credit for what Yahya achieved.

I was busy building companies. She was building a child.

That is one of the hardest truths in this chapter. Men raised in environments like mine can sometimes convince ourselves that earning money means we are fulfilling our responsibilities. It doesn't.

Money matters. But children need time. Partners need support. Families need presence.

I had confused provision with fatherhood.

Even while our family was adapting to Yahya's needs, the businesses continued expanding. At Zain's request, Trinny travelled to Australia to sign documents and participate in audits connected with the education businesses. She did not demand payment. She was my wife. She trusted me.

And because I trusted Zain, she trusted the structure I had brought her into.

Trust moves through families like that. One person's confidence becomes everybody else's risk.

In 2012, we incorporated Syed Family Limited. Zain decided that our next property developments would operate through that company. I purchased three properties, including land at 21 Park Avenue, Ōtāhuhu.

That address will become extremely important later.

In August 2012, Zain resigned as director of Syed Family Limited and I became the sole director. At the time, that did not alarm me. Zain was often living between Australia and Pakistan. I was in New Zealand.

So I ran the New Zealand side.

The Australian businesses were largely in my wife's and my names, while Zain operated them. In New Zealand, I often ran operations while ownership structures involved Zain.

To us, this was simply how partnership worked.

We were not thinking like adversaries.

We were thinking like family.

Why I Trusted Him

This is the part people may struggle to understand later.

Why did I trust Zain so completely?

Because I did not judge him primarily through company searches, contracts and audits.

I judged him through character—or what I believed character looked like.

He prayed five times a day. His wives wore hijab. He did not drink alcohol. He did not smoke. As far as I knew, he did not have affairs. He appeared disciplined.

I was doing many of the things he avoided.

His repeated advice was simple:

“Don't miss your prayers, brother.”

That had enormous psychological influence on me.

I thought: He fears God more than I do.

From there, another conclusion followed: therefore he is probably more trustworthy than I am.

That equation would cost me dearly.

Religious appearance can be evidence of religious practice.

It is not necessarily evidence of business integrity.

I learned that distinction very late.

In 2012, I was told by Zain to continue running the New Zealand business using my own money. We obtained resource consent for a 30-bedroom motel development at 21 Park Avenue, Ōtāhuhu.

I hired Craig Yakas as the builder and later engaged Vaughan Wharton as project manager. Under his agreement, I paid Vaughan \$10,000 per month for project management.

These details matter because years later, questions about who actually managed projects and businesses would become part of court proceedings and competing narratives.

At the time, however, I was not anticipating litigation.

I was trying to build a motel.

Meanwhile, our attempt to establish the two New Zealand education colleges was failing. We had begun the process in 2009, and approximately three years of work went into the applications. Eventually, they were declined.

We lost approximately \$150,000.

According to information we say was later provided to us by NZQA, concerns relating to Zain's background formed part of the reasons for rejection.

That should have stopped me.

It should have caused me to ask: Who exactly was my business partner? What did regulators know? What did I know? What didn't I know? Why was I trusting somebody with companies, property and powers of attorney when I had not independently examined everything?

Those would have been sensible questions.

I didn't ask them.

Not properly.

Not yet.

The Question Behind Everything

During those years, I continued observing Muslim communities living in Western countries. These were personal observations, not claims about every Muslim or Pakistani.

I saw people who had lived overseas for years while remaining psychologically attached to political and social structures from their countries of origin. I saw some people express support for Sharia while enjoying freedoms in secular democracies that they might not receive under stricter religious systems. I saw large amounts of money raised for mosques while wondering why education, research, scientific advancement and community institutions did not always receive the same passion.

I kept asking myself:

Should religion really be the most important part of human identity?

I still considered myself Muslim.

But the foundations were moving.

Around 2012, I began listening to Javed Ahmad Ghamidi. He was still a Sunni scholar, but his approach seemed softer and more compatible with the life I was actually living in New Zealand.

He discussed questions overseas Muslims were facing: mortgages, beards, hijab and other issues where inherited religious rules collided with modern life.

I was looking for reconciliation.

I wanted Islam to remain true.

I simply wanted an Islam that made more sense.

That is an important stage in questioning belief. At first, you do not necessarily reject the system.

You search for a better interpreter.

But one larger question kept returning:

How do we fix the Muslim world?

For more than a thousand years, Muslims had debated sects, rituals, scholars, theology and religious authority. Yet where was the result? Where was the education, justice, scientific leadership, institutional accountability and prosperity ordinary people deserved?

The Qur'an itself repeatedly emphasised truthfulness and condemned deception. I later spent time examining verses including 2:9, 4:107, 5:119, 6:53, 9:77, 16:92, 29:3 and 40:28.

Pakistan identified overwhelmingly with Islam. Islamic teaching repeatedly emphasised honesty, justice and accountability.

So why could corruption remain so widespread?

Why was there such a gap between religious identity and everyday behaviour?

Perhaps the problem was not that people needed more religion.

Perhaps the problem was what we thought religion was.

I did not yet have the answer.

But I had finally begun asking the question honestly.

And once you begin doing that, you cannot always control where the answer will take you.

CHAPTER 4 — BROTHERHOOD IS A SCAM

When Brotherhood Replaces Verification

One of the questions that troubled me most as a Sunni Muslim was the idea of Muslim brotherhood.

I had been taught that Islam brought people together under one God and one religion. One Ummah. One brotherhood. Yet the Qur'an repeatedly warns believers against division. When I later examined hadith literature, I encountered narrations describing the Muslim community dividing into seventy-three sects, with one group described as saved. Then I looked again at the Qur'an: 3:103 warns against division, 6:159 condemns those who divide their religion into sects, and 30:31-32 speaks critically of people dividing into factions, each pleased with what it possesses.

I understood that Sunni scholars had offered different interpretations of those narrations. I was not claiming that my interpretation was the only possible one. I was describing my own conflict. If there was one saved group, who decided which one it was? Sunni, Shia, Salafi, Sufi, one school, one scholar, one movement, one mosque? Everybody seemed capable of explaining why their understanding was closest to the truth.

The Qur'an remained the same.

Muslims continued dividing.

So I began wondering whether the problem was really the Qur'an, or whether human beings had placed layers of interpretation, tradition, politics, personalities and inherited loyalties between themselves and the scripture.

This was not merely theology for me. I had lived according to the language of Muslim brotherhood for years. I called men brother whom I barely knew. Shared religion could create immediate trust.

That sounds beautiful.

But should it?

What happens when the word "brother" becomes a substitute for verification?

I was about to find out.

Religion, Marriage and Control

My second nikah gave me another reason to question religious authority.

I wanted the ceremony to be simple. I had never understood why marriage needed days of celebration, extravagant spending, dowries, showing off and financial pressure. I invited a few friends, arranged dinner and took Trinny and two friends to Imam Khalil's house.

I knew Imam Khalil because he had performed my first nikah. On that occasion, he had come to my house and I had given him \$100 as a goodwill gesture. Trinny was a non-practising Catholic.

Before our ceremony, I told her that the imam might ask whether she believed in one God and Muhammad as His messenger. She was prepared to answer because she wanted us to marry.

But things did not go as I expected.

Imam Khalil tried to persuade Trinny to convert to Islam. She refused. He then refused to perform the nikah. Trinny began crying. I became angry, and my friends took me outside before I lost my temper completely.

I had expected a wedding ceremony. Instead, the woman I loved was standing there feeling pressured about her religion.

Looking back, I can ask the question more calmly than I could that night: if someone is considering changing religion, shouldn't that person first be encouraged to understand what they are accepting—its scripture, history, theology, competing interpretations and difficult questions, not merely its promises?

Conversion should not be paperwork.

It should be conviction.

Unfortunately, my own contribution to this theological debate was not particularly sophisticated. As I left, I showed Imam Khalil my middle finger.

Not exactly my finest contribution to interfaith dialogue.

In the end, one of my friends acted as the imam. He did a fantastic job. We had our simple ceremony, and Trinny and I remained together.

My questions about religion were becoming inseparable from my questions about culture. Take the respect given to mothers. I agree that parents deserve respect, but respect and unquestioning obedience are not necessarily the same thing.

In the Pakistan I grew up in, I often saw those concepts become confused. Adults could remain under enormous parental influence long after they were capable of making their own decisions. Marriage was one of the clearest examples. Family approval could become more important than the wishes of the two people actually getting married.

There is nothing inherently wrong with marrying a cousin or accepting a family introduction if two adults freely choose each other.

The problem begins when choice disappears.

Migration does not automatically eliminate these expectations. A family can move from Pakistan to Britain, Australia or New Zealand while carrying its social structure inside its luggage. Children can be born in a Western democracy while still being expected to live according to assumptions from another country, generation or era.

I became increasingly interested in the difference between respect and control, tradition and truth, obedience and freedom.

In 2012, my mother came to New Zealand intending to stay for six months.

She left after about one month.

One evening she told me in Urdu, "Son, I don't like the way Trinny is treating you."

Trinny was sitting at the dinner table and could not understand everything my mother was saying. My mother was looking at our marriage through the world she understood. In many traditional Pakistani families, the husband earns the money while the wife manages the home, raises the children and may also be expected to accommodate her husband's parents.

Trinny came from a completely different world. She was independent and had her own ideas about marriage, parenting, work and freedom. My mother saw me working hard and sometimes cooking dinner while Trinny did not behave like the traditional Pakistani daughter-in-law she expected.

There was only one problem with that analysis.

I loved cooking.

I loved food. I couldn't care less whether Trinny cooked for me.

More importantly, Trinny was doing something much harder. She was caring for Yaya, learning about autism, taking him to therapies and trying to understand a child who experienced the world differently. Meanwhile, I was working, travelling, building businesses, going out and enjoying freedoms she did not have. Sometimes I lied about where I had been.

But I paid the bills.

For years, I thought that meant I was fulfilling my responsibility.

What Trinny really wanted was something else:

my time.

I didn't understand that then.

I understand it now.

When Trinny Trusted My World

Through me, Trinny met Muslim friends, families, shopkeepers and mosque communities. Eventually, after being invited by a friend, she accepted Islam.

Then something unexpected happened.

She became deeply practising.

She attended the mosque, fasted, prayed and ate halal food. One day I came home and found her wearing hijab. I was delighted.

My wife had accepted my religion.

There was only one awkward problem.

I was a terrible advertisement for it.

I drank. I smoked cannabis. I went out. I lied to my wife. I prayed inconsistently. I wanted freedoms for myself that I was not always equally willing to extend to her.

Meanwhile, the convert was praying, fasting and learning.

Eventually, Trinny started teaching Islam to me.

She had a point.

I was a hypocrite.

But I understand her conversion differently today. She did not enter Islam through years of academic study of comparative religion. She entered a world already surrounding her husband—my Muslim friends, my religious community, people I trusted, people I called brothers.

Because she trusted me, some of my trust naturally became hers.

That would later matter enormously.

She trusted a Muslim husband. She trusted Muslim friends. And through me, she became involved in business relationships where religion, friendship and commercial trust were deeply intertwined.

I did not understand then that trust can travel from one person to another without the second person independently examining its foundations.

Trinny trusted me.

And I trusted Zain.

Millions on Paper

By 2013, my religious certainty was weakening while the businesses appeared to be strengthening.

Construction was approaching on the 21 Park Avenue motel, and building consent had also been approved for a luxury house in an upmarket area. I was managing two major projects simultaneously. The motel was particularly demanding because it was my first commercial development.

Between May 2009 and 2014, I travelled to Australia approximately fifteen times. Trinny travelled about five times, usually at Zain's request or in connection with our businesses. Those trips matter because Trinny was not merely watching my business partnership from home. She had become part of its structure. She held interests in the Australian education business, signed documents, participated in audits and granted powers of attorney that allowed others, including Zain, significant authority in connection with businesses associated with her.

At the time, we did not see those powers of attorney as dangerous.

Why would we?

We trusted him.

Whenever I travelled to Australia, Zain was involved in almost everything I did: the college, his house, mosque, restaurants and business meetings. I researched property markets in Melbourne and Brisbane and even travelled to Rockhampton because Zain wanted me involved in a retirement-village development.

I declined.

The project was too large, and I did not believe Zain understood property development sufficiently to lead something of that scale. I continued researching properties for him, but I had no desire to move permanently to Australia.

Meanwhile, Trinny kept asking me, "Where are we going? Why don't we buy our dream house?"

I refused.

Why should we? I thought we were already successful. I owned property. I was the sole director of a company. I was managing projects worth millions. I believed I owned a successful Australian college.

On paper, we seemed to have everything.

At home, something was missing.

Through all of this, Zain remained my big brother.

That description is important because otherwise some of my decisions make little sense.

He was religious. His wives wore hijab. He did not drink or smoke. As far as I knew, he did not have affairs. He prayed five times a day and also prayed during the night.

I was almost the opposite.

The more religious he appeared, the more I trusted him.

I had created an equation in my head:

religious appearance = moral character = trustworthiness.

I never wrote that equation down.

I lived it.

When Zain reminded me, “Don’t miss your prayers, brother,” I did not hear merely religious advice. I heard evidence that this man feared God.

And if he feared God, why would he seriously deceive me?

That assumption was not Zain’s responsibility alone.

It was mine.

I had confused religious discipline with character, and it would become one of the most expensive mistakes of my life.

The First Major Shock

Then came early 2015.

I discovered that Austwide, the Australian college I regarded as mine, had been shut down by Australian authorities.

According to Zain, we had lost almost \$1 million.

I was shocked. Yet even then, I struggled to express my anger openly to him. I respected him too much. I told him not to worry because I believed we had already made enough money through our New Zealand property developments.

Zain blamed the Australian authorities. He also suggested that Western systems did not want Muslims to succeed.

At that stage, part of me was still willing to believe him.

Why wouldn’t I?

This was a man I had trusted for more than a decade. He had prayed with me, spoken about Allah with me, stayed in my home, advised me about my marriage, discussed business with me and called me brother.

Religion had become part of the evidence inside my head.

Not legal evidence.

Not financial evidence.

Emotional evidence.

And emotional evidence can be extraordinarily persuasive when you do not realise that is what it is.

Something else was happening.

Trinny wanted out of the Australian businesses.

She had entered this world because of me. She had travelled to Australia, participated in business matters, become connected with Technical Education Australia and granted powers of attorney, all while raising Yaya and supporting our family.

Now she was uncomfortable.

She no longer wanted involvement.

I told Zain. He said he also wanted to sell the college because, according to him, technical education in Australia was losing money.

For perhaps the first time in six years, I began asking questions a sensible businessman should have asked much earlier. Why were we involved in around ten companies? Why were the

Australian businesses losing money? Where were the financial statements? What loans existed? Who had provided the money? Why did the New Zealand property developments appear profitable while Australian education businesses under Zain's management were struggling? What exactly did Trinny own? What exactly did I own? What authority had been exercised under the powers of attorney?

And perhaps the most embarrassing question:

Why didn't I already know?

We appeared to be sitting on millions of dollars in property and business assets.

Something did not make sense.

I Wanted Out

In July 2015, Zain and I decided to sell approximately \$500,000 worth of gold because we needed money and expected the motel construction to be completed within about six months.

I asked him whether he was selling Trinity College.

He said yes.

But he also appeared increasingly concerned about loans.

Eventually I told him what had been developing in my mind for months:

"Zain Bhai, I want to come out of the partnership."

After six years, I wanted us to sit down and go through everything. I wanted the college financial statements, loan information, accounts, ownership and liabilities.

I wanted transparency.

But something else had changed inside me.

I was tired.

I no longer wanted to spend my entire life chasing money. I wanted my family back. I had spent years telling myself I was building everything for them. Now the woman I supposedly was building it for wanted something far simpler.

A husband.

The children needed a father.

I wanted out.

Zain appeared surprised. I believed his plan had been for me eventually to move to Australia. I made it clear that I did not want that.

Later he told me that Imran, the accountant for both colleges, had resigned, and that I would have to wait for the financial information.

So I waited.

Another decision that would matter.

In October 2015, Zain came to Auckland.

Something immediately felt different.

For years he had stayed at my home.

This time, he stayed in a hotel.

He brought a man named Farooq, whom he introduced to me as a Dubai investor. According to what Zain told me, we had borrowed money from these people. He also told me that people

connected with the arrangement had bought the house in which I was living, although legal title remained with the company of which I was sole director.

I believed him.

Or perhaps more accurately, I was still trying to believe him.

At Auckland Airport, I shook hands with Zain and the man introduced as his investor. I told Zain that I was tired, that Trinny was unhappy and that we should continue doing business separately. I wanted to finish and operate the motel and Monmouth Luxury Apartments as a contractor.

I did not want to remain a director.

I did not want to remain a shareholder.

I wanted out.

But leaving a partnership requires knowing what exists.

I wanted the financial information, the loan documents, the college accounts and transparency between two men who had once considered themselves brothers.

By this stage, almost everything had been invested into the motel project. My company Elm had invested approximately \$330,000 into the New Zealand business during 2011–2012. Trinity College had invested another approximately \$350,000 into the motel project.

From those two sources alone, approximately \$680,000 had gone into the project.

That second amount matters particularly to me now because it was connected with the company associated with Trinny—the woman who had trusted me, converted to Islam, trusted people partly because I trusted them and had already told me she wanted out.

I wanted to know where everything stood.

I still believed Zain would explain.

The Documents Start Talking

This is where memory can give way to documents.

I still have emails from this period. Their wording matters because hindsight can distort memory, while contemporaneous messages show what people were actually saying at the time.

On 18 October 2015, Zain wrote that he was in Dubai dealing with people from whom money had been borrowed. The message also told me not to lose my cool and, once again, not to forget to pray.

The following day, another message ended with the words:

“your brother ZAIN.”

Then came 30 October 2015:

“I am in debt first time in my life.”

By 24 November, another email referred to “financial problems”, said that “few bills got stuck”, and mentioned that money had again been requested from the “Dubai Guys”. The same email returned to religion, telling me that he remembered my family in his prayers and asking Allah to bless us.

Read the ingredients carefully: borrowed money, Dubai investors, debt, financial problems, bills stuck, prayer, Allah’s blessing, “your brother Zain”.

Business and religion were still occupying the same sentences.

At the time, references to prayer reassured me.

Today I read them differently.

Not because mentioning God proves dishonesty.

It doesn't.

But because I can finally see how strongly religious language affected my judgment.

Whenever doubts entered my head, brotherhood and faith helped silence them.

By the end of 2015, I was no longer comfortable. I had been in business with Zain since May 2009. More than six years. Trinny and I had travelled repeatedly to Australia. Companies existed in different names. Powers of attorney had been granted. Money had moved between companies and projects. A college had closed. I was hearing about investors, loans, debt and financial problems.

And I still did not have the complete financial picture I had requested.

Why?

That was the question I should have asked much earlier.

Instead, another voice inside me kept answering: Zain prays five times a day. He prays during the night. He talks about Allah. He calls me brother.

He cannot be lying to me.

That wasn't evidence.

It was faith.

And faith is a dangerous substitute for due diligence.

There was another question I had not asked enough:

What about Trinny?

I had chosen this partnership.

She hadn't.

I had called Zain my brother.

She hadn't created that relationship.

I had decided his religious character made him trustworthy, and then my confidence became hers.

She had converted to Islam, was raising our children and carrying much of the burden of Yaya's autism. She travelled when the businesses required it. She became involved with an Australian college. Powers of attorney were given.

And when she wanted out, I was still waiting for answers.

For now, Trinny wanted something much simpler.

She wanted her family back.

So did I.

28 January 2016

By early 2016, frustration had become anger.

I wanted Zain in front of me.

I wanted answers.

Eventually, I warned him that if he did not come and deal with the situation, I would shut things down and remove from the motel project the people he had introduced as investors.

I was not trying to destroy him.

I was trying to end the partnership.

I wanted the financial records relating to the Australian businesses. I wanted loan documents relating to money supposedly obtained from Australia for our New Zealand developments. I wanted to know four basic things:

What do we own? What do we owe? Who owns what? Where did the money go?

Those are not extraordinary demands between business partners.

They are basic ones.

The extraordinary thing was that I had waited so long to make them.

By this stage, my religious thinking and my business experience were colliding.

What exactly does brotherhood mean in business? Does it mean you do not ask for accounts? Do not verify loans? Do not examine shareholdings? Grant powers of attorney without continuous scrutiny? Does asking questions demonstrate mistrust—or is accountability itself a form of respect?

I began reaching a conclusion that would become central to my life:

Being religious does not automatically make someone honest.

A person can pray five times a day and still make mistakes. A person can appear pious and still exercise poor judgment. A person can speak constantly about God and still be human.

And equally, a person who does not pray five times a day is not automatically immoral.

Prayer is prayer.

Character is character.

Business is business.

Evidence is evidence.

I had mixed them together.

My experience with Zain was personal, but it collided with a much larger question. Muslims speak passionately about the Ummah, one global community of believers, yet Muslim history is filled with divisions over sect, school, nationality, politics, ethnicity and religious authority.

I began wondering whether the problem was not that the Qur'an had failed, but that human beings had repeatedly failed to live up to the principles they claimed to represent.

I still did not possess all the answers.

I was simply becoming unwilling to stop asking questions.

By this stage, Zain and I were also moving apart politically and religiously. I had drifted away from Jamaat-e-Islami and parts of my traditional Sunni thinking. Groups I might once have regarded through the language of jihad or resistance, I increasingly regarded as extremist organisations.

I knew Zain did not always agree with me.

We generally agreed to disagree.

At least, that was what I believed.

Despite our disagreements, I still regarded him as my brother. I trusted him with businesses, companies, money and authority over structures affecting my family.

And through my trust, Trinny became exposed too.

Later, I would form extremely serious allegations about what happened to our businesses and finances. Those allegations became disputed matters involving lawyers, courts, Police and other institutions. In the chapters ahead, I will put the documents, emails, company records, sworn evidence, judgments and competing accounts before the reader.

I will not ask you simply to believe me.

Because this book is about questioning.

That obligation applies to me too.

But there is one fact about my own state of mind that requires no finding against anybody else:

I trusted Zain completely.

And perhaps my greatest mistake was believing that a deeply religious man could not betray that trust.

Everything was moving towards one date:

28 January 2016.

Until then, brotherhood had been more than a word to me. It was religious and emotional. It influenced how I conducted business, what I checked and what I failed to check. It influenced whom I trusted.

And my trust had influenced Trinny's trust.

Years later, I would reach a much harsher conclusion about the version of brotherhood I had believed in.

Brotherhood without transparency is not protection.

Brotherhood without accountability is not due diligence.

Brotherhood does not replace a contract.

Prayer does not replace an audit.

Religious appearance does not prove character.

And calling somebody brother does not make him one.

That is why I eventually gave this chapter its deliberately provocative title:

BROTHERHOOD IS A SCAM

Not because every brotherhood is fraudulent.

Not because every Muslim will betray another Muslim.

Not because Islam teaches people to deceive one another.

But because I had been sold—and had sold myself—the dangerous idea that shared faith was sufficient reason to lower my guard.

It wasn't.

Trust should never require blindness. Loyalty should never require silence. Faith should never require us to stop asking for evidence.

And love should never mean exposing the people who trust you to risks they never properly understood.

That last lesson took me much longer to understand.

Because when everything eventually collapsed, I would not be the only person paying the price.

Trinny would pay too.

On 28 January 2016, these lessons stopped being philosophy.

They became our life.

CHAPTER 5 — VICTIMS OF FRAUD

Why I Kept Fighting

Before I take the reader deeper into New Zealand's courts, lawyers, regulators and Police, I need to explain something important.

Why did I keep fighting?

Why did I refuse to walk away when the legal bills mounted, businesses disappeared, relationships collapsed and the dispute began consuming years of my life?

Part of the answer goes back to Pakistan. When I came to New Zealand, I carried with me an almost naïve belief: here, the system would work. I believed Police would professionally investigate serious allegations. I believed company records meant something. I believed government officials would be accountable and judges would carefully examine evidence.

I believed that if somebody took your company, changed its ownership without your consent, moved assets, produced questionable documents or lied under oath, there would be somewhere you could go. Police. Regulators. Lawyers. Courts. Somebody would eventually ask the obvious questions.

That belief would be tested more severely than I could ever have imagined.

In 1995, I had already witnessed how law, religion and influence could collide.

My brother had returned from Kashmir and become involved with the student wing of Jamaat-e-Islami. As a student leader at his college, he demanded a break for afternoon prayers. According to what I was told, the principal refused and made a dismissive comment comparing namaz to yoga. My brother became furious and slapped him.

He was arrested and remained in jail for ten days after bail was refused.

My father and I travelled to the village. We contacted people he knew, including the president of the local Bar Council and two judges serving in the lower courts. I was present when one of my father's friends suggested a way to resolve the situation.

The principal belonged to the Ahmadi community, which faces serious religious and legal discrimination in Pakistan. Someone proposed using that vulnerability against him—pressure him to withdraw the complaint by threatening to expose his religious identity.

It worked.

The complaint was withdrawn and my brother was released.

I am not proud of what happened. I include it because it taught me something about power. The law can exist on paper while religion, influence, connections, fear, money and social pressure operate underneath it.

Years later, my brother abandoned his jihadist ideology, became a much more liberal Sunni Muslim and had a love marriage. In 2013, I learned that his father-in-law had become Pakistan's Federal Interior Minister.

Life has a strange sense of irony.

But that incident stayed somewhere in my memory. When I eventually settled in New Zealand, I believed I had left that world behind.

New Zealand was different.

Or so I believed.

Everything had been fine between Zain and me until around July 2015, when, for the first time after six years, I seriously began asking for financial statements and records of the loans behind our businesses. I was tired and wanted to become free. Austwide Institute had closed and we had lost money there, while the investment and property interests in New Zealand had grown enormously. Millions were now at stake, although I still did not think like a man protecting himself from an opponent. I thought like a frustrated partner speaking to someone he trusted. Zain knew I was unhappy and, as I remember it, repeatedly tried to calm and reassure me. And I allowed myself to be reassured. That is important, because when I look back now, July 2015 was not when I stopped trusting Zain. It was when I finally started asking questions.

January 2016 — The Numbers Stopped Making Sense

By January 2016, the motel project was putting us under enormous financial pressure. I was determined to finish it. I was even prepared to sell my toys—my digger, truck and Hummer—to keep the project moving.

Zain flew down from Australia in mid-January. Some people he described as investors were staying at the motel, and we held a meeting. He wanted the producer statements relating to the project.

I refused.

That refusal was significant.

For six and a half years, I had trusted Zain. I had signed documents, followed instructions and managed projects. But by then, I was no longer prepared to accept reassurance without seeing the paperwork.

Where is the paperwork?

I was prepared to share profits with legitimate lenders if our agreements required it. But I wanted to know precisely what was owed, to whom, and under what agreement.

In my understanding, approximately \$4 million had been advanced from Australia to the New Zealand businesses.

Now I was hearing \$6 million.

Where had the additional \$2 million come from? Where were the agreements? Where were the repayment schedules? Who exactly were the lenders?

At the same time, Syed Family Limited owned three freehold properties that I believed had a combined value exceeding \$10 million.

For the first time, the numbers stopped making sense to me.

And when numbers stop making sense in business, friendship is not an answer.

Documents are.

Then my phone rang.

“Zeb is here.”

I knew Zeb before I knew Zain. He was our mutual friend in Auckland. The following day, I went to Zeb’s house with my friend Bobby. Zeb was there, along with another man with a long beard.

Zeb proposed a solution:

“Let’s finish this. Take 5% of Syed Family Limited.”

I refused.

Why would I accept five percent? My relationship with Zain had involved approximately ten companies across New Zealand and Australia. I had never built that relationship around demanding percentages from him. At different times I had substantial control over companies myself and could have behaved selfishly. I did not, because I believed we were partners.

More importantly, I believed we were brothers.

Then came an answer I have never forgotten.

Zeb’s friend suggested that I forgive Zain because Allah would reward me with Paradise.

I remember thinking: six and a half years of work in exchange for a promise of Paradise?

We got up and left.

Something inside me had changed. Religion had been part of the glue holding our relationship together. Now religion was being presented to me as a reason to surrender a business dispute.

That was unacceptable.

If somebody owes another person justice, why should Paradise become a substitute for accountability on Earth?

28 January 2016

28 January 2016 became the day my civil war began.

I received a letter and a trespass notice. The letter told me to stay away from 21 Park Avenue, said our business relationship had ended, alleged threats and harassment, demanded that I vacate 84B Aranui Road, Mt Wellington, raised concerns about my management, alleged misappropriation of funds, demanded company records and warned that Police and security could become involved.

Think about the transformation.

For years, I had been managing businesses and property projects.

Suddenly, I was being described as somebody who should surrender records, leave premises and stay away.

But an even bigger shock followed.

According to company records I later obtained, I had been removed as sole director of Syed Family Limited. Zain had become director, and the company’s shareholding had been transferred into the name of his brother, Muhammad, who was living in Pakistan at the time. My access to the company bank account was also blocked.

I understood those changes to have occurred on 29 December 2015.

I had not knowingly authorised my removal.

I had not knowingly agreed to surrender my interest.

So I started asking the most basic questions imaginable: how can my directorship be ceased without my knowledge? How can my shares disappear? Who gave the instruction? What documents were relied upon? Who checked the authority behind those instructions?

Those questions would eventually become central to my understanding of corporate systems.

Modern systems can be extremely efficient at processing information.

Processing information is not necessarily the same thing as verifying the truth behind it.

At the time, I was angry with the company accountant, Kishwar Ikram. But documentary evidence became more important to me than anger.

On 30 March 2016, I emailed her asking how my shares had been removed and how my directorship had ceased when, as I said, I had given no instruction or consent.

Her response came the same afternoon. She told me that Zainul Abidin Syed had approached her in December 2015 through emails and international calls to remove existing shareholders and directors of Syed Family Limited.

That email matters.

Not because it automatically proves every allegation I later made.

It does not.

But it establishes something much more useful than recollection: there was a contemporaneous documentary trail identifying who approached the accountant about changing the company's shareholders and directors.

That is the difference between suspicion and evidence.

Evidence does not always provide the final answer.

Sometimes it simply tells you which question should be asked next.

Mine was obvious:

What authority was provided for those changes?

This was the first time I truly felt like a victim.

For six and a half years, I had believed Zain was my brother. Not my biological brother, but something I once considered almost as powerful: my Muslim brother.

I had assumed that a practising Muslim would not deliberately deceive another Muslim brother.

That assumption was foolish.

Religion does not automatically make someone honest. A beard does not make someone honest. Five prayers a day do not make someone honest. A mosque position does not make someone honest. And calling another man brother certainly does not make him one.

Character has to be measured by conduct.

Yet even then, I remained optimistic.

I kept telling myself: don't worry. Everything will be fine.

New Zealand had Police.

New Zealand had regulators.

New Zealand had courts.

New Zealand was not Pakistan.

Surely somebody would examine the documents.

When the Dispute Reached Our Door

The following week, Zain hired five security guards.

They came to our home and demanded that I leave. I told them to contact their supervisor before I called Police, and they left. On two other occasions, Muslim converts came to the property demanding that we leave.

By then, I realised this was no longer something that could be solved over tea between two former friends.

Community connections were becoming involved. Security was involved. Police were being mentioned. Lawyers would soon become involved.

This was becoming a legal war.

Zain then took me to the Tenancy Tribunal. His position, as I understood it, was that I had needed somewhere to live and that he had allowed my family to stay temporarily as a favour.

That was not how I remembered our arrangement.

We had been living at the property since 2012. I told the Tribunal that I had been sole director of Syed Family Limited until December 2015 and that I disputed the changes to the company's directorship and shareholding. I also explained that Trinny and I had been involved in businesses with Zain across New Zealand and Australia for almost seven years.

The dispute involved much more than rent.

It involved companies, shares, directorships, properties, business relationships and ownership.

The Tribunal did not treat the matter as a simple residential tenancy dispute and directed the parties towards the High Court because of the underlying business dispute.

To me, that mattered.

For the first time since everything had exploded, I felt somebody had recognised the obvious: there was more going on here than a tenant refusing to leave a house.

One part of Zain's submission described me as a former shareholder and director and said that my family had originally been allowed to stay because we could not find somewhere to live. It described the arrangement as informal and temporary before becoming a residential tenancy.

I disagreed.

But something else fascinated me.

The document was dated 11 March 2015.

Dates would become increasingly important in the years ahead. When documents tell a story, dates are the skeleton.

Who owned what? Who controlled what? Who signed what, and when?
What happened before the dispute? What happened after it?

A complicated case becomes easier to understand when emotion is removed and events are placed on a timeline.

Follow the companies. Follow the ownership. Follow the money.

Then came Anzac Day 2016.

Zain arrived at our home with two Police officers, five men and a locksmith.

I looked at one of the officers and asked what was going on. He told me I needed to leave.

I asked:

“Do you have a warrant or a court order?”

The answer was no.

I told the officer that the property was owned through Syed Family Limited and that the company's ownership and directorship were themselves disputed. From my perspective, Police

were standing in the middle of a complicated corporate and civil dispute without understanding its history.

Eventually, senior officers arrived and the situation was stopped.

I later complained to the Independent Police Conduct Authority. The complaint did not produce the outcome I expected.

But the incident changed something in me.

Until then, I had viewed Police almost symbolically. Something bad happens, you call Police, the good guys arrive, problem solved.

Real life was more complicated.

Police officers could arrive knowing only one side of a dispute. A uniform did not magically provide knowledge of company law, beneficial ownership, contested shares or years of business history.

That Anzac Day encounter was my first serious warning that institutions are only as good as the information placed before them—and the questions they are prepared to ask.

How Much Does Justice Cost?

My next problem was finding a lawyer.

I started calling around.

The numbers terrified me. Some lawyers wanted approximately \$5,000 upfront. Some barristers charged around \$500 an hour.

I began doing the mathematics.

A complicated commercial dispute could destroy an ordinary family before a judge ever decided who was right.

We still had groceries, fuel, bills and children. Everyday life did not stop because I believed I had been wronged.

I contacted Legal Aid lawyers, but the case was complicated and finding somebody willing and able to take it on was difficult.

That raised a question that would follow me for years:

What is the value of a legal right if you cannot afford to enforce it?

A courthouse can be open to everyone.

That does not necessarily mean justice is equally accessible to everyone.

And I was not the only person paying the price.

Trinny was living through it.

So were our children.

Children do not need to understand litigation to know something is wrong. They hear conversations, see stress, notice fear and know when Mum and Dad are struggling.

While I became obsessed with businesses, documents and what I believed Zain had done, Trinny was trying to hold our family together.

She had married a Sunni Muslim man from a completely different cultural background. She had tried hard to become what she understood a good Muslim wife should be. She prayed, attended the mosque, wore hijab and adapted.

Looking back, I can see that she suffered enormously.

At the time, I was too busy fighting, too busy making money and too busy trying to prove I was right.

Our son Yaya became an invisible bond between us.

Whatever difficulties existed between Trinny and me, one thing was unquestionable: we both loved him.

Eventually, a respected member of the community introduced us to Singh Lawyers in South Auckland.

Through them, we met Dr Sahu Khan.

He was more than seventy years old and a respected figure in the Fijian legal community.

For the first time since the dispute began, I thought:

Perhaps someone is finally going to listen to the whole story.

I did not know then how important Dr Sahu Khan would become to what happened next.

Nor did I understand that choosing the wrong lawyer can sometimes be almost as damaging as having no lawyer at all.

Religion Was Now on Trial Too

My business dispute was beginning to infect my religious thinking.

I kept asking how someone could appear deeply religious and still, in my view, behave dishonestly. Zain prayed five times a day. He prayed at night. He did not drink. His wives wore hijab. He presented as a deeply religious Muslim.

Yet I believed I had been deceived.

That contradiction troubled me.

At one point, I encountered discussions about taqiyya, a concept concerning concealment of belief in particular circumstances, and wondered whether religion could somehow be used to rationalise dishonesty.

But I need to be precise: I am not claiming Islam generally permits Muslims to lie, nor am I claiming taqiyya explains Zain's conduct. That would be an unjustified leap.

I am describing my own state of mind.

I was desperately trying to reconcile outward religiosity with the conduct I believed I was experiencing.

Eventually, I realised I had been asking the wrong question.

The question was not:

How religious is a person?

The question was:

How does that person behave when money, power and self-interest are involved?

The Qur'an repeatedly speaks about justice, truth and accountability. One principle became particularly important to me: justice does not disappear because you dislike the other person, nor should it disappear because you love them.

That sounds simple.

Living by it is much harder.

I began looking beyond my personal dispute. Why did societies that publicly celebrated religion sometimes struggle so badly with corruption and accountability? Why could countries filled with mosques still suffer from injustice? Why could people pray every day and still cheat one another? Why did religious identity sometimes appear stronger than ethical behaviour?

I came across the idea behind the Islamicity Index, which attempts to compare countries against principles associated with Islamic teaching, including governance, economic justice, legal systems and human rights.

The concept fascinated me.

Instead of merely asking, How Muslim is the population?, it invited another question:

How Islamic are the outcomes?

Perhaps religion should not be measured by the number of mosques, beards, hijabs, sermons or people standing shoulder to shoulder during Friday prayer.

Perhaps it should be measured by what happens when somebody else's money is in your hands, when nobody is watching, when telling the truth will cost you something, when your enemy deserves justice, or when your brother is wrong.

That led to an even simpler question:

What is religion worth if it does not produce character?

What is prayer worth if business partners cannot trust each other? What is fasting worth if witnesses lie? What is pilgrimage worth if the powerful exploit the weak? What is a religious title worth if justice disappears when money enters the room?

And what is the purpose of calling somebody brother if brotherhood lasts only until the first serious disagreement?

The Qur'an says:

“Your Lord does not wrong anyone.” — Qur'an 18:49

That verse stayed with me.

Because increasingly, my battle was no longer simply Amir versus Zain.

It was becoming a test of friendship, religion, law, institutions—and eventually, a test of myself.

I still believed New Zealand's system would sort everything out. I still believed documents would speak. I still believed the truth, once placed before the right people, would be enough.

I had no idea how many years I would spend trying to find those right people.

And I had no idea that the lawyer I was about to trust would become the subject of the next chapter.

Dr Sahu Khan had entered my story.

CHAPTER 6 — DR SAHU KHAN

I Thought a Lawyer Meant Competence

My wife and I eventually found our way to Singh Lawyers, where we met Dr Muhammad Sahu Khan.

At the time, I believed we had finally found someone who could help us.

I had no legal background. I had never been involved in serious litigation. I did not understand pleadings, affidavits, summary judgment, caveats or the rules governing evidence.

I had something else instead.

Trust.

And I trusted Dr Sahu.

I explained the history of my relationship with Zain. We had been business partners since May 2009. On 27 May 2009, our first Australian company, Australian College of Management, was incorporated with me as sole director and shareholder.

From 2009 until our relationship broke down in January 2016, we were involved in ten companies across New Zealand and Australia. My understanding was that we shared profits and losses equally. I managed much of the New Zealand side while Zain managed the Australian businesses.

By 2015, however, I was exhausted and wanted to separate myself from the partnership. I expected that separation to involve something ordinary: proper documents, reconciled accounts, identified loans, assets and liabilities, correct company records and answers to basic questions.

Because Zain was running the Australian businesses, I expected him to provide the relevant financial and loan records, particularly where Trinny and I had ownership interests.

I was thinking like a businessman trying to leave a complicated partnership.

I was not thinking like a lawyer.

That distinction would become crucial.

The Assumption That Cost Me Dearly

When I met Dr Sahu, I showed him documents concerning Syed Family Limited and the properties. I explained my concerns about how the company records had changed. The company owned valuable property, including our family home, Monmouth Street and the 21 Park Avenue motel.

Dr Sahu's advice seemed straightforward: place caveats over the properties and pursue my claimed interest.

To me, that sounded sensible.

I did not know enough to challenge it.

And I made an assumption millions of ordinary people probably make when they walk into a lawyer's office:

I thought every practising lawyer was competent to handle the work he accepted.

Why wouldn't I?

If somebody holds a practising certificate, an ordinary client assumes that person is qualified, professional standards exist, somebody regulates those standards, and if supervision or other safeguards are required, the regulatory system makes sure they mean something.

I knew none of the complexities behind that system. I did not understand what conditions could be placed on a lawyer's practice, what supervision meant in practical terms or how competence was monitored.

I simply thought:

He is a lawyer. He knows what he is doing.

That assumption would cost me dearly.

There was another reason I trusted Dr Sahu so quickly.

Religion.

I had already made the same mistake with Zain. For much of my life, I had associated visible religious devotion with good character. Then my relationship with Zain collapsed.

Yet when I met Dr Sahu, I repeated the pattern.

He was an older, deeply practising Muslim man. He prayed five times a day, sometimes prayed during the night and led Friday prayers. Trinny and I were frightened. Our home was at risk, our businesses were in dispute and neither of us understood the legal system.

Then an older Muslim man appeared who was both a lawyer and, in my eyes, deeply devoted to God.

I remember feeling almost blessed.

I thought perhaps God had sent someone to help us.

I even took comfort from the thought that he was not merely representing us.

He was praying for us too.

What did his prayers have to do with his ability to conduct litigation?

Nothing.

But at that stage of my life, I had not separated those things. My thinking was emotional and religious rather than professional.

I had trusted one person partly because I associated religion with character.

Now I was doing it again.

Only this time, the person I was trusting was my lawyer.

When Professional Trust Became Personal

Dr Sahu charged \$200 an hour and asked for a \$5,000 cash retainer. Given my financial circumstances, I considered that manageable.

But our relationship soon became more personal than an ordinary lawyer-client relationship. He visited us. We visited him. I bought him lunch, took him to funerals and family occasions, drove him to appointments and even drove him to court.

Trinny was not completely convinced about him.

I was.

I found it difficult to say no to him.

Looking back, I understand why. I was desperate, vulnerable and inexperienced, and I desperately wanted somebody to trust.

There is an important difference between trusting a professional and replacing professional scrutiny with trust.

I did the second.

I did not know enough to ask the questions I should have asked. What is our legal strategy? What evidence do we need? What are the weaknesses in our case? What exactly is summary judgment? What happens if we lose? How experienced are you in this kind of proceeding? Is anybody supervising the work?

I believed professional regulation existed partly because ordinary people like me did not know enough to ask those questions.

That belief, too, would eventually be tested.

The Court Battle Begins

Zain filed proceedings concerning the recovery of land. Dr Sahu lodged caveats over the Syed Family Limited properties and filed separate proceedings concerning my claimed interest. Eventually, the proceedings were combined.

I believed our evidence was overwhelming: company records, bank statements, property documents, correspondence, financial transactions and years of business dealings.

I made another naïve assumption:

If I gave the Court enough documents, the truth would become obvious.

Litigation taught me something very different.

Evidence has to be presented, not merely possessed.

A judge cannot reasonably be expected to search through thousands of pages and construct a party's case. Somebody has to identify the decisive document, explain what it proves, connect it to the legal argument and take the judge to the right page.

That person is normally the advocate.

I did not know that.

I thought my lawyer did.

Then, in May 2016, Zain presented a very different account of our relationship.

He claimed that he had met me for coffee and offered me employment because I was desperate for work. He claimed I had worked as his project manager and had been employed by NZ Corporate Finance and Syed Family Limited, receiving approximately \$120,000 over six and a half years.

I could hardly believe what I was reading.

We had been business partners. Now I was being described as an employee. That went to the foundation of the case. The Melbourne handshake did not stand alone. In the years that followed, company records showed Trinny and me holding directorships and/or shareholdings across Australian College of Management, Austwide Institute, Technical Education Australia, Elm Education and Syed Family Limited. The roles were not identical and did not by themselves prove every term of the 50/50 verbal agreement. But to me they showed how deeply partnership, friendship and trust had become embedded in our commercial structure. We put companies, shares, directorships and powers of attorney into one another's hands. If I was merely an employee, why did the corporate trail look like this? I wanted the records examined together.

To me, the documented history did not fit the new story.

I wanted the company histories examined.

I wanted the transactions traced.

I wanted the documents compared.

But documents do not literally speak.

Somebody has to make the Court hear them.

The Documents I Began to Challenge

By July 2016, documents had appeared that I believed supported Zain's new version of events.

One was described as a Service Agreement.

I disputed that document and believed the signature attributed to me was not genuine.

My question was simple:

If this agreement really existed, why had I never seen it before?

Another document concerned an alleged \$6 million loan. Financial information I had previously seen referred to Melbourne Services Pty Ltd. The new document referred to Worldwide Education Pty Ltd.

I began investigating.

I came to believe that documents were fabricated or misleading, and I reported my concerns to Police.

But the distinction matters.

I was not asking anyone to accept my accusation because I made it.

I wanted an investigation.

Examine the original documents. Compare signatures. Trace the money. Compare company records. Examine the chronology. Speak to the people involved.

Then reach a conclusion.

That principle would become central to my struggle with institutions:

An allegation is not proof.

But an allegation accompanied by documents should not automatically be treated as meaningless either.

Investigation is supposed to occupy the space between accusation and conclusion.

At that stage, I still believed that if the material reached the right institution, somebody would examine it.

Summary Judgment

After statements of claim and defence, affidavits and numerous memoranda had been filed, Zain applied for summary judgment.

Dr Sahu agreed to proceed that way.

I was frightened.

I wanted a trial. I wanted witnesses. I wanted documents examined. I wanted people questioned. Most importantly, I wanted the opportunity to explain approximately six years of business history.

But I did not understand the law well enough to appreciate what summary judgment could mean for us.

So once again, I relied on the same sentence:

He is the lawyer. He knows what he is doing.

It would become one of the most expensive assumptions of my life.

10 October 2016 — Courtroom 12

The hearing commenced on 10 October 2016 in Courtroom 12 of the Auckland High Court.

Dr Sahu appeared for Trinny and me.

From the beginning, Justice Woodhouse made clear that he had read the submissions and wanted counsel to address the issues rather than merely repeat what had already been written.

Then the problem became increasingly obvious.

The judge repeatedly asked Dr Sahu to take him to the evidence.

At one point, Justice Woodhouse asked where the evidence was that money had come from ELM. Dr Sahu answered that the evidence was in the submissions.

The judge replied:

“I am interested in evidence, not submissions.”

I have never forgotten that sentence.

Years later, I understood why. A submission tells the Court what a party says. Evidence gives the Court material from which it can determine whether the submission is supported.

Justice Woodhouse then asked Dr Sahu to identify a document showing that approximately \$300,000 had gone from ELM into NZ Corporate Finance.

The transcript records the Judge saying:

“I’ve bent over backwards to accommodate difficulties that have arisen.”

He said there had been plenty of time to prepare the case and that when he asked questions, he was not getting clear answers.

Imagine being the client sitting behind your lawyer while this is happening.

I knew we had documents.

I knew we had transactions.

I believed I knew where they were.

But my lawyer was struggling to take the judge to them.

Eventually, I became involved myself.

Dr Sahu referred to documents showing that I was director and shareholder of ELM, but that was not what the Judge was asking. He wanted evidence of the actual transfers.

I pointed the Court to pages 311 to 334 and explained that those pages contained transactions from ELM to NZ Corporate Finance.

The Judge asked whether they were all transfers from ELM to NZCF.

I said yes.

He asked the total.

I said approximately \$315,000.

Then Justice Woodhouse said:

“I broke my own rule.”

I understood what he meant.

He should have been dealing with my lawyer, not me.

The judge had a role.

My lawyer had a role.

I was the client.

But what happens when the client sitting behind counsel knows where the evidence is and counsel cannot immediately take the judge to it?

Should the judge become the client's lawyer?

Of course not.

Should the judge search the bundle himself and construct the client's case?

Of course not.

Should the client simply remain silent while watching the case unravel?

That question feels very different when your home and your family's financial future are sitting on the other side of it.

I want to make one thing clear.

I do not describe this episode to blame Justice Woodhouse.

Quite the opposite.

From my perspective, I saw a judge trying to keep the proceeding moving while my own lawyer struggled to answer questions about the evidence. Justice Woodhouse was the judge. He had to remain the judge. He could not become my lawyer, conduct my case or simply allow me to take over because my lawyer was having difficulty.

The transcript eventually helped me understand something I could not properly understand while sitting in that courtroom:

Having a lawyer sitting beside you is not necessarily the same thing as having effective legal representation.

Until then, most of my fear had been directed at the dispute itself. Would we lose the properties? What would happen to the businesses? What would happen to our home?

Sitting in Courtroom 12, another fear appeared.

I began worrying about my own representation.

I had spent years building businesses and preserving records. I believed the truth was somewhere inside those pages.

And now I was helping my own lawyer locate the evidence while sitting in court.

I was no longer simply worried about losing against Zain.

I was worried that my own case was not being properly presented.

What I still did not understand was whether there were wider professional or regulatory issues concerning Dr Sahu's practice, what supervision was supposed to achieve, and what safeguards were supposed to protect a client in my position.

I only knew what I could see.

And what I saw frightened me.

Prayer Is Not a Professional Qualification

After the hearing, I drove Dr Sahu home.

Think about that image.

I had just sat through a High Court hearing where I found myself helping my lawyer locate evidence, and afterwards I drove my lawyer home.

When I returned, Trinny started praying.

At that stage of our lives, we strongly believed prayer could change the outcome.

I still carried the image of Dr Sahu in my mind: an older Muslim man who prayed five times a day, sometimes woke during the night to pray, led Friday prayers and whom I had once believed God had placed in our path.

Then a painful thought began forming.

I had trusted Zain partly because I associated religious devotion with character.

I had trusted Dr Sahu partly for the same reason.

I had used the same measure twice.

And twice I had discovered that religious appearance could not answer the questions I actually needed answered.

Is this person competent?

Is this person reliable?

Will this person do what he says?

Will this person protect my interests?

Those questions cannot be answered by counting prayers.

Religious devotion may be completely sincere.

But prayer is not a professional qualification. A beard is not evidence. A prayer mat is not a reference. Religious vocabulary is not a character certificate. And waking in the middle of the night to pray does not tell you whether somebody can locate page 311 when a High Court judge asks for evidence.

That lesson went much further than Dr Sahu.

It forced me to examine myself.

Why had I given religious appearance so much authority over my judgment?

What else had I accepted using the same method?

From the Courtroom Back to the Qur'an

My legal battle was slowly becoming an intellectual battle.

If religious appearance could not guarantee character, what else had I accepted without examination?

I began returning to the Qur'an with different questions. Not simply, What have Muslims told me this verse means? but:

What does the text actually say?

One passage I began examining was Qur'an 9:29. I knew it was controversial and interpreted differently. At this stage of my journey, I was reading the interpretation of Dr Shabbir Ahmed in *The Qur'an as It Explains Itself*.

I do not present his interpretation as the only possible one.

That would repeat the very mistake I was beginning to question.

What mattered was the larger question emerging underneath it:

Who decides?

Who decides what God requires from a believer? A scholar? An imam? A sect? A tradition? A later book? A religious institution? A majority?

Or should every religious claim ultimately be tested against the Qur'an itself?

My thinking was increasingly moving towards the latter.

This was not an overnight rejection of Islam. It was slower, messier and more uncomfortable.

One question produced another.

And strangely, some of those questions were being born not inside a mosque—
but inside a courtroom.

What I Did Not Know

On 10 October 2016, I thought my problem was one lawyer and one court case.

I did not yet understand that this hearing would later become relevant to another process. Years later, when I complained about Dr Sahu's professional conduct, material from the hearing would become part of the record considered when concerns about his competence were examined.

That changed the way I looked back at Courtroom 12.

What I had experienced as confusion and fear was no longer merely my memory.

There was a transcript.

There were questions and answers.

There were page numbers.

There were words spoken in open court.

That distinction matters throughout this book.

Memory can be challenged.

Opinions can be challenged.

My interpretation can be challenged.

Documents can be examined.

That is why I keep returning to the record.

For years, I blamed myself.

Why didn't I understand?

Why didn't I ask more questions?

Why didn't I recognise the warning signs?

Those are legitimate questions.

I was naïve. I trusted too easily. I allowed religion to influence judgments that should have been professional and commercial.

I accept that.

But personal responsibility does not eliminate institutional responsibility.

A member of the public cannot reasonably be expected to understand the professional-regulatory history of every lawyer he hires. That is why professional regulation exists. That is why practising certificates, standards and supervision exist.

At least, that is what I believed.

So eventually the question became larger than whether Dr Sahu was the right lawyer for my case.

It became:

What is the purpose of professional regulation if an ordinary client cannot safely rely upon the protections that regulation appears to promise?

And then came the more painful question:

If safeguards existed to protect clients, why did I feel they had failed to protect my family?

I would eventually take my concerns about Dr Sahu to the New Zealand Law Society.

But before I could understand what had happened to my lawyer, I first had to understand what had happened to my case.

That takes me back to Justice Woodhouse.

Back to the properties.

Back to the caveats.

Back to the evidence.

And back to the consequences of legal decisions I barely understood while they were being made.

The next chapter is where the cost of trust became real.

CHAPTER 7 — THE WOODHOUSE JUDGMENT

Seven Days

By the time the summary judgment proceedings reached their final stage, I had paid Dr Sahu approximately \$18,000 in legal fees, in addition to court costs.

For me, that was a huge amount of money.

I was driving Uber. My family was under enormous financial and emotional pressure. Our home was at risk, our business interests were being challenged, and I was trying to understand a legal system I had never dealt with before.

I was also praying.

I still hoped the Court would eventually see what I believed had happened.

But after the hearing of 10 October 2016, my confidence in my lawyer had changed. I had watched Dr Sahu struggle to locate evidence. I had watched Justice Woodhouse repeatedly ask for documents and explanations. At one point, I had personally helped identify pages in the court bundle.

I did not yet understand the legal significance of what I had witnessed.

I only knew something had gone badly wrong.

Then came May 2017.

Justice Woodhouse delivered his judgment.

We lost.

We were ordered to leave our home within seven days. The caveat was removed. I was later ordered to pay approximately \$24,000 in legal costs.

Seven days.

On paper, it is simply a period of time.

When it is your home, your children and your future, seven days feels very different.

Before this story becomes overwhelmed by millions of dollars, companies, properties and court claims, I want to explain something.

I never had enormous dreams.

I had beautiful ones.

I was never particularly interested in luxury. I did not dream about mansions, expensive cars or becoming extremely wealthy. I wanted a peaceful and comfortable life: a home, some land, nature, travel, time with my family and enough financial security to live without constantly worrying about money.

That was my dream.

Ordinary was enough for me.

So when I write about losing our home, I am not mourning some extravagant lifestyle.

The millions appearing throughout this story were never the dream.

Peace was.

And now even that seemed to be slipping away.

I Do Not Blame Justice Woodhouse

I want to make this clear.

I do not blame Justice Woodhouse.

I do not question his Honour's integrity, independence or good faith. The judge was not my lawyer and could not conduct my case or construct my argument. But the experience left me with a systemic question: when a client's representation is visibly failing, what safeguard exists without requiring the judge to become the client's advocate?

The hearing transcript records the difficulties when Dr Sahu was asked to identify evidence. Justice Woodhouse had said:

"I am interested in evidence, not submissions."

He also said:

"I've bent over backwards to accommodate difficulties that have arisen."

And when I became involved in identifying evidence myself, he remarked:

"I broke my own rule."

I understood the point later.

The judge should have been dealing with my lawyer.

Not me.

He could not become my advocate simply because my lawyer was struggling.

The judgment devastated me, but increasingly my questions were not about the judge.

They were about my representation.

After the judgment, I asked Dr Sahu:

"What do we do now?"

He told me:

"Don't worry. We will apply for a stay without notice on Monday."

Those words gave me hope.

On Monday morning, we went to the Registrar's office and filed the application. Within approximately thirty minutes, it was rejected.

The seven days were still running.

Dr Sahu offered to appeal without charging me.

I refused.

By then, I had lost confidence in him completely.

I needed another lawyer.

But I had almost no money left.

And only a few days remained.

Leaving Our Home

Trinny and I had told almost nobody what was happening.

We did not want sympathy.

We wanted to survive.

I called my Indian friend Cheema.

He opened his home to us.

Sometimes friendship does not need a speech.

Someone simply opens a door when yours is closing.

We moved our family into his house. A couple of weeks later, we found a rental property in St Johns, Auckland.

Leaving our home was one of the hardest experiences of my life.

The Court moved on to other cases.

The lawyers moved on to other clients.

But we had to live with the judgment.

Still, I could not convince myself that every question had been answered. There were documents, financial transactions, company records and allegations that I believed had never been independently investigated.

I had left the house.

I had not left the fight.

I began looking for another lawyer.

One firm I remember positively was Neilson Lawyers in Onehunga. After reviewing our situation, they advised us not to appeal because, in their view, Dr Sahu had mishandled the case. They suggested that I consider bringing a fresh claim against Zain instead.

Other lawyers asked questions that became painfully familiar:

“Why didn’t you file a claim or counterclaim?”

“Who advised you to lodge the caveat?”

My answer was always the same.

Dr Sahu.

I had assumed my lawyer was constructing the best legal strategy available.

Now other lawyers were questioning fundamental decisions.

I was beginning to understand another distinction that would stay with me:

Having a lawyer is not necessarily the same as receiving effective legal representation.

Looking for Answers Beyond New Zealand

I travelled to Australia.

I wanted to consult Australian lawyers and approach the Australian Federal Police about concerns I had previously submitted online.

I carried documents relating to the Australian businesses, financial transactions, ownership records and different names I had encountered in records associated with Zain, including Zain Syed, Zainulabidin Syed, Zainul Abidin Syed and Zak Knight.

I also raised concerns about approximately \$4 million that I believed had been transferred from an Australian company to New Zealand and the later appearance of the alleged \$6 million loan document in New Zealand High Court proceedings.

My request was not:

Believe me.

It was:

Investigate.

Compare the records. Trace the money. Examine the documents. Then decide.

I did not receive the meaningful follow-up I had hoped for.

I returned to New Zealand frustrated and with even less money.

Meanwhile, I needed another lawyer.

I contacted Legal Aid and received a list. I started calling.

Again and again I heard variations of:

“We’re too busy.”

“We’re not taking Legal Aid cases.”

“We no longer do Legal Aid work.”

I could not find a lawyer willing to take my appeal.

That experience taught me something uncomfortable. Having a legal right and having the practical ability to exercise it are not necessarily the same thing.

A right of appeal may exist, but an appeal requires knowledge. Knowledge requires expertise, and expertise costs money.

I had documents. I had questions. I believed I had suffered a serious injustice.

But I no longer had the money to purchase the legal representation I believed I needed.

That left me with a question much larger than my own case:

How accessible is justice when competent representation is beyond the financial reach of the person seeking it?

The Cost Keeps Growing

Then I discovered that Top Services Ltd and NZ Corporate Finance Ltd were going into liquidation.

That frightened me.

These companies formed part of years of business dealings and potentially important records and transactions. I feared information could become harder to obtain.

I contacted Norling Law. My first email to Brent Norling began:

“I am going through financial hardship.”

I asked whether the firm might act on a no-win, no-fee basis.

After two meetings, I received a bill for approximately \$6,000.

I complained to the New Zealand Law Society and eventually agreed to pay half.

I sold my wife’s car to settle the bill.

One more asset gone.

One more lesson:

Litigation does not merely consume time. It can consume your ability to continue litigating.

Then another letter arrived.

A bankruptcy notice.

I had to pay approximately \$23,000 in court costs within thirty days.

I was running out of options.

I called my brother in Pakistan. He was the brother I spoke with most regularly and one of the kindest people I knew.

He sent me \$12,000.

Other friends helped too.

Eventually, I repaid almost everyone.

My brother was the exception.

Their help allowed me to avoid bankruptcy.

For the time being.

I did not know how important those words would later become.

A judgment does not end when the judge leaves the courtroom. It follows you into your finances, your home, your family, your ability to obtain another lawyer and your future.

The Law Society

In 2017, I filed a complaint against Dr Sahu with the New Zealand Law Society.

I wanted his professional conduct examined.

During that process, I began learning more about his practising history. I learned that in 2014, the Auckland High Court had allowed him to continue practising subject to conditions. My understanding was that he was required to practise under supervision and restrictions.

I had known none of this when I trusted him with my case.

That raised an obvious question:

If conditions existed to protect the public, how had my family reached this position?

I did not know how supervision worked. I did not know what monitoring occurred. I had simply assumed the regulatory system was protecting clients.

Now I wanted to understand whether that assumption had been justified.

During the complaints process, I was contacted by Paul Collins of the New Zealand Law Society. I was told compensation was unlikely. The issue of Dr Sahu's professional indemnity insurance also arose.

Eventually, I appeared as a witness in disciplinary proceedings. The regulatory process resulted in action concerning Dr Sahu's practice, and he later surrendered his practising certificate as part of that process.

I received no compensation.

Then, in February 2019, I received an email from Paul Collins containing words I would not forget:

“The prima facie evidence of incompetency ... is compelling...”

The email referred specifically to the notes of evidence from the Woodhouse hearing as supporting the allegation of incompetence.

I read that sentence several times.

Then I remembered Courtroom 12.

Justice Woodhouse asking for evidence.

Dr Sahu struggling to locate it.

Me identifying the pages.

The Judge saying:

“I broke my own rule.”

Suddenly my question changed.

It was no longer simply:

Why did we lose?

It became:

If the evidence of incompetency was compelling, who carried the consequences?

From where I stood, the answer was my family.

By then, the judgment had been delivered. The caveat had been removed. We had left our home. Substantial legal costs had been incurred. I had borrowed money from family and friends, and the opportunity to conduct the original proceeding differently had passed.

The regulator could deal with the lawyer.

But who could rewind the case?

That experience taught me an important distinction.

There is a difference between disciplining a professional after harm occurs and protecting a consumer before damage becomes irreversible.

A disciplinary system can investigate, make findings, impose restrictions and affect a lawyer's ability to practise. Those functions matter.

But they do not necessarily restore what the client has already lost.

I am not claiming that the Law Society deliberately concealed anything or intentionally allowed harm to occur. I have no evidence to make that allegation.

My question is narrower.

The regulatory process eventually addressed concerns about Dr Sahu.

But by then, from my family's perspective, the consequences had already arrived.

So I began asking:

Should professional regulation merely respond to problems, or should it also prevent foreseeable harm to clients?

Another issue surprised me: professional indemnity insurance.

I had assumed that if serious professional failure caused financial loss, some form of protection would exist for the client.

I learned that this was not necessarily so.

I was told Dr Sahu did not have professional indemnity insurance that could provide the compensation I was seeking.

For me, that raised another consumer-protection question. If a client places a home, business or financial future in the hands of a regulated professional, what happens when serious professional failure causes loss?

Who bears it?

The lawyer?

An insurer?

The regulator?

Or simply the client?

For me, this was no longer an abstract policy debate.

I had lived the consequences.

The questions became unavoidable.

If a lawyer practises subject to conditions, who ensures those conditions are followed? If supervision is required, who ensures it is effective? If a lawyer lacks relevant professional indemnity insurance, does the client understand the financial risk? If incompetence causes substantial loss, what mechanism restores the client?

I was not asking those questions for revenge.

I was asking because regulation is supposed to mean something before disaster, not only after it.

One question stayed with me:

Who was watching the lawyer while he was representing me?

Knocking on Doors

After the Woodhouse judgment, Trinny and I approached numerous authorities.

We went to the Serious Fraud Office in Auckland and waited in the lobby until officers came downstairs. I showed them the alleged \$6 million loan document that had been submitted to the High Court.

I wanted it examined.

We later approached the Police Financial Crime Unit in Manukau. An officer, Mr Lee, explained his position concerning allegations such as perjury and forgery and later confirmed it by email.

Again, I was frustrated.

I was not asking Police to overturn a civil judgment or another government agency to declare me the winner of a property dispute.

I was asking whether allegations concerning documents and financial transactions could be independently investigated.

My request remained the same:

Look at the evidence.

If I was wrong, tell me.

But examine it first.

Over time, I came to appreciate that government agencies cannot investigate every allegation made by every disappointed litigant. There must be thresholds, evidence, jurisdiction and priorities.

But that understanding produced another question:

When a civil proceeding has ended, what happens if a party later presents independently verifiable allegations concerning documents used in that proceeding?

Does the civil judgment close the door?

Or can the underlying allegation still be investigated on its own merits?

I did not know.

But I kept asking.

The Courtroom Changed My Faith Too

While I was fighting the legal battle, another battle had begun inside me.

First Zain.

Then Dr Sahu.

Both were men I had regarded as deeply religious. Both prayed. Both spoke about Islam. Both appeared to me, through the religious measurements I had inherited, to be close to God.

My experiences forced me to ask:

What actually makes someone a good Muslim?

Prayer? Mosque attendance? Religious language? Appearance?

Or character, justice, honesty and how a person behaves when money, power and another person's rights are involved?

Perhaps the most uncomfortable question was about myself:

Why had I used religious appearance as evidence of character?

I had been born into a Muslim family and spent years around Sunni communities, Jamaat-e-Islami, mosques, sermons and religious teachers.

But I had never seriously sat down and independently examined the Qur'an in translation for myself.

Now I wanted answers.

Not reassurance.

I began reading different English translations. I encountered Muslims who treated the Qur'an as the primary source of religious guidance and questioned the authority traditionally given to later Hadith collections.

That fascinated me.

For most of my life, I had assumed the Qur'an and Hadith were inseparable.

Now I began asking: if the Qur'an is God's revelation, what authority should later religious literature have over it? Who reported what? When? Through whom? What happens when narrations appear to conflict with the Qur'an? Why had I accepted so much without examining it myself?

Strangely, the courtroom had given me a principle that I was now carrying into religion.

Justice Woodhouse had wanted:

Evidence, not submissions.

My religious question became similar:

Do not simply tell me what God requires.

Show me.

This transformation did not happen overnight.

It took years: reading, arguments, contradictions, doubt, research and experience.

I increasingly decided that the Qur'an would be the foundation against which I tested religious claims.

I was no longer comfortable believing something simply because a religious authority said it was true.

I wanted to know why.

My legal struggle and my faith journey were beginning to teach me the same lesson:

Do not outsource your judgment.

The Woodhouse judgment ended a proceeding.

It did not end my questions.

The disciplinary process answered some questions about Dr Sahu.

It did not restore what we had lost.

My approaches to authorities did not produce the investigation I wanted.

Legal Aid did not produce the lawyer I needed.

The bankruptcy notice showed me how quickly a court judgment could become a financial crisis.

But something survived.

My curiosity.

I wanted to understand the companies, documents, lawyers, regulators, Police, my religion and eventually myself.

I had entered the legal system believing that if I possessed the truth, somehow the truth would win.

I was beginning to understand something harder:

Truth still needs evidence. Evidence still needs proper presentation. Rights still need effective protection.

A professional title does not automatically guarantee competence.

Religious appearance does not automatically guarantee character.

And respected institutions should be strong enough to face reasonable questions.

I had lost our home.

Not a mansion.

Not some symbol of luxury.

Just the kind of life I had always wanted: a home, peace, family, nature, some land one day, and enough freedom to travel and enjoy being alive.

That was my dream.

It still is a beautiful dream.

But after the Woodhouse judgment, I understood that I could no longer rely simply on trust—in a business partner, a lawyer, an institution or even what I had been taught about religion.

I had to ask questions.

I had to examine evidence.

And I had to think for myself.

I was no longer prepared simply to believe.

I wanted to know.

CHAPTER 8 — ZAK KNIGHT

When Anger Went Public

By late 2017, I discovered that the property at 20 Monmouth Street had been sold.

Zain was the director of Syed Family Limited, while his brother Muhammad was the shareholder. The property was worth approximately \$1.5-\$2 million.

By then, I believed I was watching a pattern develop around me. Properties were changing hands. Companies were entering liquidation. Our home was gone. My legal challenge had failed. And despite approaching authorities with documents and allegations I considered serious, I could not obtain the investigation I wanted.

I was angry.

Actually, I was furious.

I had contacted government agencies, submitted complaints, provided documents and asked questions about financial transactions, company ownership and documents I believed required investigation. But I felt as though I was going from one door to another.

Eventually, I made a decision that would change the direction of my life.

I went public.

I turned to social media.

My thinking at the time was straightforward: if the authorities would not investigate my concerns, perhaps public attention would make them look.

I began publishing serious allegations concerning what I believed had happened during and after our business relationship. Those allegations included claims about fraud, money laundering, tax evasion, perjury, forgery and other financial wrongdoing.

Looking back, I understand how serious it is to publish allegations like those about another person.

But I was not sitting behind a computer inventing accusations for entertainment. I believed wrongdoing had occurred. I believed I had documents supporting my concerns. I had already approached authorities, and I wanted those authorities to investigate.

My position was not:

Convict him because I say so.

It was:

Look at the evidence and decide for yourselves.

Whether taking the dispute into the public arena was legally wise would become another question entirely. At that moment, however, I was not thinking like a defamation lawyer.

I was thinking like an angry man who believed nobody was listening.

That distinction would become very expensive.

Around this time, Trinny wrote an email describing her own feelings about everything we had experienced.

Reading it broke my heart.

Until then, so much of the battle had been expressed through my voice—my complaints, my documents, my arguments and my anger. But Trinny had lived through the consequences too.

She had trusted Zain. She had trusted me. She had become involved in businesses through me and had given Zain powers of attorney. Then she watched everything collapse into litigation, financial pressure and uncertainty.

I forwarded her email to others as part of my campaign.

Looking back, I can see two people reacting differently to the same disaster.

I became louder. Trinny wanted peace.

And by then, peace was exactly what both of us needed.

Queenstown

We no longer wanted to live in Auckland.

Too much had happened there.

We wanted somewhere nobody knew our story. Somewhere we could breathe.

For us, that place became Queenstown.

Toward the end of 2017, I packed my car and drove south. It remains one of the most beautiful road trips of my life. The further south I travelled, the landscape seemed to open—mountains, lakes, rivers, long roads, white snow and blue sky.

I had visited Queenstown before and had already fallen in love with it. Now it represented something more.

A fresh start.

The plan was simple. I would move first, find work, find somewhere to live and then bring my family down.

For the first time in years, I felt I could breathe.

This was much closer to the life I had always wanted: not luxury, not status, not millions. Nature, family, a comfortable home, a beautiful landscape, peace and freedom.

Queenstown reminded me that despite everything that had happened, there was still a world outside courtrooms and company records.

Most evenings, I read.

My experience with Zain had made me question character. My experience with Dr Sahu had made me question authority. My experience in court had made me question evidence.

Now those habits were entering my religion.

For the first time, I stopped asking only, What do Muslims say?

I began asking:

What does the Qur'an actually say?

I was not trying to become a scholar. I wanted to understand the scripture I had spent my life claiming to believe.

I also began listening to people Muslims sometimes dismissed as Islam-haters or ex-Muslims. Not because I agreed with everything they said. I didn't. I listened because I had spent most of my life hearing one side.

If my beliefs were true, why should questions frighten me?

Some arguments seemed weak. Others made me uncomfortable.

But discomfort was becoming useful.

It forced me to think.

Fortunately, Trinny was going through her own journey. We shared articles, books, videos and ideas. We disagreed, argued and questioned.

Slowly, something was changing.

In early 2018, my family joined me in Queenstown.

For a brief moment, life seemed to be moving forward again.

Then came March 2018.

And another court proceeding.

The \$12 Million Question

Zain commenced defamation proceedings against Trinny and me in the Auckland High Court.

He alleged that our publications had damaged his reputation and caused approximately \$12 million in losses in Australia.

Twelve million dollars.

I had gone to Queenstown looking for peace.

Instead, another major legal battle had followed us south.

But this time I approached the documents differently.

The Woodhouse experience had taught me a painful lesson:

Read everything.

So I did.

I began examining the material supporting Zain's case.

He presented himself, as I understood the material, as closely connected with businesses including Technical Education Australia and Halal Home.

I checked company records.

Based on the records I examined, I could not find him listed as an employee, director or shareholder of those entities.

That did not prove he had no involvement.

But it raised a legitimate question:

What exactly was his role?

Then there was the allegation of approximately \$12 million in losses.

That was an extraordinary figure, and extraordinary figures made me look for extraordinary evidence.

The material I saw included an incomplete Sale and Purchase Agreement, a short accountant's forecast relating to the Halal Home project, and three supporting letters. One was from IFAM Victoria. Another was from Technical Education Australia, Trinny's former company. The third was from a company called AVDI.

That third letter caught my attention.

Because another name appeared in the trail.

Zak Knight.

I began investigating.

In Australian company records, I found the name Zak Knight associated with AVDI. The name was familiar to me. Over the years, I had received communications from Zain using the name Zak Knight and, on other occasions, simply Zak.

Based on the records and communications available to me, I formed the belief that Zak Knight and Zain were the same person.

I want to phrase that carefully.

I am describing the conclusion I reached from the material I examined.

The significance for me was what came next.

If my conclusion about the identity was correct, I wanted to understand the relationship between Zain, Zak Knight and the company providing material in support of his claimed losses.

That produced an obvious question:

Why was a company associated, in the records I examined, with a name I believed Zain himself had used providing support for a claim involving millions of dollars in alleged losses?

I also noticed that the director who signed the supporting letter appeared to have been appointed only a relatively short time before the company entered liquidation.

Timing by itself proves nothing.

But the circumstances concerned me.

I believed they justified examination.

A suspicious circumstance is not proof of a crime. A question is not a conviction. An allegation is not a finding.

I was not the Police, ASIC, a forensic accountant or a judge.

I was one of the parties in an increasingly bitter dispute, examining documents and finding things that, to me, did not fit comfortably together.

My position remained the same:

Investigate them.

Defending Myself

I filed a Statement of Defence.

The Court later directed me to file an amended Statement of Defence. One of the important passages was paragraph 13. It explained that Trinny and I accepted responsibility for publishing material as part of what we described as a public-awareness campaign concerning conduct we believed was fraudulent.

We explained why we held those beliefs, the losses we believed we had suffered after more than six years of business dealings, our concerns about the Woodhouse proceeding and our previous legal representation, and the documents and statements we disputed.

We also identified government agencies to which we had reported our concerns, including New Zealand Police, the Serious Fraud Office, Inland Revenue, the Australian Federal Police, AUSTRAC, the Australian Taxation Office and ASIC.

That mattered to me because I wanted the Court to understand the context.

I had not simply woken up one morning and decided to attack somebody on social media. I had already been reporting allegations to authorities and trying to obtain an investigation.

Whether my publications were legally defensible under New Zealand defamation law was a separate legal question.

But the history mattered.

There is one point I need to make absolutely clear.

I did not admit that my publications were defamatory.

My Defence was not intended to say, Yes, I defamed Zain.

I was trying to explain that I had made the publications, why I made them, what I believed and what material I believed supported those beliefs.

Those are different propositions.

I was self-represented. English was my second language. I had no legal training. I was trying to navigate defamation law while dealing with years of company records, financial transactions, property disputes and serious allegations.

My drafting may not have expressed every legal distinction with the precision of experienced counsel.

That is entirely possible.

But I know what I was trying to say.

I accepted that I had published material. I did not accept that this amounted to an admission that I had defamed Zain.

Whether the legal defences I advanced were properly pleaded or legally sufficient was for the Court to determine.

But my intended position should not be confused with an admission I say I never made.

I also filed a \$5 million counterclaim because I believed Zain had caused us enormous financial losses.

By this point, the numbers surrounding our lives had become almost surreal: a property worth millions, an alleged \$6 million loan, a \$12 million loss claim and my \$5 million counterclaim.

To an outsider, it might sound like rich people fighting over money.

It did not feel like that from inside my life.

I was not living in luxury. I had been driving Uber. We had lost our home, borrowed money, sold Trinny's car to pay a legal bill and moved to Queenstown trying to rebuild.

Behind the millions were ordinary questions:

Where did the money go?

Who owned what?

Which documents were genuine?

Who was responsible?

And would anybody independently investigate?

Trinny Did Not Want This War

There is another part of the story I do not want lost behind my anger.

Trinny.

She had trusted both Zain and me. She entered the business world through me. She had given Zain powers of attorney. Then everything collapsed.

She became involved in litigation she never wanted and watched her husband spend years fighting.

I believe she suffered more than I did.

I had anger to keep me moving.

She wanted to rebuild a life.

And there is an important factual point:

Trinny did not sign a Statement of Defence. She did not appear before Justice Churchman.

Yet she was a defendant in the proceeding.

That was not a small procedural detail to me. Trinny and I were husband and wife, but we were not one legal person. We had made different decisions, signed different documents and participated differently in the litigation. The more I examined the history, the more strongly I felt that her position had to be understood separately from mine rather than reduced to the words 'the defendants'.

That distinction would become important later in our story.

For now, I could see that my determination to keep fighting had consequences not only for me.

The battle followed my family too.

From Justice to Truth

Queenstown gave me something Auckland had not been able to give me during those years.

Space.

Physical space and mental space.

Mountains have no interest in your court case. A lake does not care who won an affidavit argument. A walking track does not ask about company shareholdings.

Nature simply exists.

And in that quiet, I kept reading.

My search was becoming larger than Zain, larger than Dr Sahu and larger than the courts.

I had begun by asking, Who wronged me?

Then, Why didn't the institutions investigate?

Then, Why did I trust the people I trusted?

Eventually, those questions reached religion itself.

And once that happened, I could no longer exempt my own beliefs from the standard I demanded from everyone else:

Evidence.

One subject I began reconsidering was polygamy.

For most Muslims, the familiar number is four. A man may marry up to four women.

But when I returned to Qur'an 4:3, the number stopped being the most interesting part of the verse.

The condition became more important:

Justice.

The verse permits marriage to two, three or four, but says that if a man fears he cannot deal justly, then one.

So I began asking what justice actually means inside a marriage.

Is justice simply equal money, housing or food?

Marriage is not an accounting spreadsheet.

What about dignity, companionship, emotional security, freedom and choice?

What happens when a woman appears to accept an arrangement because economically she has very few alternatives?

That mattered to me.

In societies where women have limited access to education, employment, property and independent income, consent can become complicated. If a woman cannot support herself or her children, how freely can she reject an arrangement she does not want?

So my thinking shifted.

Instead of concentrating on a man's entitlement, I became more interested in a woman's freedom.

Educate women. Give women economic opportunities and financial independence. Give women genuine choices.

Then ask whether they consider the arrangement just.

Even the mathematics made me question the way the subject was sometimes presented. Imagine 100 people: 49 men and 51 women. If all 49 men attempted to have four wives, they would require 196 women.

Clearly, four wives cannot be a universal social arrangement for every man.

So I stopped treating the number four as though it were the message.

I started looking at the condition.

Justice.

My approach to religion was changing.

I did not want to reject a teaching simply because I disliked it.

That would be intellectually dishonest.

But I no longer wanted to accept an interpretation merely because it was traditional either.

I wanted to examine the Qur'an as a coherent message: read the context, compare verses, consider the ethical framework, ask questions and remain prepared for the possibility that my own conclusion could be wrong.

That last part mattered.

Questioning everybody else is easy—Zain, Dr Sahu, lawyers, Police, regulators, scholars, imams and institutions.

The difficult moment comes when the same standard turns around and faces you:

What if I am wrong?

That question did not weaken my search.

It made the search more honest.

I had begun this journey looking for justice.

Somewhere along the road to Queenstown, another search had started.

I was looking for truth.

And I was beginning to understand that if I genuinely wanted truth, I could not decide in advance where I was allowed to find it.

I had started by questioning other people.

Eventually, I had to question myself.

CHAPTER 9 — THE CHURCHMAN JUDGMENT

Another Battle Without a Lawyer

By 2018, two journeys were running through my life at the same time.

One was legal.

The other was religious.

Strangely, both were teaching me the same lesson:

Do not simply accept what somebody tells you. Examine it.

As I studied the Qur'an for myself, I was reaching conclusions different from many mainstream Sunni and Shia interpretations. I could not find a prescribed worldly punishment in the Qur'an for leaving Islam or for blasphemy. Instead, I kept returning to one principle:

“There is no compulsion in religion.” — Qur'an 2:256

If faith cannot be forced, how can belief be imposed through coercion?

I was also discovering that some things I had assumed were explicitly Qur'anic were not actually set out in the Qur'an itself. The familiar phrase “religion of peace” is not a Qur'anic phrase. The traditional wording of the adhan is not laid out in the Qur'anic text.

That did not automatically make those traditions wrong. It simply forced me to distinguish between two questions I had rarely separated before:

What does the Qur'an say?

And:

What have Muslims traditionally said?

I knew many Muslims would disagree with my conclusions.

That was fine.

I was no longer looking for agreement.

I was looking for understanding.

But while my religious world was opening, my legal world was closing in.

“Get a Lawyer”

From the beginning of the defamation proceedings, judges repeatedly encouraged us to obtain legal representation.

That sounds simple.

It wasn't.

We were living in Queenstown. I contacted almost every Legal Aid lawyer on the list I had been given, contacted lawyers in Dunedin and eventually approached another twenty or twenty-five lawyers.

Three agreed to meet us for approximately thirty minutes.

After what had happened with Dr Sahu, I also had another problem.

I was frightened of lawyers.

I had once believed that a practising certificate was enough reason to trust somebody.

I no longer believed that.

Meanwhile, life had to continue. I was working full-time. I was looking after Dodi. Trinny was caring for Yahya. Queenstown was expensive, and I was the only person earning an income.

We were trying to pay rent, raise our children, rebuild our lives and somehow defend a High Court proceeding.

The Court could tell me to obtain a lawyer.

I understood why.

But where was this lawyer supposed to come from?

And who was going to pay?

This time, however, I was not simply defending myself.

I filed a \$5 million counterclaim against Zain.

I supported it with my affidavit and more than 700 pages of additional material in five bundles.

At the time, I thought the quantity demonstrated the strength of my case. I believed those documents contained the history of our businesses, transactions, losses and the matters I wanted examined.

I assumed the defamation proceeding and my counterclaim would eventually be heard together.

I imagined a full trial.

Evidence.

Witnesses.

Questions.

Answers.

I was wrong.

Once again, I was about to learn that possessing hundreds of pages of material is not the same thing as pleading a legally recognisable claim.

Before Justice Churchman

Zain was represented by Dave Jaques.

I considered Dave a capable lawyer, although I did not like his attitude toward me. I repeatedly raised concerns with him about documents that had been filed, including material relating to AVDI. I believed one of the documents was not genuine and raised my concerns about its authenticity.

That was my allegation.

I wanted the document examined.

Then, in June 2018, Dave filed an interlocutory application seeking to strike out our counterclaim and obtain judgment on liability.

The matter was set down for hearing in the Dunedin High Court.

Ordinary life collided with litigation again.

In July 2018, Trinny became pregnant. She was suffering badly from morning sickness and could not attend the hearing.

So I went alone.

I was not a lawyer. I had no legal training. English was my second language. I was carrying years of business records and emotional baggage into court while trying to protect a \$5 million counterclaim I had drafted myself.

It was my first time representing myself in the Dunedin High Court.

I was nervous.

But I had one objective:

Save the counterclaim.

That morning, I stood before Justice Churchman and tried to explain my position.

I told the Court that I had contacted approximately twenty or twenty-five lawyers and had been unable to find somebody willing to represent us through Legal Aid. I tried to explain why I had contacted authorities and why I had made public allegations.

I believed serious wrongdoing had occurred.

I believed I had documents supporting my concerns.

And I believed authorities in New Zealand and Australia had not investigated those concerns in the way I had hoped.

At one point, Justice Churchman told me, in substance:

“The police station is next door. Go and make a complaint.”

I was stunned.

My immediate thought was:

But that is exactly what I have been doing.

Police. Serious Fraud Office. Australian authorities. Other agencies. Complaints. Documents. Emails.

That was part of the reason I was standing there.

But knowing what you want to say and knowing how to present it legally are very different skills.

I was discovering that difference in real time.

The hearing lasted more than an hour.

Then Dave told the Court that Zain did not intend to call witnesses from Australia.

That caught my attention immediately.

Zain was claiming that our publications had caused him approximately \$12 million in losses.

I thought:

How can a loss of that size be proved without witnesses or substantial evidence from the place where the losses allegedly occurred?

To me, the absence of Australian witnesses seemed enormously important.

I left court with some hope.

Perhaps, I thought, the weakness of the \$12 million claim would help us. Perhaps my counterclaim would survive. Perhaps there would eventually be a full trial.

The next day, I received my answer.

20 August 2018

On 20 August 2018, Justice Churchman released his judgment in CIV-2018-404-530.

The judgment was fourteen pages long.

The Court granted judgment against us on liability for defamation.

I was devastated.

But the judgment was more complicated than simply saying Zain had won everything he claimed.

That distinction matters.

At paragraph 16, Justice Churchman addressed my counterclaim. The Court considered it largely narrative and found that it did not sufficiently identify the specific legal causes of action supporting my \$5 million claim.

That was painful to read.

I had provided hundreds of pages.

But once again, I encountered the lesson that had followed me from Justice Woodhouse's courtroom:

A mountain of evidence does not construct its own legal argument.

I knew the history.

I knew why the documents mattered to me.

But the Court needed legally identifiable causes of action pleaded according to the rules.

I had not done that adequately.

At paragraph 34, the Court acknowledged that we were litigants in person and had no legal expertise. Then, at paragraph 39, Justice Churchman observed that we were unlikely to be capable of drafting the required documents ourselves and would need a lawyer.

That sentence stayed with me.

The Court knew we needed a lawyer.

I knew we needed a lawyer.

I had already tried to find one.

But a legal need does not magically create legal representation.

Then came the \$12 million question.

At paragraph 47, the judgment recorded that Zain was seeking approximately \$12 million.

But the Court did not simply accept that figure.

At paragraph 50, Justice Churchman recorded that Zain's counsel had indicated that Zain did not intend to call witnesses from Australia and that Zain himself was likely to be the only witness. The judgment observed that proving losses of approximately \$12 million caused by the alleged defamation appeared extremely difficult.

That mattered because there were two different legal questions:

Liability.

And:

Quantum.

Had defamation liability been established?

The Court said yes.

Had Zain established that we should pay him \$12 million?

No.

At paragraph 70, the Court concluded that it was not realistic in the circumstances to give judgment against us for the \$12 million claimed.

At paragraph 72, the result was clear:

Judgment was granted on liability. Judgment on quantum was refused. The \$12 million had not been awarded. That liability ruling was legally decisive on defamation, but it was not a full merits trial of every underlying business allegation I had been making.

But our nightmare was not over. The battle had simply changed shape.

Our Hands Were Cut Off — But We Still Had to Fight

This is the best way I can describe how the Churchman judgment felt to me:

It felt as though our hands had been cut off, and then we were told to keep fighting.

I mean that entirely as a metaphor for my experience, not as a literal description of the Court's order.

Liability had now been determined against us.

But the question of quantum remained alive.

How much damage had actually been caused?

What evidence established that damage?

What was Zain's reputation before our publications?

What financial loss, if any, had actually resulted from what we published?

What amount of damages, if any, should ultimately be awarded?

Those were enormous questions.

And we still had to fight them.

Look at the position from which we were expected to continue.

We were self-represented and had very little money. I had already approached around twenty or twenty-five lawyers. The Court itself had recognised that we lacked legal expertise and needed assistance.

Trinny had not even attended the hearing.

I could not legally represent her.

My \$5 million counterclaim had been found inadequately pleaded.

And now liability had already been determined against us while a potentially enormous damages battle remained ahead.

That is why the judgment felt so devastating.

We were still standing in the ring.

But one of the biggest fights had already been decided.

Now we were expected to defend ourselves against the financial consequences.

The Churchman judgment did not end the war.

It changed the battlefield.

There was one important qualification.

At paragraph 71, Justice Churchman gave us 21 days to file an amended counterclaim complying with the High Court Rules. We were also ordered to pay \$750 in costs.

Technically, I still had another opportunity.

But consider my position: no lawyer, very little money, no legal training, English as my second language, more than 700 pages of material, a High Court liability judgment already against us - and twenty-one days to plead the counterclaim properly.

The door had not been completely closed.

But from where I stood, it felt extremely narrow.

Fight After Fight

The story of my \$5 million counterclaim did not end there.

We amended it. Zain then sought to strike out the amended counterclaim. During 2019, Legal Aid became another battle. Ben Nevell appealed a refusal of Legal Aid and continued preparing evidence for our attempt to set aside the liability judgment and for the counterclaim.

By December 2019, I had sworn an affidavit running to 119 paragraphs and supported by approximately 60 exhibits. Ben told the Court that the evidence was crucial both to the set-aside application and to resisting the strike-out application.

Associate Judge Lester refused permission for the affidavit to be filed at that late stage. The Court considered that allowing such substantial evidence so close to the hearing would leave Zain's side insufficient time to respond and would effectively require another adjournment. After that ruling, Ben advised the Court that the counterclaim would be discontinued.

That distinction matters to me. The \$5 million counterclaim was not discontinued after a trial in which all of my evidence was heard and the underlying financial allegations were rejected on their merits. It ended in that procedural setting.

But the underlying dispute did not disappear. In February 2020, Ben told us he intended to turn the old counterclaim into a new High Court claim in its own right and seek Legal Aid to pursue it.

At the same time, another front opened: discovery. We sought business and financial records that we believed were relevant to Zain's existing reputation and therefore to the damages he claimed. The formal application sought bank statements, financial statements, tax and GST records, records tracing movements of money through numerous companies, and documents relating to the alleged \$4.5 million advance to Syed Family Ltd.

Counterclaim. Strike-out. Legal Aid. Set-aside. Evidence. Discovery. Damages.

It felt less like one case and more like a war fought on one procedural front after another.

And behind every front remained the same question:

What did the financial records actually show?

Trinny's Position

What happened to me hurt. What happened to Trinny troubled me even more.

She had not attended the hearing. She was pregnant and suffering from morning sickness, and the judgment expressly recorded her absence. Justice Churchman also recorded an important legal reality: because I was not a lawyer, I could not represent Trinny's interests in the High Court proceeding.

Legally, I understand the point. Marriage does not turn a husband into counsel. But emotionally, I struggled with what followed. She was my wife. She was unwell. She was not there. I could not represent her. And yet the proceeding continued to affect her.

Trinny had not driven my campaign. I was the one researching, contacting agencies, pursuing documents and fighting. She had sent me an email expressing her own feelings about what had happened to us; I forwarded that email to others. She wanted to rebuild her life, care for our family and get through her pregnancy.

Yet she was facing the consequences of litigation arising from publications in which, in my view, her role was very limited. The judgment directed that she needed to understand the seriousness of her position and obtain independent legal advice.

I understand why the Court said that. But inside our home, the practical questions remained: Where would we find that lawyer? How would we pay? How many more lawyers were we supposed to call?

The Self-Represented Litigant's Paradox

Looking back, I understand the Court's problem better than I did then. A judge must remain neutral. A judge cannot become the lawyer for a person who has no lawyer, rewrite a defective counterclaim, invent causes of action or present evidence on a party's behalf.

Those principles make sense. But they create a brutal practical paradox: the person without legal expertise may need help precisely because he does not understand what he is doing, while the Court cannot cross the line and become his advocate.

So the self-represented person may be told: You need a lawyer - while standing there because he cannot obtain one. That was my reality.

I do not think the answer is to blame a judge for obeying the limits of the judicial role. The harder question is systemic: what meaningful access to justice exists for someone with an arguable but complex case who cannot afford the professional expertise necessary to present it?

I did not have the answer. I still had to live with the result.

The experience also forced me to criticise myself. I had submitted more than 700 pages and thought that was impressive. The Court saw a counterclaim that did not adequately identify its legal foundations.

That taught me something I wish I had understood years earlier: evidence is not measured by kilograms. Seven hundred pages are useless if the decisive seven pages are not identified. A bank statement means little unless someone explains which transaction matters and why. A company record means little unless it is connected to a pleaded issue. A serious allegation does not become stronger simply because it is repeated.

The Court requires structure: What happened? What is the legal cause of action? What evidence proves each element? What remedy follows?

I was learning law the most expensive way possible:

By losing.

Liability Is Not Quantum

People often compress court cases into simple sentences: He won. They lost. But judgments are rarely that simple.

Justice Churchman found us liable for defamation. That is a fact. I will not hide it. But the Court did not award the approximately \$12 million being sought. That is also a fact.

The judgment itself recognised the apparent difficulty of proving losses of that magnitude in the circumstances described. Liability was determined. The \$12 million was not awarded. Quantum remained to be fought.

We had not been told: The case is finished. Go home. Instead, liability had been decided while another battle over damages remained.

The Courtroom and the Qur'an

Something strange was happening to the way I thought. My legal experience had taught me to distinguish evidence from assertion, liability from quantum, documents from interpretation and allegation from proof.

Now I was applying the same habit to religion.

For most of my life, somebody could tell me:

"Islam says this."

And I might accept it. Now my response was becoming: Where? Show me the verse. Show me the context. Is that actually in the Qur'an? Or is it from Hadith, a later scholar, a legal school, a cultural practice or a sectarian interpretation?

This did not mean every traditional interpretation was wrong. It meant I was no longer willing to treat tradition and revelation as automatically identical.

The more I read the Qur'an, the more 2:256 stayed in my mind:

"There is no compulsion in religion."

To me, that principle had consequences. If belief cannot be compelled, why should somebody be forced to remain Muslim? If faith is meaningful, should it not involve genuine choice? If somebody criticises religion, should the response be violence or argument? If somebody leaves Islam, is that person's ultimate accountability not with God?

These questions were taking me further from the Sunni religious framework I had inherited. But I was not trying to become anti-Islam. Quite the opposite. I wanted to know whether the religion I inherited was the same as the message I was reading.

The legal system had judges, rules, precedents, procedures and jurisdictions. Religion had its own structures of authority: scholars, imams, madhhabs, Hadith collections, institutions and traditions.

And I began asking the same question in both worlds:

Where does authority come from?

A lawyer's title did not make every legal argument correct. A religious title could not make every religious argument correct either. An imam could be sincere and mistaken. A scholar could be brilliant and mistaken.

I could be sincere - and mistaken.

That last possibility was perhaps the most important. Genuine questioning cannot mean: Everyone else may be wrong, but I cannot be. That is not inquiry. That is another form of dogma.

I lost another major legal battle on 20 August 2018. But this time, I understood more than I had after the Woodhouse judgment.

I understood that the Court could not build my case for me; that hundreds of pages did not replace proper pleading; that legal representation mattered enormously; that liability and damages were separate questions; and that my inability to represent Trinny created consequences neither of us had properly anticipated.

The legal system had made me question justice. Zain had made me question trust. Dr Sahu had made me question religious appearances. Justice Churchman's courtroom made me confront the limits of self-representation. And my reading of the Qur'an was now making me question the religious identity I had inherited.

I was not yet ready to call myself ex-Sunni. But the foundations were moving.

I had spent much of my life asking: What am I supposed to believe?

Now I was asking something much more dangerous:

Why do I believe it?

That question would take me deeper into the Qur'an, deeper into Hadith, deeper into sectarianism - and eventually out of the Sunni identity I had inherited and into a search I could no longer reverse.

CHAPTER 10 — THE MOSQUE ESTABLISHMENT

Two Journeys

After the Churchman judgment, my legal battle continued, but another battle was taking place inside me.

I was beginning to question the religion I had followed for most of my life.

The two journeys—my fight for justice and my search for religious truth—were beginning to run alongside each other. The legal system had taught me to ask for evidence. Now I was applying the same principle to religion.

I stopped asking only what my sect said, what my parents had taught me or what most Muslims believed.

My question became much simpler:

What does the Qur'an actually say?

One issue concerned halal and haram. The Qur'an repeatedly warns against declaring things lawful or unlawful without divine authority. That made me wonder what authority religious scholars actually possess.

Are scholars there to help us understand revelation, or can they create religious law beyond it?

As I read, I encountered verses criticising the improper elevation of religious authorities, warning about religious figures consuming people's wealth unjustly, and praising those who seek no reward for delivering guidance.

I began looking differently at mosques, madrassas, scholars and religious establishments.

Who determines what Muslims must believe?

Who decides which interpretation is acceptable?

Why are Muslims divided into so many competing sects when the Qur'an itself warns against division?

And perhaps the most uncomfortable question:

When does religious guidance become religious power?

I was not concluding that every imam was corrupt or every mosque was bad. That would have been absurd. I had met wonderful religious people.

My question was about authority.

How much authority should one human being have over another person's relationship with God?

I also began looking beyond theological arguments to outcomes.

Pakistan has an enormous religious education system. Millions of children have passed through religious schools. So I asked what centuries of religious teaching should produce in a society.

Justice? Honesty? Education? Compassion? Tolerance? Prosperity? Respect for women? Respect for minorities?

I looked at Afghanistan and asked whether particular implementations of religious rule had produced the peace, education and justice ordinary Afghans deserved. I asked similar questions about Iran after the 1979 revolution.

My conclusion was not that Muslims should abandon religion.

It was almost the opposite.

Examine religion more honestly.

For me, the Qur'an had to become the starting point. I wanted a faith that produced justice, education, compassion, honesty and peaceful coexistence—not merely rituals, arguments and competing authorities.

Trinny's Journey

Trinny was travelling her own path.

She was still wearing hijab. She prayed and fasted and was learning how to live as a Muslim.

Then one day she told me she had seen Prophet Muhammad in a dream.

I remember hugging her.

At the time, we considered it an extraordinary blessing.

I had experienced other things that I once interpreted spiritually. In Islamabad, I attended a religious gathering inside a mosque. The lights were switched off and people repeatedly chanted Allah Hu. Eventually, some people said they could smell burning meat.

I smelled something too.

So did Trinny.

At the time, I accepted the experience as spiritual. Later, as I became more interested in psychology and questioning religious experiences, another possibility entered my mind.

Could there be another explanation?

I did not know.

And increasingly, I realised there was nothing shameful about saying:

I don't know.

Those three words were becoming strangely liberating.

Previously, if something felt religious, I accepted the religious explanation.

Now I wanted to understand why.

Another question troubled me.

As a Sunni Muslim, I had been taught enormous reverence for Prophet Muhammad. At the same time, Muslims criticised Christians for elevating Jesus beyond the status Muslims believed God had given him.

So I began examining Muslim traditions about Muhammad.

Some Muslims repeat claims suggesting that creation itself exists because of Muhammad. That made me uncomfortable—not because I wanted to disrespect him, but because I wanted to understand his role correctly.

My question became:

Where does respect for a messenger end and religious elevation begin?

A messenger delivers a message.

Perhaps one of the greatest forms of respect we can give a messenger is not endless glorification of the messenger, but serious attention to the message.

I continued attending Friday prayers, but increasingly I attended with questions.

Why five daily prayers?

Why those particular times?

Why those movements?

Why face Mecca?

Where exactly were these requirements established?

Why had the Five Pillars been presented to me throughout childhood as though every detail was plainly laid out in the Qur'an?

According to my developing reading, earlier messengers were described as worshipping God and establishing salah, but I was no longer convinced that the traditional Five Pillars had been prescribed in exactly the form I had inherited.

I did not yet have all the answers.

But something fundamental had changed.

I was no longer afraid of the questions.

Back to Court

Then the legal battle pulled me back.

After Justice Churchman's judgment, liability had been determined and quantum remained. Emotionally, it felt as though our hands had been cut off and we were still expected to fight.

But despite everything, I did not believe the entire New Zealand justice system was corrupt.

That distinction matters.

I had grown up in Pakistan. Whatever criticisms I had of institutions in New Zealand, I could challenge them publicly. I could complain about a lawyer, criticise a judgment, approach Police,

write to government agencies and stand in court arguing with powerful people without believing my family would be physically endangered merely because I had challenged authority.

That freedom mattered enormously to me.

New Zealand was imperfect.

But imperfect was not the same as hopeless.

So I started looking for another lawyer.

Again.

This time, I concentrated on Dunedin.

Then I found Ben Nevell.

Trinny and I travelled from Queenstown to meet him. Ben had stopped doing Legal Aid work, but after hearing our circumstances, he agreed to help.

Something about that meeting felt different.

He was a senior partner, yet remarkably down-to-earth. I did not feel I was merely sitting opposite a lawyer calculating billable hours.

I felt I was talking to another human being.

We drove back to Queenstown carrying something we had almost forgotten how to carry: Hope.

Ben filed submissions and worked on an amended counterclaim containing additional causes of action. Eventually, he obtained Legal Aid approval.

The process was slow, and I began understanding why finding a civil Legal Aid lawyer had been so difficult. The funding was limited. The work could be enormous. The financial incentive for lawyers was not particularly attractive.

Ben never charged us personally.

What Ben Was Trying to Do

The contemporary record later helped me understand how much work Ben was doing behind the scenes. In June 2019 he told Trinny and me that he had spent roughly ten to twenty hours reviewing our documents without payment while fighting the Legal Aid process. In December 2019, the High Court itself recorded the difficult practical position created by Legal Aid and acknowledged the time Ben had put into protecting our position.

Ben also prepared the large affidavit that became central to my evidence - 119 paragraphs with around 60 exhibits. The Court declined to receive it at that stage because of timing, not because the evidence had been tested and found false. By March 2020, Ben was pursuing particular discovery of the underlying bank records, financial statements and other documents that he believed could test the disputed Service Agreement, the alleged loan and the competing accounts of the business relationship. That distinction matters to me: we were not only making allegations; our lawyer was asking for records that could test them.

I remember working on one affidavit with him for almost six hours. Normal office hours had ended. He should have been going home to his family.

Instead, he stayed and worked on our case.

After everything I had experienced with lawyers, Ben reminded me of something important:

Do not allow one bad experience to become your judgment of an entire profession.

There were good people inside the system too.

The Paper Trail Moves Again

While Ben was helping with the legal case, I continued monitoring the companies and properties connected with the dispute.

Then, in August 2019, I found something that shocked me.

I remember calling to Trinny:

“Babe, look at this. See what I’ve found.”

The remaining properties had been transferred to Transnational Ltd. Company records I examined listed Amjad Shahid Malik as the director and shareholder.

That name mattered to me because Amjad’s name had previously appeared in connection with the Austwide shares and directorship.

According to the records I found, Transnational Ltd was incorporated on 19 August 2019. Two days later, it acquired two properties that I understood to be worth more than \$10 million. At around the same period, Syed Family Limited went into liquidation.

Then I discovered that the shares and directorship of Technical Education Australia, a company formerly owned by Trinny, had also ended up with Amjad.

To me, those events raised serious questions.

But this distinction is essential:

Records are not the same as inference.

Company records can establish names, dates, directorships, shareholdings and registered transactions. They do not necessarily tell us who was operating behind the scenes.

I formed the belief that Zain remained involved in businesses operating through other people's names.

That was my belief.

The company register itself could not prove it.

And that was exactly why I wanted investigation.

Who provided the money?

Who made the decisions?

Who benefited?

Who actually controlled the businesses?

How did a company incorporated on 19 August 2019 acquire, only two days later, properties I understood to be worth more than \$10 million?

Those were not conclusions.

They were questions for documents, investigators, financial records and, where appropriate, courts.

I kept reporting my concerns.

And again I remembered Justice Churchman's words:

"The police station is next door. Go and make a complaint."

So I did.

Again.

Christchurch

Then came 15 March 2019.

The Christchurch mosque terrorist attack shook New Zealand. More than fifty innocent people were murdered because they were Muslims.

There is no qualification needed here.

It was terrorism.

It was hatred.

It was mass murder.

The victims were people worshipping peacefully.

The attack affected me deeply.

The day before, I had experienced a small incident while out with Yaya. We encountered a road closure, and a disagreement developed with a worker as I tried to reverse. Yaya laughed, as he sometimes did in awkward situations.

The worker became angry and shouted:

“Allahu Akbar.”

The following day, Muslims were murdered in Christchurch.

Suddenly that small encounter felt different.

I worried about ordinary Muslims. Would women wearing hijab be abused? Would Muslim children be targeted? Would mosques become places of fear? Would every Muslim somehow be made responsible for terrorism committed elsewhere?

Islamophobia was real, and the Christchurch attack demonstrated where hatred can ultimately lead.

But condemning anti-Muslim hatred did not mean I had to stop questioning Muslim religious ideas.

Both positions could exist at the same time.

Muslims deserve safety, dignity and equality. Religious ideas remain open to criticism.

Those principles do not contradict each other.

People deserve protection.

Ideas deserve examination.

That distinction became increasingly important to me.

Criticising Islam does not automatically mean hating Muslims, just as criticising Christianity does not mean hating Christians. Criticising Pakistan does not mean hating Pakistanis. Criticising New Zealand institutions does not mean hating New Zealand.

Ideas and institutions are not human beings.

They can be questioned.

People deserve dignity.

I wanted the freedom to say Islamophobia is wrong while also saying some Islamic interpretations deserve serious criticism.

One statement should not cancel the other.

The Authority of Hadith

My own questioning increasingly turned toward the authority given to Hadith.

I believed many contradictions within traditional Islam arose because later human reports had acquired enormous religious authority.

My developing position became:

Follow God. Follow the Messenger’s message. But do not place later human collections on the same level as the Qur’an.

I knew Sunni and Shia scholars would strongly disagree with me.

That no longer frightened me.

I was not claiming infallibility.

I was describing where my investigation was taking me.

I could be wrong.

But if somebody wanted to convince me that I was wrong, I wanted something better than:

“Because our scholars say so.”

Show me the argument.

Show me the evidence.

Show me the Qur'an.

Then let us talk.

Eventually, we found a home in Arrowtown.

For the first time since moving south, our whole family was living together under one roof.

It was one of the happiest periods of our lives.

Arrowtown was close to the kind of life I had always wanted: mountains, trees, quiet streets, family, nature and nothing extravagant.

Peace.

After everything we had experienced, peace felt luxurious enough.

Then, late in 2019, I stopped attending the mosque.

It was not an angry departure.

Nobody threw me out.

I did not wake one morning hating Islam.

I simply realised that I no longer believed what I once believed.

What Is Salah?

My understanding of salah had changed.

Traditionally, I had understood it primarily as the five daily ritual prayers. As I studied the Qur'an, however, I began interpreting the word more broadly: duty, commitment, connection with God and faithful adherence to divine guidance.

I encountered writers who explored similar interpretations, including Allama Pervaiz, Sam Gerrans, Paigham Mustafa and Shabbir Ahmed.

I am not presenting that interpretation as an uncontested linguistic fact.

Traditional Muslim scholarship strongly disagrees with it.

I am explaining my journey.

And the question becoming more important to me was:

What does God actually want from us?

Suppose someone prays five times every day, never misses Jumu'ah, fasts and knows religious vocabulary—but lies, cheats, exploits people, treats employees badly and avoids responsibilities.

What has the prayer produced?

I had also met people who rarely spoke about religion but quietly paid their taxes, cared for their families, helped neighbours and treated strangers with dignity.

Who was closer to righteousness?

The person performing every visible ritual?

Or the person behaving justly?

Perhaps both.

Perhaps neither.

But I could no longer accept ritual itself as sufficient evidence of character.

I had learned that lesson painfully.

My understanding of faith became increasingly practical: responsibility, honesty, justice, compassion, keeping promises, caring for your family, helping people and not exploiting the vulnerable.

Doing the right thing when nobody is watching.

That, to me, was becoming salah in its deepest sense.

Even facing Mecca became something I questioned. I encountered Qur'anic passages concerning east and west that made me wonder whether physical direction was really the heart of worship.

Then my mind wandered further.

What about somebody living at the poles?

What about somebody travelling through space?

These questions may sound strange, but their purpose was not mockery.

I was testing assumptions.

For years I had defended religious answers before properly understanding the questions.

Now I wanted to understand the questions first.

Ben's Goodbye

Toward the end of 2019, Ben accepted a position at the University of Otago.

I remember him telling me:

"Sorry, Malik. I should have appealed Justice Churchman's judgment."

I replied:

"Don't say sorry, Ben. Thank you for everything."

I meant it.

He had helped us when almost nobody else would.

He told me Legal Aid had finally been granted and that he would find someone else to represent us.

Ben left an impression on me that went far beyond our court case.

Dr Sahu had taught me not to trust a professional title blindly.

Ben taught me the opposite lesson:

Do not become so cynical that you stop recognising good people.

Both lessons matter.

Beyond the Labels

My questioning of religion eventually expanded into another subject:

Identity.

I was born in Pakistan. I am Pakistani by birth. But Pakistan itself was created only in 1947. Before that, my ancestors belonged to the Indian subcontinent and civilisations much older than the borders dividing modern India and Pakistan.

The people on both sides share language, food, music, history, culture, ancestry—and cricket.

Lots of cricket.

Yet religion and politics turned neighbours into enemies.

I remember India-Pakistan cricket matches becoming almost tribal. When Shoaib Akhtar dismissed Sachin Tendulkar at Eden Gardens, the stadium seemed to fall silent.

As a Pakistani cricket fan, I understood the excitement.

Later I began asking:

Why should excellence become less beautiful because the person producing it belongs to the other side?

After moving to New Zealand, I noticed that an opposing player could do something brilliant and people might applaud. A spectacular catch was still spectacular. A brilliant delivery was still brilliant.

Competition did not have to become hatred.

That seemed like a small observation.

It wasn't.

It was another challenge to tribal thinking.

The Indian subcontinent had sophisticated civilisations long before Islam, modern Hindu nationalism, Pakistan or India existed in their present political forms.

The Indus Valley Civilisation existed thousands of years before today's religious borders.

People lived, farmed, loved, traded, raised children, built cities and buried their dead.

They were human beings before our modern categories existed.

That history reminded me of something simple:

We were human beings before we became labels.

Some readers may interpret my criticism as hatred of Pakistan, India, Muslims or my heritage.

It isn't.

I love many things about where I came from.

But love should not require blindness.

I cannot defend corruption because it happens in my country. I cannot defend intolerance because my ancestors practised it. I cannot defend violence because somebody attaches God's name to it. I cannot accept a religious argument merely because generations before me accepted it.

The same applies to nationalism.

India and Pakistan have spent decades defining themselves against each other while ordinary people continue dealing with poverty, corruption, unequal education, child labour, sanitation problems and everyday struggles.

Perhaps our energy would be better spent solving those problems than endlessly proving which nation, religion or civilisation is superior.

Political and religious visions implying that one community has a divine right to dominate another concern me, regardless of which community promotes them.

Peace requires something much simpler:

Nobody owns humanity.

By then, I was asking a different kind of question about identity.

I was born in Pakistan.

I became a New Zealand citizen.

My family connected me to histories and cultures beyond the one into which I was born.

Those identities no longer felt like enemies competing inside me.

They were chapters.

But none of them answered the question that mattered most:

What kind of human being am I?

Am I a good father?

A responsible husband?

An honest person?

Do I treat people fairly?

Do I contribute something useful?

Do I admit when I am wrong?

Do I change when the evidence changes?

Those questions began to matter more than the label attached to my religion.

My understanding of the Qur'an had changed dramatically, but several principles remained central to the faith I was searching for:

Every breath is a gift.

Honesty is a duty.

Every human being deserves dignity and justice.

Religion had too often been used to divide people. The Partition of India showed how devastating the combination of religion, politics, identity and fear could become.

I did not want my children to inherit those wounds.

I wanted something better for them.

A world where people were judged not by the religion into which they were born, the country printed on their passport, the colour of their skin or the community claiming them—

but by their character, their actions and what they contribute to humanity.

For most of my life, I had inherited a path.

Sunni.

Pakistani.

Muslim.

These identities had been handed to me before I was old enough to question them.
Now, for the first time, I was doing something different.
I was reading, questioning, comparing, thinking and sometimes changing my mind.
Sometimes I was simply saying:
I don't know.
I was not abandoning the search for God.
I was abandoning the fear of asking questions.
And for the first time in my life, I felt I was no longer simply following a path.
I was choosing my own.

CHAPTER 11 — THE AWAKENING

How Well Are We Actually Doing?

I do not remember exactly when I first began arguing with my Muslim brothers and sisters about these things. Perhaps there was no single moment.

It happened gradually. One question led to another. One assumption collapsed and exposed another underneath it.

The internet changed something fundamental for me. For the first time, an ordinary person sitting at home could access statistics, research, history, competing interpretations of religion and information produced by organisations across the world.

I no longer had to depend entirely on what an imam, politician, religious scholar, family member or television commentator told me.

I could look.

Compare.

Read.

Question.

Increasingly, I became less interested in endless Sunni-Shia arguments or proving that my religious group possessed the correct version of Islam. I became interested in something much more basic: the economy, education, health, justice, morality and human dignity.

The question was no longer simply:

Which sect is right?

It became:

How well are we actually doing?

When I began looking seriously at Pakistan, some of what I found disturbed me: child stunting, poverty, unemployment, inequality, weak health services, poor educational outcomes and injustice.

Every country has problems.

That was not what shocked me.

What troubled me was how easily societies can become accustomed to problems that should make us uncomfortable.

If we genuinely care about human beings, why are health, education, economic opportunity and quality of life not treated with the same passion we often give to religious or political arguments?

Eventually, I asked a question I had once been afraid even to formulate:

What role is religion itself playing in all of this?

That question did not come from hatred of Islam.

It came from disappointment.

Religion had been presented to me as the solution.

Surely, then, I was entitled to examine the results.

When Tradition Becomes Sacred

Religion had been part of my identity since childhood. For years, questioning religious ideas felt almost like questioning my family, culture, ancestors and myself.

But the more I examined society, the harder it became to ignore something.

Religion was not merely being practised by society. Religious authority could also help shape society.

Tradition could become sacred simply because it was old. Social customs could become confused with divine commands. Education could be neglected while enormous attention was given to religious instruction.

Perhaps most troubling to me was the possibility that people could become so focused on reward in the next life that suffering in this one began to appear almost inevitable.

Poor? Be patient.

Suffering? God will reward you.

Oppressed? Your reward is in the next life.

But what about changing the conditions producing the suffering?

What about better schools, hospitals, government, laws, economic policy, opportunities for women and stronger institutions?

What about holding people accountable here?

A society cannot progress easily when questioning is treated as disobedience and criticism as an attack on faith.

I want to be careful.

I do not believe religion alone explains the problems of Pakistan or the wider Muslim world. That would be intellectually lazy.

Politics, corruption, colonial history, weak institutions, conflict, economic mismanagement, geography, education, global politics and leadership all matter.

Nor do I believe Muslims are somehow incapable of progress.

Quite the opposite.

What troubled me was the amount of human potential being wasted.

I began thinking about population growth. Could schools, hospitals, housing, infrastructure and economies keep pace with rapidly growing populations?

To me, responsible population planning was not an attack on religion. It was an economic and humanitarian question.

The same applied to education.

How can a country compete in a modern world without strong education in science, mathematics, technology, critical thinking and independent inquiry?

Where will tomorrow's doctors, engineers, scientists, entrepreneurs, researchers and thinkers come from?

We could spend enormous energy arguing about religious details while millions of children needed better schools.

That contrast became painful to me.

Behind Every Number Was a Human Being

I had no political agenda in asking these questions. I was not trying to prove Sunni Islam inferior to Shia Islam, or Pakistan inferior to the West.

I was trying to understand why societies that spoke constantly about faith, morality and righteousness could simultaneously struggle with poverty, inadequate healthcare, poor education, inequality and injustice.

Eventually, statistics stopped being merely statistics.

A percentage representing child stunting represented a child.

A poverty figure represented a family making impossible choices.

An unemployment statistic represented a young person watching years disappear while waiting for an opportunity.

An education statistic represented children sitting in classrooms without receiving the education they deserved.

The numbers were human beings.

I began examining information from organisations such as UNICEF, the World Bank and the World Health Organization. The exact figures change over time and should be checked whenever a particular year is discussed.

But the larger question did not change:

What are we doing about it?

Something interesting happened.

The more critical I became of organised religion, the more seriously I began reading the Qur'an.

I was not necessarily moving away from God.

I was trying to remove the layers between God and me.

The Qur'an repeatedly called people to think, reflect, act justly and take responsibility. Qur'an 3:138 describes its message as guidance for humanity.

That word mattered to me:

Humanity.

Not Pakistani.

Not Arab.

Not Sunni.

Not Shia.

Humanity.

I also encountered passages that profoundly influenced my thinking. Qur'an 6:114 speaks of God sending down the Book explained in detail, while Qur'an 6:38 says that nothing has been neglected in the Book.

That raised another question:

If the Qur'an presents itself this way, what exactly is the proper authority of all the religious material that came later?

The Qur'an's central message increasingly appeared to me to revolve around principles much larger than sectarian identity: justice, compassion, honesty, patience, humility, forgiveness and responsibility.

Qur'an 16:90 commands justice and excellence and condemns wrongdoing and oppression. Qur'an 17:9 describes the Qur'an as guiding toward what is most upright. Qur'an 47:24 asks whether people will reflect upon the Qur'an.

That word stayed with me.

Reflect.

Not merely repeat.

Not merely inherit.

Not merely memorise.

Think.

Qur'an 49:13 speaks of humanity being created as nations and tribes so that people may know one another, with righteousness rather than tribe as the measure of honour.

My conclusion was becoming simpler:

The message was bigger than the label.

Rumi Arrived

Then, in April 2019, something beautiful happened.

Rumi Malik was born at Queenstown Hospital.

Everything went smoothly. The medical staff cared for us, and the services were available without our family facing the kind of immediate financial burden that could have been devastating elsewhere.

Again, I found myself thinking about institutions—not as abstract organisations, but as things that affect actual human lives.

When your wife is giving birth, a functioning health system is not a political slogan.

It matters.

Trinny and I chose the name Rumi because we both admired Rumi, the Persian poet and scholar.

Something else was changing too.

Trinny stopped wearing hijab.

That was her decision.

My point is not that hijab itself was necessarily oppressive. Her understanding of faith was changing, and she made her own choice.

Her freedom to choose mattered more to me.

Neither of us had planned this transformation.

Changing our understanding of faith had never been on our list.

We had hit rock bottom, and perhaps rock bottom forced us to examine things we might never have examined while life was comfortable.

Sometimes I wonder what would have happened if everything had gone perfectly.

What if I had remained wealthy?

Another business.

Another property.

Another religious discussion.

Another target.

Would I ever have stopped long enough to question anything?

I don't know.

But I know I was changing.

There were nights when the world became quiet: music, a wood fire, long conversations and sometimes silence. Trinny and I would remember when we first met—two young people with dreams, laughter and the excitement of discovering each other.

Other nights we talked about God, faith, humanity and peace.

We disagreed.

We questioned.

We reflected.

Slowly I learned something important:

Listening to an opposing argument does not necessarily weaken your beliefs. Sometimes it improves them.

And asking a difficult question is not necessarily rejection of truth.

Sometimes it is the search for a deeper truth.

“Brother Needs Help”

One day my phone rang.

“Brother needs help.”

His name was Abdullah. He had been born in Afghanistan and had received asylum in New Zealand in the late 1990s.

When I reached him, he looked seriously unwell. He was sweating heavily and asked me to take him to hospital.

We rushed to Queenstown Emergency Department, where doctors discovered that he was having a heart attack. The medical team acted quickly. He needed a heart procedure, and an air ambulance was arranged to Dunedin.

Abdullah was flown there.

I drove.

The following day I visited him. He was doing much better, and I stayed with him until late that night.

We talked about politics, Afghanistan, religion and life.

Abdullah admired the Taliban politically. Yet something about our friendship fascinated me. I could openly criticise religion around him—even say things some Muslims might regard as deeply offensive—and I still felt safe.

That reminded me of something simple but important:

Muslims are not one person.

More than a billion human beings cannot be reduced to a stereotype. They have different politics, personalities, cultures, interpretations and ideas about almost everything.

Abdullah's medical treatment also left me thinking about the kind of society I wanted to live in.

He had received emergency care without facing the kind of immediate financial barrier that could devastate a family elsewhere.

Again I asked why many Muslim-majority societies had struggled to establish durable democratic welfare systems.

The Qur'an speaks about consultation, yet Muslim history also contains monarchies, dynasties, military rulers and dictatorships.

Why?

I did not have all the answers.

But I wanted reform—not because Muslims were inferior, but because I believed they were capable of much more.

When I studied European history, I sometimes saw uncomfortable parallels: sectarian conflict, political repression, powerful elites and religious authorities exercising enormous influence over ordinary people.

Europe changed.

Could Muslim societies change too?

Of course.

But perhaps first we had to become willing to ask what needed changing.

Then Came COVID

By the beginning of 2020, our life was relatively normal apart from the legal battle still hanging over us.

I contacted the liquidator of Syed Family Limited. I explained that I had previously been a director and shareholder and that I believed the company owed me \$5 million. I asked to be recognised as a creditor, completed the paperwork, signed it and sent it by email.

I received no meaningful response.

Then the world changed.

COVID-19.

For millions of people, lockdown was frightening and painful. For me, strangely, part of that period became peaceful.

I had time with my family.

Time to read.

Time to think.

Time to appreciate the extraordinary environment surrounding us.

Before COVID, Dodi had left high school and moved out to follow his own path. Eventually he returned, although things never felt quite the same.

He called himself an atheist.

I did not mind.

That was his decision.

As a father, I believed my responsibility was to provide food, shelter, education, advice and support. I was no longer interested in forcing my children into my religious identity.

I had spent too much of my own life wearing identities inherited before I was old enough to choose them.

During lockdown, I read even more.

And another problem became impossible for me to ignore.

I had grown up Sunni.

But what exactly did Sunni mean?

There was not one single Sunni system of jurisprudence. Four major surviving Sunni schools of fiqh developed historically: Hanafi, Maliki, Shafi'i and Hanbali.

They were not four separate religions. They represented different traditions of legal reasoning developed over centuries.

Then there was Salafism, which I came to understand not simply as a fifth madhhab, but as a movement or tendency emphasising a return to the beliefs and practices attributed to the earliest generations of Muslims.

The history was complicated.

My question was not simply:

If there is one Qur'an, why are there four schools?

That would be too simplistic.

Human beings interpreting texts will naturally disagree. The schools developed different methods for evaluating reports, applying analogy, understanding consensus and answering questions for which they believed no direct textual answer existed.

I could respect the intellectual effort involved.

Disagreement itself did not prove corruption.

But another question bothered me:

When does human interpretation become divine authority?

There is a difference between saying:

“This is how Imam Abu Hanifa understood the evidence.”

and saying:

“This is what God commands.”

Those statements are not automatically identical.

Abu Hanifa, Malik ibn Anas, al-Shafi'i and Ahmad ibn Hanbal were human beings. They could be brilliant, sincere, devoted and learned—and still disagree.

That is what human beings do.

Then geography entered the question.

A child born into a Muslim family in Pakistan might grow up Hanafi. A child born in Morocco might grow up Maliki. A child born in Indonesia might grow up Shafi'i. A child born in parts of the Arabian Peninsula might grow up surrounded by Hanbali or Salafi teachings.

Did these children independently study centuries of jurisprudence before selecting the methodology they considered strongest?

Usually not.

Geography had already chosen for them.

Family, culture, community and history had made the first decision.

That did not automatically make an inherited belief false.

But surely it gave us a reason to examine it.

So I stopped asking only:

“What does my school say?”

Increasingly, I asked:

What does the Qur'an actually say?

And then came the harder question:

If the Qur'an does not say something, who has the authority to declare it God's law?

This was not an attack on the four great jurists.

In some ways, I thought blind imitation might miss what made them remarkable in the first place.

They studied.

Reasoned.

Argued.

Disagreed.

They used their intellect.

Why should I be frightened to do the same?

Who Speaks for God?

This became the central question of my awakening.

Who speaks for God—the Qur'an, the Prophet, Hadith collections compiled later, a madhhab, a medieval jurist, a modern mufti, a Salafi scholar, a mosque imam or a religious institution?

And what happens when they disagree?

I had spent years thinking I was examining Islam.

Now I realised I was also examining what human beings had built around Islam.

I could no longer automatically assume those two things were identical.

During COVID, the questions kept coming.

I questioned the Five Pillars as traditionally presented, the authority given to later religious literature, circumcision, traditional claims about Aisha's age, stoning, sectarianism and whether ritual was really the ultimate purpose of human existence.

We decided that Rumi would not be circumcised because I could not find a command requiring it in the Qur'an. To me, it appeared to be a traditional or cultural practice rather than a Qur'anic requirement.

Again, my method was becoming consistent:

Show me the Qur'an.

The more I examined these subjects, the more I felt I needed to distinguish the Qur'an from the enormous body of religious tradition surrounding it.

Eventually, one question dominated:

If the Qur'an describes itself as complete and fully explained as guidance, why must I treat later books as equally authoritative?

Muslims often quote commands to obey God and obey the Messenger.

But Muhammad is no longer physically among us.

So what does following the Messenger mean centuries later?

For me, the answer became:

Follow the message he delivered.

And I believed that message was preserved in the Qur'an.

I knew millions of Muslims would disagree.

That was fine.

I was not asking them to surrender their beliefs.

And I was no longer asking them for permission to examine mine.

I was no longer looking for permission to think.

I increasingly understood deen not merely as institutional religion, but as a way of life involving values, justice, responsibility and conduct.

I found no Qur'anic command for child marriage or stoning for adultery. I began questioning traditional interpretations concerning women, inheritance and testimony. I also questioned the idea that Muslims should divide themselves into sects when the Qur'an itself warns against division.

The more I read, the more it felt as though centuries of interpretation had accumulated around a message I believed was intended to be accessible.

I began peeling away layers—not necessarily throwing everything away, but examining it carefully: tradition, culture, sect, clergy, politics, history, Hadith and jurisprudence.

I wanted to distinguish revelation from interpretation, history from theology, culture from divine command, and human opinion from what could actually be attributed to God.

My confidence slowly returned.

I became more open about my views. Some people began wondering whether I was still Muslim because they had rarely encountered someone arguing for a Qur'an-alone approach.

Our numbers were small.

That did not bother me.

Truth is not decided by a head count.

But neither is a minority automatically correct simply because it is a minority.

Ideas must face ideas. Arguments must face arguments. Evidence must face evidence.

You do not defeat an idea by attacking the person who holds it.

What Is Actually True?

I also became increasingly critical of extremist movements.

I was no longer satisfied with the response:

“Those people are not Muslims.”

At the same time, blaming every Muslim for terrorism was equally absurd.

Reality was more complicated.

Extremist movements can combine selective interpretations of scripture, political agendas, historical grievances, authoritarianism and later religious traditions.

That was precisely why I believed Muslims needed to examine their sources honestly.

If a violent interpretation exists, simply shouting That isn't Islam does not necessarily answer the argument.

Show why it is wrong.

Show the context.

Show the competing interpretation.

Use reason and evidence.

And if something inside our own tradition requires reform, have the courage to say so.

Protect Muslims from hatred.

Protect non-Muslims from extremism.

Protect everyone's freedom to question.

Those principles can coexist.

By then, I was no longer asking:

Which sect is right?

That question had become too small.

I wanted to know:

What is actually true?

That question changed my life.

I did not yet know exactly where it would lead, but I knew I could not return to the person I had been.

I had questioned my culture, religious traditions, inherited authority, assumptions and even my understanding of God.

Questioning had cost me certainty.

But certainty is not necessarily truth.

Sometimes certainty is simply something inherited so early that we have never examined it.

By this stage of my life, I had lost money, businesses, friendships and security. I had also lost something less visible but perhaps even more profound:

certainty.

Yet somewhere among those losses, I gained something I had never truly possessed before:
the courage to think for myself.

I learned that questioning is not necessarily rebellion.

Sometimes questioning is the beginning of honesty.

And perhaps a faith that cannot survive a question deserves to be questioned.

For most of my life, I had inherited answers.

Now I wanted evidence, reason, reflection—and the freedom to say:

“I don’t know.”

Because admitting that you do not know is not the end of a search.

Sometimes it is where the real search begins.

This was my awakening.

CHAPTER 12 — TOXIC & TRIBAL

“We have not sent down the Qur’an to cause you distress.” — Qur’an 20:2

That verse made me ask a simple question.

If the Qur’an was not revealed to create hardship, why had so many practices and traditions associated with Islam become, in my experience, sources of fear, control and inequality?

I do not believe honour killing represents Islam. I do not believe women are possessions. I do not believe religious authority should give one human being control over another. I believe dignity, justice and freedom should belong to every human being.

After my awakening, the questions did not stop.

They multiplied.

The more I studied the Qur’an, the more I questioned what I had been taught. I began asking how much of what Muslims call religion comes directly from the Qur’an, and how much comes from later traditions, interpretations, cultures and institutions.

Chapter Eleven had forced me to confront religious authority.

Now that question was entering everyday life.

What should I wear? What should I eat? How should my wife dress? How should I raise my children? Which traditions were actually divine commands? Which were culture? Which were jurisprudence? Which were simply practices repeated for so many generations that almost nobody asked where they came from?

That questioning changed me.

The Night I Was Arrested

At the end of 2020, something happened that reminded me how quickly an ordinary night could become a serious situation.

I had been drinking and was sleeping in my car outside a friend’s house because I did not believe I was fit to drive. The engine was running because I was trying to keep warm.

Someone called Police.

Officers arrived and arrested me.

I was frightened and confused and, in that state, accused them of kidnapping me. Looking back, I can see that I was reacting emotionally rather than thinking clearly.

By about two in the morning, I was sitting in a Police station. I had refused to provide certain tests and samples, and I was offered a Legal Aid lawyer. He explained the seriousness of the situation and advised me to cooperate.

I listened.

Then I told him I would represent myself.

Perhaps by then I had become too confident. The courts had already forced me to learn more about law than I had ever expected to know.

When the matter reached the Christchurch District Court, I went prepared. I wanted to establish where I had been parked and what had happened. The Police presented their case. Both officers gave evidence, and I cross-examined them myself.

I actually enjoyed the courtroom experience.

The proceedings even had moments of humour. At one stage, the hearing had to stop because of noise and distraction near the bench, and the judge remained patient.

In the end, the charge did not proceed against me.

I learned another lesson:

If you are going to represent yourself, preparation matters.

Later, I met the officer who had arrested me.

We shook hands.

“No hard feelings,” I said.

That mattered to me.

Disagreement does not have to become hatred.

Police officers have difficult jobs. Judges have difficult jobs. Lawyers have difficult jobs. None of them are perfect.

And neither am I.

That distinction would become increasingly important. I could criticise a Police decision without hating Police officers. I could challenge a judgment without hating a judge. I could challenge a religion without hating its followers. I could challenge Pakistan without hating Pakistanis.

Perhaps maturity begins when we learn to separate people from ideas, institutions and decisions.

Leaving Politics Behind

Around the same period, I resigned as the New Zealand chapter president of Imran Khan’s political party.

When he became Prime Minister of Pakistan in 2018, I had hoped that someone who had lived in the West and studied at Oxford would bring a different political vision to Pakistan.

I wanted institutional transformation: education, science, economic development, accountability, individual freedom and institutions strong enough not to depend on whoever happened to be in power.

I became disappointed.

In my opinion, his politics increasingly relied on religious identity rather than the kind of institutional reform I wanted to see. Others may see that differently. That is politics.

But I had reached my own conclusion.

I had spent enough of my life following personalities—religious personalities, political personalities, community personalities.

I wanted principles.

So I walked away.

I had already walked away from one set of inherited beliefs.

Now I was beginning to walk away from another.

What Will People Say?

I have not returned to Pakistan since 2009.

That decision is difficult to explain without discussing the culture I experienced growing up. I became deeply frustrated by tribalism, corruption, inequality, violence, poverty, child labour, abuse, poor sanitation and the treatment of women.

But beneath many of those problems was something else that bothered me:

the pressure to conform.

Do not question your elders. Do not embarrass the family. Do not challenge tradition. Do not marry the wrong person. Do not dress the wrong way. Do not believe the wrong thing. Do not ask too many questions.

And above everything:

What will people say?

I began wondering how many lives had been shaped by those four words.

Older generations could expect to make decisions for younger ones. Family honour could become more important than individual happiness. A woman's choices could become everybody else's business. A young person's future could be decided before that person had discovered who they were.

I did not want that life for myself or my children.

I believe adults should be able to make their own choices provided they respect the rights of others. Women should receive education, build careers, choose their partners, leave destructive relationships and live with dignity.

Those ideas did not seem Western to me.

They seemed human.

The idea of honour particularly disturbed me.

What kind of honour depends upon controlling another human being?

A family's reputation can become attached to a daughter's clothing, relationships, marriage or sexuality while completely different standards are applied to men.

At its ugliest extreme, the language of honour has even been used to justify violence.

I reject that completely.

There is no honour in violence against a woman because she made a personal choice. There is no honour in forcing someone into marriage. There is no honour in protecting a family's reputation while destroying one of its members.

Honour without justice is merely reputation.

And reputation can become another prison.

I wanted my children to worry less about what the community thought and more about one question:

Is what I am doing right?

I also began questioning another cultural assumption.

I do not believe children should be brought into the world simply because parents expect them to provide financial security in old age.

After my father died in 2009, I regularly sent money to my mother because I wanted to help her.

That was love.

But I never saw parenthood as an investment account creating a debt the child must later repay.

A child did not ask to be born.

Parents made that decision.

So surely the primary obligation runs from parent to child.

If my children choose to care for me when I am old, I hope it will be because they love me—not because society has taught them that they owe me their lives.

Perhaps that makes me different from many people in the culture in which I grew up.

I have always been the black sheep.

Eventually, I stopped apologising for it.

Family, Love and Control

Out of my nine siblings, I remain in contact with only two. Our lives and ways of thinking became very different.

I had also become increasingly uncomfortable with the traditional joint-family system.

It can be beautiful. Grandparents, parents, siblings, cousins and children can support one another. People can share responsibilities, money, childcare, food and companionship.

There is genuine strength in that.

But the same structure can become suffocating when support turns into control.

When does advice become interference?

When does respect become obedience?

When does family become authority?

When does love become obligation?

I wanted privacy and independence. I wanted my wife and children to have their own home and make their own decisions. I wanted relationships based on love rather than obligation.

Again, these did not feel like radical ideas.

They felt human.

Religion Under Examination

My questioning of culture inevitably returned me to religion.

After examining the divisions within Sunni jurisprudence—the Hanafi, Maliki, Shafi'i and Hanbali traditions, alongside Salafi approaches—I had already begun asking who possessed the authority to declare something religiously compulsory.

Now I applied that question to ordinary practices.

Where does the Qur'an require a man to grow a beard?

Where does it require particular religious clothing?

Where does it teach that certain foods, objects or rituals possess the supernatural qualities sometimes attributed to them?

I began examining claims about Zamzam water, the Black Stone, black seed, Ajwa dates and many other traditions.

I found many of the claims I was questioning in later religious literature rather than stated directly in the Qur'an.

That did not automatically make them false.

But it changed the burden of proof for me.

If somebody told me something was tradition, history or personal practice, I could examine it as such.

But if somebody told me:

“God requires this.”

I wanted stronger evidence.

My question became increasingly difficult to ignore:

If something is truly required by God, why can I not find it clearly in God's Book?

Hijab became another example.

I could find Qur'anic instructions concerning modesty, but I could not find what I considered a clear Qur'anic command establishing every detail of the particular form of hijab or niqab imposed as compulsory by some religious authorities.

Millions of Muslim women understand these verses differently.

I respect their right to disagree with me.

If a woman freely chooses to wear hijab because of her faith, that is her decision.

My objection was not to a piece of cloth.

My objection was to coercion.

A woman should not be forced to remove it.

And she should not be forced to wear it.

Freedom has to work both ways.

Otherwise, we are not defending women.

We are simply arguing over who gets to control them.

That was why Trinny's decision mattered to me.

It was hers.

Not mine.

Not an imam's.

Not a government's.

Not a community's.

By then, one sentence increasingly defined my approach to religion:

I was no longer willing to accept an answer simply because a scholar had given it.

That did not mean I believed scholars were useless.

Expertise matters.

A doctor can know more medicine than I do. A lawyer can know more law. A historian can know more history. A scholar who has spent decades studying Arabic, theology or Islamic history may obviously know things I do not.

But expertise is not infallibility.

A scholar can explain an argument, show evidence and challenge my reasoning.

The title scholar alone could no longer end the discussion.

That principle was becoming important in another part of my life too.

Law.

The Legal Battle Returns

While my thinking was changing, my legal battle continued.

In 2021, New Zealand's Chief Justice publicly acknowledged serious problems within the Legal Aid system. For me, that was significant because for years I had been telling judges how difficult it was to find a lawyer willing to take a complex civil case under Legal Aid.

I kept thinking back to Justice Churchman's expectation that I obtain a lawyer.

My experience had been very different.

I decided to pursue my claim against Zain again.

This time, I wanted a freezing order to protect what I believed were assets connected to the dispute.

I asked Gordon Paine for assistance.

He declined.

So once again, I represented myself.

In January 2022, I filed proceedings in the Auckland High Court and appeared by telephone.

The hearing lasted approximately half an hour.

The judge explained that important elements were missing from my application, including a properly pleaded cause of action.

On 9 February 2022, Justice Robinson released his judgment.

My application for a freezing order against Amjad Properties was declined.

That was the result.

But the judgment also contained a distinction that mattered greatly to me.

Justice Robinson said:

"This is not to dismiss his substantive claim or to conclude that it necessarily will be dismissed."

In other words, refusing the freezing order was not the same thing as conducting a full trial of my underlying allegations and declaring them all false.

A freezing order is a specific remedy requiring particular legal tests to be met.

I had failed to meet those requirements.

That was another lesson in litigation:

Being convinced that you are right is not enough.

You must present the right legal case, identify the correct cause of action, seek the appropriate remedy, follow procedure and produce evidence capable of satisfying the legal test the Court must apply.

I was learning law the hardest possible way.

By losing.

Who Investigates the Underlying Truth?

My concerns did not disappear merely because the freezing order was declined.

I remained worried about what I believed were questions surrounding the ownership and movement of assets.

And increasingly, I began thinking about something larger than my own dispute:

How does a justice system function when responsibility is divided among different institutions?

Courts decide cases based on the evidence and legal arguments properly before them. Police investigate matters within their responsibilities. Regulators have statutory functions. Lawyers present their clients' cases. Judges decide the disputes that come before them.

Each institution has boundaries.

That makes sense.

But what happens when a serious issue sits between those boundaries?

What happens when one institution assumes another has examined it?

What happens when Police believe something belongs in the civil courts, while a civil court can decide only the case actually pleaded and supported by admissible evidence?

What happens when the person raising the allegation cannot afford effective legal representation?

Who investigates the underlying truth?

I did not yet have an answer.

That question would follow me for years.

My experiences were teaching me another lesson.

No institution is infallible.

Not a mosque.

Not a political party.

Not a family.

Not a religious scholar.

Not a lawyer.

Not Police.

Not a court.

And certainly not me.

Respecting the rule of law did not mean believing that judges, Police officers, lawyers or government officials were incapable of mistakes. To me, it meant believing in a system where mistakes could be challenged, evidence could be tested, decisions could be appealed where the law allowed, and institutions could be held accountable.

The same principle had transformed my faith.

I had stopped believing that questioning religious authority was automatically an attack on God.

Now I was learning that questioning institutional authority was not automatically an attack on society either.

A healthy institution should survive a question.

A sound argument should survive scrutiny.

A truthful claim should survive examination.

And if I wanted that standard applied to everybody else, I had to accept it for myself.

My evidence could be challenged.

My conclusions could be challenged.

My behaviour could be criticised.

I could be wrong.

But I had acquired one habit that was becoming impossible to lose:

I would ask the question.

I had questioned my religion.

My culture.

Politics.

Family expectations.

Now I was beginning to question the machinery of justice itself.

Fighting for justice, I was discovering, was not simply about winning.

Sometimes it was about learning how the system actually worked.

And I was still learning.

CHAPTER 13 — GORDON PAINE

I was not a lawyer.

I was simply a man who believed he had been wronged and was determined to fight for what I believed was justice.

By then, the journey had already cost me dearly. I had lost legal battles, made mistakes and learned law the hardest possible way. Every defeat taught me something. Every hearing forced me to understand the system a little better.

I had entered this fight knowing almost nothing about litigation.

Now I was beginning to understand how dangerous it could be to fight without that knowledge.

At the same time, another battle was taking place inside me. My spiritual journey had changed dramatically. I was no longer interested in endlessly defending Sunni against Shia, Hanafi against Salafi, or one religious interpretation against another.

I wanted to understand something much bigger.

Why had a civilisation that once produced extraordinary achievements fallen so far behind?

When Religion Met Power

As I studied Muslim history, I became increasingly troubled by what followed the death of Prophet Muhammad.

The movement that had challenged inherited power soon became involved in struggles over leadership, territory and political control. I sometimes imagined what Muhammad's message must have meant to people living more than a thousand years ago: human beings accountable to God, wealth and status not making one person inherently superior to another, and justice mattering more than tribe.

Yet religion and political power became deeply intertwined.

Karbala became, for me, one of the clearest symbols of that tragedy. A grandson of the Prophet was killed in a political conflict involving people from the same broad religious community.

Whatever interpretation one gives to that history, one fact seemed difficult to escape:

Sharing a religion did not prevent struggles for power.

That led me to another question.

Was religion controlling politics?

Or had politics learned how to use religion?

Perhaps, at different moments in history, both happened.

And increasingly, I saw that question not merely as ancient history. It was relevant to the world around me too.

During this period, Dodi came back to live with us.

I welcomed him.

He ate bacon.

Surprisingly, it did not bother me anymore.

That may sound like a tiny detail, but for me it represented something much larger. Years earlier, I might have turned something like that into a religious argument. Now I could sit at the same table with somebody who believed completely differently from me without feeling responsible for correcting him.

I began enjoying conversations with ex-Muslims, Christians, atheists and Muslims alike.

I was learning that disagreement did not have to threaten me.

Eventually, Dodi moved out again.

Life continued.

Then my legal battle entered one of its most important stages.

The Trial I Did Not Know Was Starting

In early 2022, Gordon applied for a jury trial, explaining that he had prepared the case on that basis.

The request was declined.

The matter would proceed as a judge-alone hearing concerning damages in the defamation proceedings.

What concerned me most was preparation.

We had not met Gordon during 2021, and from my perspective we had not had the detailed pre-trial preparation I expected before a hearing carrying potentially enormous consequences.

I wanted to sit down with him and go through everything properly: the evidence, the common bundle, Zain's case, the documents I disputed, Gordon's strategy, the questions I might face and what evidence we intended to rely upon.

In early 2022, I emailed Gordon asking that we meet.

From my perspective, that preparation never happened adequately.

My five bundles contained hundreds of pages of material, yet I did not feel that material had been properly reviewed with me or incorporated into a clear trial strategy.

Then came 20 March 2022.

At about nine in the morning, my phone rang.

It was Gordon.

"Where are you?"

"I'm in bed," I replied.

Then came words I could hardly believe:

"What the hell is going on? Today is the first day of the trial at the Dunedin High Court. We're all waiting for you. Even Zain is here."

For a moment, I could not process what I was hearing.

The trial?

Today?

Zain was there?

I asked the obvious question:

“Why didn’t you tell us about the trial?”

The court was several hours away. We had children. And I had not even understood that one of the most important hearings of my life was beginning that morning.

Gordon told us to meet him at court the following morning.

I remember driving towards Dunedin with the children and an overwhelming number of questions running through my mind.

Why had we not been properly prepared? Why had the trial date not been made unmistakably clear to us? Why had we not gone through the evidence together? What was our strategy?

After years of litigation, hundreds of pages of documents and enormous potential financial consequences, how could I be travelling towards the High Court feeling this unprepared?

I was about to find out.

The Witness Box

On 21 March 2022, we arrived at the Dunedin High Court.

Gordon took us into the courtroom.

I was placed in the witness box.

The children became restless, so Trinny took them outside to wait in the car park. It was raining. We were exhausted.

And I felt completely unprepared.

I began looking through the common bundle. My five bundles of evidence were not included in it in the way I had expected. Instead, I found documents that concerned me deeply, including the \$6 million loan document, Zain’s CV and an AVDI supporting letter.

I had already raised serious concerns about the authenticity or reliability of some of that material.

These were not small details to me.

They went directly to questions I had been raising for years. I wanted to understand why those documents were being relied upon and why, from my perspective, they were not being challenged in the way I expected.

The hearing began before Justice Isaac.

Several times, I tried to explain that I believed I could demonstrate serious issues concerning Zain’s financial history and the accumulation of substantial assets in New Zealand.

I wanted the opportunity to explain the evidence.

I felt unheard.

From my perspective, the common bundle contained little independent material capable of supporting the scale of losses being alleged. I heard assertions from Zain’s side while sitting there with documents I wanted examined.

Gordon asked me only a handful of questions.

At the time, I could not understand why.

Later, when I obtained the transcripts of the two-day hearing and reviewed what had actually happened, my concerns became stronger. I formed the view that Gordon’s preparation and representation had fallen seriously short of what I expected from a lawyer representing us in a proceeding carrying such significant consequences.

That is my assessment based on my experience and later review of the proceedings.

I cannot know what was happening inside Gordon's mind.

I cannot turn dissatisfaction into proof of motive.

I can tell the reader what happened to me, what I saw, what I later read in the transcript and why it concerned me.

That distinction matters.

Trinny also gave evidence.

Then it was over.

We returned to the hotel with our children, exhausted, confused and waiting for judgment.

Seeing Zain Again

Outside and inside the courtroom, I saw Zain.

For years, I had thought of him as my enemy.

But something inside me had changed.

After everything that had happened between us, I wanted to look him in the eyes and ask one question:

“Do you believe in the Day of Judgement?”

Strangely, I no longer hated him.

My anger had moved somewhere else.

I had begun thinking about systems: religious systems, legal systems, cultural systems and institutions ordinary people trust because they assume somebody, somewhere, has checked everything.

In a strange way, Trinny and I even felt sorry for Zain.

Perhaps everyone involved had become trapped inside something much bigger than any one person.

I had once thought my battle was simply:

Amir versus Zain.

It no longer felt that simple.

What Happened to the Police Complaint?

That brought me back to another unresolved matter.

On 7 July 2020, Miriam Chittenden of New Zealand Police had emailed me after what she described as a “preliminary review” of my affidavit and complaint.

My complaints included allegations concerning perjury, forgery and documents I believed were false or misleading.

I never expected Police simply to accept those allegations as fact.

That is not how justice should work.

I wanted them examined.

Miriam told me the matter would be overseen by Detective Sergeant Paul Slater, who would further review it and contact me.

Then she wrote something I did not forget.

Zain appeared no longer to be in New Zealand, but:

“steps are in place for Police to be notified when/if he returns to New Zealand.”

Those words sounded important.

Steps are in place.

What steps?

I understood the email to mean that Police were keeping track of the situation and that something might happen when Zain returned.

So I waited.

Detective Sergeant Slater never contacted me.

I was not interviewed by him. I was not asked to provide further material. I was not told what his further review had concluded. I was not given an explanation saying Police had investigated and found insufficient evidence.

Nor, as far as I understood, was I told that a formal investigation had commenced.

The process simply became silent.

Then Zain returned to New Zealand.

As far as I knew, he was not questioned by Police about the complaints I had made.

I received no communication explaining what happened after his return.

So the questions remained.

What were the “steps” referred to in the email? Was Police notified when Zain returned? Was he ever questioned? Did Detective Sergeant Slater complete the further review? What happened to the affidavit and evidence I supplied?

And perhaps the simplest question:

What happened to my complaints?

This distinction matters.

I was not asking Police to believe me automatically.

An allegation is not proof.

A complaint is not a conviction.

Accusing someone of wrongdoing does not make that person guilty.

I understood that.

What I expected was for the evidence to be assessed appropriately. My complaints concerned matters I believed could potentially be tested against documents, affidavits, court records, company records and other evidence.

If Police examined the material and concluded there was insufficient evidence to proceed, then at least a decision had been made. If they needed more information, I expected to be contacted. If another agency was responsible, I wanted to know.

What troubled me was the silence.

I had also approached other authorities, including the Australian Federal Police and the Serious Fraud Office.

The same question kept returning:

Who, if anyone, was actually going to examine the evidence?

I had left Pakistan partly because I believed countries such as New Zealand had strong institutions, accountability and the rule of law.

Over time, I learned something more complicated.

Institutions are made up of human beings. They can contain dedicated, honest and highly professional people. They can also operate with limited resources, competing priorities, jurisdictional boundaries, policies and procedures that ordinary people may struggle to understand.

That does not prove an entire system is corrupt.

It does not mean every unanswered complaint is a conspiracy.

But it can leave an ordinary person in an extraordinary position: holding documents, making serious allegations, approaching institution after institution—and still not knowing whether anyone has examined the central question.

In 2022, I came across reporting about concerns surrounding the handling of fraud complaints. I remember thinking:

Maybe the problem was bigger than my case.

I was not arguing that every allegation of fraud should result in prosecution.

That would be absurd.

My question was more basic:

When somebody presents evidence suggesting possible fraud, forgery or perjury, is the complaint properly assessed, investigated where appropriate, and is the complainant given a meaningful explanation of what happened?

In my case, I was still waiting for answers.

Mum

Then life reminded us that there were things bigger than court cases.

In 2022, we received devastating news.

Trinny's mother had cancer.

For Trinny, it was heartbreaking.

Her mother was Māori, independent and strong-minded. She had built her own life and was never afraid to speak her mind. She had little patience for dishonesty or unnecessary drama.

She was exactly the kind of person who made an impression.

Trinny wanted to spend as much time with her as possible, and we travelled whenever we could. Eventually, her mother underwent radiation treatment but decided not to continue with chemotherapy.

Those moments changed the way I looked at everything.

Court cases suddenly seemed smaller.

Money seemed smaller.

Religious arguments seemed smaller.

When someone you love is running out of time, many things human beings spend their lives fighting over lose their importance.

What remains is much simpler.

A conversation.

A meal.

Sitting beside somebody.

A memory.

Another day.

Time with the people we love becomes more valuable than almost everything we spend our lives chasing.

The Same Question Everywhere

Inevitably, death brought me back to God.

Many Muslims believe in taqdeer—divine decree—and believe that God already knows everything that will happen.

That raised a question I could not ignore.

If God already knows every decision I will make, every mistake, every act of kindness, every crime, every repentance and my final destination, what exactly is the purpose of judgment?

I do not claim to have solved that question.

Muslim scholars have debated divine knowledge and human free will for centuries. Perhaps God's knowledge does not remove human choice. Perhaps knowing an outcome is different from causing it. Perhaps human beings experience choice in a way that cannot simply be reduced to our understanding of time.

I did not know.

And I had become comfortable saying:

I don't know.

Religion had once seemed to provide an answer for almost everything.

My awakening taught me that admitting uncertainty can sometimes be more intellectually honest than pretending certainty.

Qur'an 13:11 also stayed with me:

"God does not change the condition of a people until they change what is within themselves."

I understood that as a powerful statement about personal and collective responsibility.

We cannot simply wait for God to repair problems human beings possess the ability and responsibility to address.

If a society wants better education, it must build better schools. If it wants less corruption, it needs accountable institutions. If it wants justice, it needs systems capable of delivering justice.

And if I wanted my own life to change, I also had to examine myself.

For years, I had asked:

Why is this happening to me?

Increasingly, I began asking:

What can I change in myself?

Then another verse became impossible to ignore:

“Every soul will taste death.” — Qur’an 3:185

That certainty raised another religious question.

I had grown up around the widespread Muslim belief that Prophet Jesus—Isa—would physically return to Earth before the Day of Judgement.

For millions of Muslims, this forms an important part of their understanding of the end times.

But by then, my method had changed.

I went looking in the Qur’an.

I searched.

I read.

I thought.

And I could not find what I considered a clear and explicit Qur’anic statement saying that Jesus would physically return to Earth before the Day of Judgement in the way the traditional account is commonly presented.

That distinction mattered to me.

I was no longer willing to accept a belief merely because millions believed it.

Popularity does not determine truth.

Age does not determine truth.

Tradition does not automatically determine truth.

And, of course, my opinion does not determine truth either.

So I returned to the question that had begun following me everywhere:

Where does the Qur’an actually say it?

For me, questioning the return of Jesus was not disrespect towards Jesus or Muhammad, nor an attack on Muslims who sincerely believed differently.

It was part of my attempt to separate things I had once treated as identical:

the Qur’an, interpretations of the Qur’an, and the enormous religious tradition that developed around it.

Those things could overlap.

But I no longer believed they were automatically the same.

Strangely, my legal and religious journeys were now teaching me exactly the same lesson.

In religion:

Where is the evidence?

In court:

Where is the evidence?

In history:

What is the source?

When somebody makes an allegation:

Can it be tested?

When an authority makes a claim:

What is the basis for it?

And when I make a claim:

Can I prove it?

Perhaps that was the biggest transformation taking place inside me.

I was becoming less interested in who said something and more interested in why I should believe it.

A scholar could be wrong.

A politician could be wrong.

A lawyer could be wrong.

A Police officer could be wrong.

A judge could be wrong.

I could be wrong.

That does not make expertise meaningless.

It makes evidence essential.

For much of my life, I had searched for certainty.

Now I was learning to live with questions.

And perhaps the most important question was no longer:

Who should I follow?

It was:

What can I reasonably establish as true?

That question was transforming my faith.

Soon, it would also transform the way I looked at the judgment that was coming.

And that judgment would change our lives.

CHAPTER 14 — ISAC’S JUDGMENT

Russia invaded Ukraine. The world was slowly emerging from COVID. And while enormous events were unfolding internationally, my own world remained trapped inside a legal battle that had begun years earlier.

By then, I had learned one lesson I wish I had understood in 2016:

A lawyer matters.

Before my experience with the courts, I imagined the judge as the person who ultimately controlled everything. Surely, I thought, if you had evidence, the judge would see it. If something did not make sense, the judge would question it. If an important document existed somewhere in your files, eventually somebody would notice.

I no longer believed that.

A court decides the case that is actually presented. Evidence sitting in your bedroom, computer, email account or five folders beside you is not necessarily evidence properly before the Court. Somebody has to identify it, understand why it matters, connect it to the legal issues, challenge opposing evidence where appropriate, ask the right questions and give the judge a coherent path through the material.

That is the lawyer’s job.

A judge cannot become your lawyer.

That lesson would cost me dearly.

“Expected.”

On 30 June 2023, Gordon emailed me Justice Isac’s judgment.

His entire message contained one word:

“Expected.”

That was it.

After years of litigation, hundreds of pages of documents, the journey to Dunedin, sitting in the witness box, Trinny giving evidence, and the financial and emotional strain on our family:

Expected.

Before I even opened the judgment, I knew what was coming.

I had already lost confidence in the way our case had been prepared and presented. But this was never simply about money. It was about everything that had happened since 2016: the businesses, property, friendships, court cases, Police complaints, financial hardship, family pressure and the persistent feeling that the questions I had been raising had never been properly examined.

Then I started reading.

There is something strange about reading a judgment describing your own life.

A judge hears evidence, applies the law and reaches findings. Those findings become part of the public record.

But when you are the person being described, you may read a sentence and think:

That is not what happened.

Or:

Where did that come from?

Or simply:

What evidence established that?

I want to make an important distinction before examining Justice Isac's judgment.

I lost.

That is a fact.

The Court made findings against us.

That is also a fact.

My disagreement with a finding does not make the finding disappear. Nor does losing prove that the judge was dishonest, biased or incompetent.

But judgments can be examined. Evidence can be compared with findings. Reasoning can be questioned. Appeal courts exist precisely because judicial decisions can be challenged.

What follows is therefore not an attempt to rewrite the judgment.

It is my examination of it.

And I ask the reader to distinguish carefully between three things:

what the judgment found, what the documents show, and what I believe.

What Troubled Me

Zain gave oral evidence, and his testimony was evidence. What troubled me was the limited independent oral and documentary material supporting some disputed factual issues, and the extent to which key matters were tested in cross-examination.

After reviewing the Common Bundle, I found surprisingly little documentary material supporting some of the major claims made against us. Among what I identified were an incomplete sale and purchase agreement, a short financial forecast prepared by an accountant and supporting correspondence.

Yet the judgment made substantial findings about Zain's business success, reputation, losses and the consequences of our conduct.

That left me with one recurring question:

How were those conclusions tested?

I accept that a judge must decide the case on the evidence presented. I also accept that losing does not mean the judge was wrong or that my opponent was dishonest.

But there is a difference between losing a case and understanding how the evidence led to the result.

That difference became extremely important to me.

Litigation had also taught me a painful lesson about invisible evidence.

I had hundreds of pages.

I thought I had evidence.

But having evidence and presenting evidence are not the same thing.

A self-represented or poorly represented litigant can possess an important document that never becomes important in court because somebody still has to explain what it proves, whether it is admissible, which issue it answers, which witness should be questioned about it, how it affects credibility and how it fits the relevant legal test.

A skilled lawyer does not merely carry documents into a courtroom.

A skilled lawyer builds an argument from them.

That was why I had Gordon.

And that was why some of what I read in the judgment troubled me so deeply.

Justice Isaac described Zain as the “central person” behind Halal Homes and Technical Education Australia.

I struggled with that description.

Trinny owned Technical Education Australia between 2011 and 2016. Zain had been given two powers of attorney to manage the business. But as I understood the company records, he was not an employee, director, shareholder or contractor of TEA or Halal Homes.

So what exactly did “central person” mean?

Manager?

Beneficial owner?

Adviser?

Promoter?

The person exercising practical control?

If so, what evidence established that?

The distinction mattered because it went directly to the history of our business relationship and Zain’s actual role.

There was something else in the Common Bundle: Zain’s own curriculum vitae. According to that CV, he stated that he had been CEO of Austwide since 2006.

I had owned 98% of Austwide between 2010 and August 2014, while Zain held the remaining 2%, and we were both directors.

If his own CV was accurate, I believed that was highly relevant to understanding his involvement and responsibilities during that period.

I do not remember it being properly explored during the trial.

My question was simple:

Why not?

The judgment also described Zain as having spent approximately thirty years in Australia, “first in education and then in business, primarily as a property developer.”

I stopped at that description.

What evidence established the property-development history described?

From the material I reviewed, I could not identify the projects, financial records, approvals or completed developments demonstrating the extent of that description.

Perhaps such evidence existed.

If it did, I wanted to see the path from evidence to finding.

The same issue arose when the judgment stated that Zain’s business had enjoyed “a measure of success.”

Again, success may well have been established in the record.

But community involvement, religious leadership and commercial success are not automatically the same thing. Zain's involvement with the Islamic Forum for Australian Muslims and mosque administration might be relevant to community standing or reputation, but what financial or commercial evidence supported the conclusion about business success?

That is the recurring theme of this chapter:

Evidence testing finding.

If the path exists, show it.

“No Reason to Question”

The judgment referred to the earlier proceedings before Justice Woodhouse and the order requiring us to provide vacant possession of the property.

That earlier judgment existed.

I cannot pretend otherwise.

But it arose from a different proceeding and different legal issues. I believed our representation in that earlier case had been seriously inadequate, and I later complained about Dr Sahu to the New Zealand Law Society.

For that reason, I struggled with the earlier result becoming part of the factual landscape of the later proceeding.

A previous judgment can obviously be relevant.

But there is a difference between saying:

A court made a particular determination.

and:

Therefore every disputed factual allegation surrounding that dispute must also be true.

Those propositions are not necessarily identical.

Then I reached a sentence that stayed with me.

Justice Isac wrote:

“Mr Syed's evidence, which I have no reason to question...”

I read it again.

No reason to question.

I understand that judges assess credibility. They observe witnesses, consider evidence and are entitled to accept one person's account and reject another's.

But I had spent years questioning documents, transactions and representations connected with this dispute.

So my reaction was immediate:

Why was there no reason to question it?

What documents supported Zain's account? What independent evidence confirmed the losses he described? Were there inconsistencies? Were competing explanations examined? What made his evidence sufficiently reliable to support the conclusions reached?

Perhaps the answers were somewhere in the record.

I could not see them.

And that was exactly the problem.

The judgment then described consequences Zain said he had suffered: respected members of the Muslim community avoiding him, resignations from leadership positions, the collapse of Halal Homes developments, liquidation of businesses and, in essence, that he had “lost everything.”

Those were enormous consequences.

If our publications caused them, they obviously mattered greatly to damages.

So I wanted to follow the evidence.

Who gave evidence that community members stopped associating with him? What documents demonstrated resignations? What financial records established the collapse of developments or businesses? What evidence connected those losses causally to our publications? What exactly did “lost everything” mean financially?

These were not side issues.

They went directly to the harm said to have been caused.

And harm was central to damages.

Fabrication — and the Investigation Question

One of the findings that troubled me most concerned the serious allegations we had made, including allegations involving fraud, money laundering, tax evasion, financing terrorism, false documents and perjury.

The judgment rejected those allegations, found that we had failed to produce independent evidence and described them as a fabrication.

I understand why unsupported allegations of that seriousness would concern a court.

Nobody should make accusations like those casually.

But from my perspective, I had identified documents—including the \$6 million loan document and a service agreement—that I believed raised serious questions about the business relationship and transactions surrounding it.

I was not asking the Court simply to believe me.

I wanted the documents examined.

That distinction matters.

A document that looks suspicious to me does not prove fraud. My interpretation does not transform an allegation into a fact.

But neither, in my view, does the absence of an independent investigation automatically establish that the concern was invented.

The proper question remains:

What did the evidence actually establish?

Justice Isaac also noted that New Zealand and Australian authorities had received complaints but had not opened investigations.

That created another distinction that became central to my thinking.

There is a difference between:

“We investigated and found nothing.”

and:

“We did not investigate.”

Those statements are not equivalent.

A decision not to investigate may occur for many reasons—jurisdiction, resources, priorities, evidential thresholds, policies, complexity or the information available at the time.

It does not establish that the allegation was true.

But it also does not mean an investigation disproved it.

That point mattered especially because of the 7 July 2020 Police email. I had been told there had been a preliminary review, that Detective Sergeant Paul Slater would conduct a further review, and that steps were in place for Police to be notified if Zain returned.

Then, from my perspective, silence followed.

So when the absence of a Police investigation later appeared in the judicial narrative, I kept returning to a basic question:

What exactly had Police established?

Not investigating something is itself a decision.

It is not a factual finding about whether the underlying conduct occurred.

When Journalists Started Asking Questions

There was another development I could not ignore.

I had already been warning people about what I believed were serious matters surrounding Zain’s business activities and asking government authorities to investigate.

My position had always been:

Look at the evidence. Investigate it. Decide for yourselves.

Later, national media reporting emerged concerning Zain’s involvement in emergency-housing arrangements funded through the Ministry of Social Development. Related matters also resulted in Tenancy Tribunal findings.

For me, the timing was significant.

But I need to draw a very clear line.

The later media reporting did not prove my earlier allegations.

It did not prove fraud, forgery, money laundering or every statement I had published.

That would be an unfair leap.

What it did, from my perspective, was reinforce my belief that asking questions about a person’s business activities was not necessarily the same thing as inventing concerns from nothing.

Material concerning the later reporting was in the Common Bundle, and Gordon knew it was there.

So again I wondered whether any underlying findings or documents associated with that reporting could properly have been used to test credibility or the narrative being advanced.

I was not asking Gordon to tell the Court:

A newspaper article proves fraud.

It does not.

I was asking him to assess professionally whether anything behind the reporting was relevant and admissible.

That was a lawyer's question.

And I had a lawyer because I was not qualified to answer it.

This is why my criticism of Gordon is not simply:

"I lost, therefore my lawyer was bad."

That would be too easy.

A bundle can contain a thousand pages and still fail to tell a coherent story. Someone must identify the important page, explain why it matters, connect it to a witness, ask the question and make the submission.

That is advocacy.

The deeper question for me was:

Was evidence capable of assisting the Court properly identified, assessed, tested and presented with the care a case of this seriousness required?

That is the question I eventually took beyond Gordon himself.

Park Avenue and the Damages

The judgment stated that I had been responsible for the Park Avenue development as its project manager.

I disagreed.

My role was as a director and shareholder of Syed Family Limited. My understanding was that another person whom I engaged and paid undertook the day-to-day project-management role.

A director and shareholder is not automatically a project manager.

That distinction mattered because the judgment then connected me with responsibility for the condition of the development.

So once again I went looking for the evidential bridge.

What established that I was the project manager?

An appointment?

A contract?

Correspondence?

Invoices?

Witness testimony?

Something else?

I could not identify it.

Perhaps I had missed something.

But if such a finding was important, I wanted to understand what supported it.

Then came the consequences.

Justice Isaac found aggravating conduct and concluded that we had continued publishing defamatory material despite requests and court orders.

I strongly disagreed with the way our conduct was characterised.

From my perspective, I believed I was continuing to raise genuine concerns based on information available to me.

But there are two different things:

what I believed I was doing

and

what the Court legally found I had done.

The Court was entitled to reject my position.

My concern was whether the individual publications, their context, the available evidence and our motivations had been sufficiently examined.

Then there was another number I could not stop thinking about.

\$50,000.

Zain's case had involved claims of approximately \$12 million in losses, yet at one stage he had offered to settle for \$50,000.

A settlement offer does not establish the true value of a claim. People settle litigation for all kinds of reasons—risk, expense, delay, certainty and commercial practicality.

So the \$50,000 offer did not prove that the larger loss claim was false.

But it made me curious.

How was the approximately \$12 million loss calculated? What records supported it? How was causation established? How much was attributed to our publications? What other commercial factors might have contributed?

Those were the questions I wanted tested.

Justice Isaac entered judgment for:

\$225,000 against me.

\$150,000 against Trinny, with her liability joint and several with mine to that amount.

Those numbers changed our lives.

I was angry.

But I was even more worried about Trinny.

From my perspective, she had played a much more limited role in the wider battle, and I struggled to understand how the evidence justified the level of liability imposed upon her.

Then something else happened inside me.

I began thinking about my own treatment of her.

I had not always treated Trinny as well as I should have.

That was not a court finding.

That was mine.

Life has a strange way of teaching humility. When everything collapsed around me, she was still standing beside me. Yaya was there. Rumi was still young. We had no close family nearby. Money was tight and the legal battle continued.

Yet somehow we could still find happiness in ordinary things—a fire, music, nature, conversation, our children and a peaceful evening.

Perhaps that was all I had ever really wanted.

Not luxury.

Not an enormous empire.

A beautiful, peaceful and comfortable life.

Travel. Nature. A home. Some land. The people I loved around me.

It was remarkable how complicated human beings could make such a simple dream.

The Tribunal Decision

There was another document I could not stop thinking about.

The 2016 Administrative Appeals Tribunal decision concerning Austwide Training Pty Limited, Austwide Training Pty Limited and Secretary, Department of Education and Training [2016] AATA 266, dated 16 April 2016.

I had referred to that decision in my affidavit sworn on 4 December 2019.

At paragraph 98, the Tribunal made a finding concerning falsification of trainer and assessor credentials, stating that the applicant had been prepared to create fraudulent documents to give a false impression of its capabilities.

That was a formal tribunal finding.

But precision matters.

The Tribunal finding did not prove every allegation I later made against Zain.

It did not establish that every disputed document in my New Zealand litigation was false.

It would be wrong for me to present it that way.

My question was narrower.

Was the decision potentially relevant to questions concerning document reliability, credibility and the history of our business relationship?

From September 2010 until August 2014, I was a director of Austwide and held 98% of its shares. Zain was also a director and held the remaining 2%. His own CV, as I understood it, also described him as Austwide's CEO.

So I kept asking:

Why was the Tribunal decision not properly addressed at trial?

Perhaps there was a sound legal reason. Perhaps it was inadmissible. Perhaps it was irrelevant to the particular issues Justice Isaac had to decide. Perhaps using it would have created other evidential problems.

I was not qualified to determine that.

That was exactly why I had a lawyer.

If Gordon had told me, "Amir, this cannot help you, and here is why," I could have understood that.

What troubled me was feeling that important questions never reached that stage.

Another name also kept appearing in the story:

Amjad Malik.

In January 2016, Amjad purchased Austwide Institute.

His involvement later became part of a much larger puzzle for me. I developed questions about how he became involved, his relationship with people connected with the dispute and whether there was a broader connection between Australian and New Zealand companies that later came under my scrutiny.

But I need to maintain the same standard I demand from everybody else.

Suspicion is not proof.

A coincidence is not proof.

A company record is evidence of what the record states; it does not automatically establish the hidden motive behind a transaction.

Perhaps every aspect of Amjad's involvement had a straightforward explanation.

If so, evidence should be capable of demonstrating that.

If there was something more, I believed it deserved investigation.

I was learning to live in that uncomfortable space between suspicion and proof.

What I Believe Went Wrong

Looking back, I do not claim that every adverse finding made by Justice Isac was necessarily wrong.

I lost the case.

That is the legal reality.

What I could not accept without questioning was whether important evidence had been properly investigated, presented and tested.

That is where my concern about Gordon became serious.

A lawyer does not have to believe everything a client says.

In fact, a lawyer should not.

A lawyer must exercise independent professional judgment.

If a client produces a document and announces, "This proves everything," the lawyer's job is not simply to agree. The lawyer must ask whether it is authentic, relevant and admissible; what it actually proves; how it can legitimately be used; and whether it might hurt the case as well as help it.

That is professional judgment.

But when a client identifies material that may genuinely matter, I believe the lawyer should examine it, assess it and make an informed decision about whether and how it should be used.

I did not feel that happened adequately in my case.

And that left me with a question that would follow me into the Court of Appeal, complaints processes and much further:

Was my case actually prepared and presented to the standard I was entitled to expect?

I cannot answer that question for the reader.

Justice Isac delivered the judgment.

Gordon had his professional responsibilities and his own perspective.

Zain had his case.

I had mine.

The documents have their own story.

Perhaps a lawyer reading this book will think I misunderstood the litigation completely. Perhaps a judge will think my questions have straightforward legal answers. Perhaps another self-represented litigant will recognise exactly what I am describing.

That is fine.

Because after everything that happened, I was no longer asking readers to accept my conclusions merely because they were mine.

Read the judgment.

Read the documents.

Examine the evidence.

Question Zain.

Question Gordon.

Question the institutions.

Question me.

Then make up your own mind.

I am no longer asking people simply to believe me.

I am asking them to look.

CHAPTER 15 — BROKEN SYSTEM

New Zealand remains one of the best countries in the world to live in.

I believe that.

My children have benefited from its schools, hospitals, public spaces, safety and natural environment. My family has experienced kindness here, and I have seen public institutions work exactly as they are supposed to work.

But loving a country does not require pretending it is perfect.

Perhaps the opposite is true.

If we value an institution, we should be willing to question whether it is working.

My own experience left me asking increasingly difficult questions about justice, accountability and whether a system that works well for most people can still fail badly for someone caught in the wrong circumstances.

That question goes far beyond my case.

New Zealand spends substantial public money on prisons, mental health, housing, education and immigration. Citizens should be entitled to ask whether those systems are producing the outcomes society needs.

Good intentions matter.

But so do results.

Is it working?

That question became central to the way I looked at government, religion and eventually my own legal battle.

Was I Ever Properly Defended?

By the time Justice Isac delivered his judgment, I felt that my ability to defend myself had been undermined long before the final decision.

That was my view, and I recognise that others involved may see the history differently.

Earlier decisions in the defamation proceeding had left me struggling to obtain meaningful legal assistance. Then Gordon Paine represented us at the damages trial. As I explained in the previous chapters, I believed important evidence had not been adequately investigated, tested or presented.

I had complained to New Zealand Police.

I had approached the Australian Federal Police.

I had approached the Serious Fraud Office.

From my perspective, none of those approaches resulted in the investigation I had been seeking.

I even complained about Justice Isac to the Judicial Conduct Commissioner, raising concerns about the way damages had been determined and what I believed was the evidential foundation of aspects of the judgment.

The complaint was rejected.

At first, I remember thinking:

Are judges simply beyond accountability?

But the answer cannot be that a judge should face disciplinary action simply because a losing litigant dislikes a judgment. That would undermine judicial independence. Judges must be able to decide cases without fearing personal retaliation from disappointed litigants, politicians or powerful interests.

At the same time, judicial independence and judicial infallibility are not the same thing.

A judge can be independent and still make an error. A lawyer can be qualified and still make a mistake. A Police officer can act honestly and still reach the wrong conclusion. A government department can follow its procedures and still produce a poor outcome.

No institution becomes stronger by pretending mistakes are impossible.

A healthy justice system needs ways to identify mistakes, correct them where the law allows, examine legitimate complaints and maintain public confidence.

I had already learned to question religious authority for exactly the same reason.

Now I was applying the same principle to secular authority.

I refused to give up.

A Queenstown lawyer named Tony suggested that I apply for a retrial. I followed his advice.

The application failed.

And it cost me more money.

By then, I had become painfully familiar with what self-representation actually involved. People sometimes imagine it as simply walking into a courtroom and telling a judge your story.

It is nothing like that.

Affidavits have to be prepared. Documents organised. Evidence must be relevant and admissible. Court rules must be understood. Filing requirements, fees, submissions, legal authorities, deadlines and procedural directions all matter.

When you have no lawyer, you are responsible for everything.

One missed deadline can matter. One badly framed argument can matter. One unexplained document can matter. One legal test you do not understand can matter.

The truth does not walk into court and present itself.

Someone has to know how to do that.

I was learning that lesson again and again.

\$375,000 — Thirty Days

Trinny had no interest in becoming more deeply involved in the legal war.

I could not blame her.

She had children to raise and had already been through enough. While I buried myself in judgments, affidavits, emails and court rules, she concentrated on Yaya and Rumi.

I fought the legal battle.

She tried to keep a family functioning.

Then another document arrived.

A bankruptcy notice.

Zain required payment of approximately \$375,000.

We had 30 days.

I did not have \$375,000.

The defamation judgment was no longer simply a number written on a court document. It could now destroy what remained of our financial lives.

So I contacted the Court of Appeal and began preparing an appeal.

I was late.

Before I could properly pursue the appeal itself, I first needed an extension of time.

Another application.

More documents.

More legal tests.

But underneath all of that, my central question remained:

How could a defamation case resulting in hundreds of thousands of dollars in damages be determined when I believed important evidence had not been properly tested?

By then, however, I was also more willing to examine myself.

I believed Gordon had made serious mistakes.

But I had made mistakes too.

I had made allegations in ways that exposed me legally. I had sometimes been emotional. I had expected judges to understand documents that I had not necessarily presented according to the legal rules. I had confused possessing information with proving a legal case.

I had learned too much law too late.

I could accept all of that.

But I still believed there were fundamental questions about the way the damages trial had unfolded.

So I appealed.

Two Courts

Zain had started bankruptcy proceedings against Trinny and me in the Invercargill High Court.

He was represented by Todd & Walker.

At the same time, I was pursuing the defamation appeal in the Court of Appeal.

Two courts.

Two major proceedings.

Lawyers on the other side.

And me.

Representing myself.

The bankruptcy proceedings were paused while the appeal was before the Court of Appeal. Meanwhile, I was filing submissions, memoranda and affidavits, attending conferences, reading cases, answering correspondence and trying to understand procedural directions.

At one point, I paid an Invercargill law firm \$2,500 to prepare the Common Bundle for the Court of Appeal.

It contained more than 700 pages.

I wanted it done professionally. I wanted everything organised. I wanted the Court to see the documents.

I still had the same instinct:

Show them the whole story.

Start in 2009. Explain the companies, Australia, the shares, Technical Education Australia, Austwide, the motel, the caveat, Dr Sahu, the Police complaints, the \$6 million loan document, the AVDI letter, the media reporting, Gordon and the trial.

Then surely everybody would understand.

But appellate courts do not necessarily work that way.

The Court wanted the legal issues narrowed.

I wanted to expose the history.

The Court wanted to know:

What appealable error are you alleging?

I wanted the judges to look at everything.

The law wanted relevance.

I wanted a retrial.

The Court needed a legal basis for ordering one.

I believed the original hearing had been unfair.

But believing that and satisfying the legal test for appellate intervention were two very different things.

That distinction was painful to learn.

Court rules are not designed around the way a distressed self-represented person naturally tells his life story.

Then came another cost.

The Court of Appeal required \$7,000 security for costs.

We paid it.

Think about the position we were in.

A judgment for hundreds of thousands of dollars. Bankruptcy proceedings. Legal expenses. Children. A seriously ill family member.

And another \$7,000 simply to continue pursuing the appeal.

But I paid it because I remained convinced the case needed another look.

By then, money had become secondary.

I wanted to be heard.

Life Does Not Wait for Court

While I was fighting through the legal system, Trinny's mother was seriously ill with cancer.

Eventually, she died.

We travelled to Rotorua for the funeral. I was honoured to help carry her casket to the family cemetery alongside Yaya and other family members.

One of her cousins performed the haka.

The young men had dug the grave themselves through rocky ground.

There was something raw, heartbreaking and beautiful about it.

Standing beside a grave, the court cases felt very far away.

Judgments, money, arguments and religious debates all seemed smaller.

Death has an extraordinary ability to rearrange priorities.

We can spend years worrying about property, reputation, status and arguments. Then someone dies, and suddenly we understand the value of an ordinary afternoon together.

That experience changed something in us.

Trinny and I decided that eventually we wanted to return to the North Island so our children could grow up closer to their cousins and extended family.

I had no close family of my own there.

But I had Trinny.

I had our children.

I had her family.

For me, that was enough.

Losing Outside, Becoming Free Inside

Something strange was happening.

Externally, my life appeared to be collapsing.

Financially, I was in trouble. Legally, I was fighting for survival. My reputation had been damaged. Bankruptcy was becoming a real possibility.

Yet internally, I was becoming freer.

My spiritual journey seemed to be moving in the opposite direction from my material life.

I was increasingly convinced that the Qur'an should be the starting point for understanding Islam rather than the institutions and accumulated traditions that had shaped me throughout my life.

I questioned whether religion needed an establishment controlling people's relationship with God.

I wanted a faith that encouraged people to think. A faith that did not require sectarian loyalty. A faith that did not need hatred of outsiders to create solidarity among insiders.

The more I studied, the more I felt that my earlier understanding of Islam had been shaped by culture, inherited tradition and religious authority as much as by the Qur'an itself.

It gave me a strange kind of strength.

I was losing almost everything materially while gaining something internally.

Then came 7 October 2023.

The Hamas-led attack on Israel forced me to confront beliefs I had once carried.

Earlier in my life, I had held deeply hostile views towards Jews, Israel and the United States.

I am not proud of that.

But hiding it would make this story dishonest.

I describe myself as an ex-jihadist because I want readers to understand how far my thinking travelled. I had once absorbed a worldview in which enormous groups of human beings could become the enemy: Jews, Americans, Israelis, the West.

Labels made hatred easier.

My thinking had changed.

I now rejected the idea that religion or politics could justify hatred towards an entire people.

The deliberate killing of civilians and taking of hostages could not become morally acceptable simply because the perpetrator believed the cause was righteous.

But condemning Hamas did not mean giving any government unlimited moral permission to harm civilians either.

My principle had become simple:

One moral standard.

A Palestinian child is not Hamas.

An Israeli child is not the Israeli government.

A Jewish person living in Auckland, London or New York is not personally responsible for decisions made by the Israeli government.

A Muslim living in Christchurch, Melbourne or Karachi is not personally responsible for Hamas.

Once we assign guilt according to the group into which someone was born, individual justice disappears.

My own past had taught me how dangerous that thinking could become.

Hatred is seductive because it simplifies everything.

It gives you an enemy.

It tells you your side is righteous and the other side is evil.

It allows you to ignore suffering because you have transformed people into categories.

I no longer wanted that worldview.

If deliberately attacking an innocent person is wrong, the victim's ethnicity should not change the principle.

If a Palestinian is attacked simply because he is Palestinian, it is wrong.

If an Israeli is attacked simply because he is Israeli, it is wrong.

If a Jew is attacked because she is Jewish, it is wrong.

If a Muslim is attacked because he is Muslim, it is wrong.

Justice cannot mean:

My people deserve protection. Yours do not.

That is tribalism wearing moral clothing.

I had spent enough of my life inside tribes—Pakistani, Sunni, political, religious.

Even a legal battle can become tribal if we decide everyone on our side must be right and everyone opposing us must be evil.

I wanted out.

Who Had Actually Examined It?

After I expressed some of my views publicly, an intelligence Police officer, Mr Meloney, came to see me.

Our conversation was respectful.

He listened.

I spoke.

There was no drama.

Later, he was also the person who told me that my complaints concerning Zain had been dismissed and explained how I could seek information about those decisions.

I was disappointed.

After everything I had submitted and all the questions I had raised, I had expected someone, somewhere, to examine the evidence more deeply.

Instead, I increasingly felt that I had spent years moving between courts, lawyers, Police and government agencies.

One part of the system could appear to rely upon another part having already dealt with the issue.

The courts could note the absence of a Police investigation.

Police could see matters that had already been before courts.

Lawyers operated within the cases they were instructed to run.

Regulators had their own jurisdictions.

Each institution could have a perfectly reasonable explanation for what it did.

But where did that leave the ordinary person caught between them?

That became perhaps the most important question in this chapter:

Who protects an ordinary person when every part of the system assumes another part has already done its job?

I still do not know the answer.

Is the System Broken?

The title of this chapter is Broken System.

But even that phrase needs examination.

Was the entire New Zealand justice system broken?

I could not honestly say that.

Every day, courts resolve disputes. Police investigate crimes. Lawyers represent clients professionally. Judges make careful decisions. Government agencies help people.

I had personally experienced New Zealand institutions working extraordinarily well in healthcare, education and other areas of life.

So perhaps broken was too simple.

Maybe the more uncomfortable possibility was this:

A system can function well overall and still fail badly in an individual case.

And when that happens, the person caught inside the failure may experience the system very differently from someone looking at it from outside.

Justice is not simply about having courthouses, judges, Police officers, lawyers and appeal rights written into legislation.

Justice also requires accessible legal representation, competent investigation, reliable evidence, meaningful review and institutions willing to examine their own decisions.

If those things become inaccessible to an ordinary person, rights can exist beautifully on paper while becoming extremely difficult to exercise in reality.

Perhaps that was what I had been trying to say all along.

My religious journey had taught me to ask:

Who gave this scholar authority?

My political journey taught me to ask:

Who holds this leader accountable?

My legal journey was teaching me to ask:

Who checks the institutions responsible for checking everybody else?

But there was another question I could no longer avoid:

Who checks me?

If I demanded scrutiny of Zain, I had to accept scrutiny of my allegations.

If I criticised Gordon, my own conduct as a client could also be examined.

If I questioned Justice Isaac's reasoning, I had to accept that judges reading the same material might disagree with me.

If I demanded evidence from religious scholars, then I also had to provide evidence for my own claims.

Otherwise, I would merely replace one form of blind certainty with another.

That was not freedom.

The principle had to apply equally:

Question authority. Question evidence. Question your opponent. Question yourself.

That is much harder than simply believing you are right.

But perhaps it is also much closer to truth.

By then, I had lost battles in court. I was facing bankruptcy. My complaints had gone nowhere. Our family had buried someone we loved. My understanding of religion had changed almost beyond recognition. My political loyalties had disappeared. Much of the certainty with which I had entered adulthood was gone.

Yet I was still standing.

Still fighting.

Still questioning.

Still learning.

And something important had changed.

I was no longer thinking only about what had happened to me.

I was thinking about the person who has no lawyer. The person who does not understand the rules. The person who submits a serious complaint and hears nothing. The immigrant struggling with language and legal culture. The family facing a government department. The defendant who cannot afford representation. The victim who does not understand why nobody is investigating.

The ordinary person standing outside a powerful institution asking:

Who will actually listen?

I did not yet have the answers.

Maybe some of my conclusions would eventually prove wrong. Maybe some of my questions had straightforward explanations I had not understood.

But after everything I had experienced, I believed the questions deserved to be asked.

A good society should not fear questions.

A good religion should not fear questions.

A good justice system should not fear questions.

And a person searching for truth should not fear discovering that he himself was wrong.

I had begun this journey fighting another man.

Now I was questioning the systems, beliefs and institutions that had shaped my entire life.

That was the beginning of a much bigger fight.

CHAPTER 16 — GLORIAVALE

According to Islamic tradition, Prophet Muhammad was known for honesty and trustworthiness. The Qur'an describes him as "a mercy to the worlds."

That always left me with a difficult question.

If honesty, justice, mercy and compassion are supposed to sit at the heart of religion, why can institutions built in religion's name sometimes produce fear, control, exploitation and silence?

For years, I might have blamed religion itself.

My thinking had become more complicated.

Religion can inspire extraordinary compassion. It can give people purpose, community, generosity and service. But religion can also give enormous moral authority to those who claim to interpret it.

And when that authority becomes concentrated in human hands without meaningful accountability, something dangerous can happen.

Faith can become power.

And power—religious or secular—needs scrutiny.

Gloriavale

New Zealand gave me a striking example.

Gloriavale is an isolated Christian community on the South Island's West Coast. Former members have publicly described a highly controlled way of life involving strict religious expectations, separation from wider society and powerful leadership structures. Serious allegations concerning exploitation and abuse have also emerged through former members and legal proceedings.

I was not interested in using Gloriavale to attack Christianity.

That would completely miss my point.

Millions of Christians live ordinary and peaceful lives. Christianity cannot reasonably be judged by one isolated community any more than Islam should be judged by ISIS or Muslims generally by the Taliban.

The lesson I saw was broader.

What happens when human beings become convinced that their authority carries God's approval?

What happens when questioning leadership becomes equivalent to questioning religion?

What happens when children grow up inside a system before they are old enough to examine it?

What happens when the same community controls worship, education, employment, marriage, social relationships and access to the outside world?

At what point does belonging become dependency?

At what point does guidance become control?

And who protects the believer when the person claiming to speak for God is also the person exercising power over the believer's everyday life?

Those questions sounded familiar.

Different religion. Different theology. Different country.

But the human problem was recognisable.

I had spent years examining Islamic authority: jurisprudence, Hadith scholars, imams, mosque leadership and religious institutions.

Increasingly, I had reached one conclusion:

No human being becomes infallible by standing behind religion.

A beard does not guarantee honesty. A robe does not guarantee wisdom. A religious title does not guarantee morality. A church does not guarantee Christianity. A mosque does not guarantee Islam.

And quoting God does not mean that God authorised what somebody is doing.

Gloriavale reinforced something I had already begun to understand:

Faith can inspire people. Unchecked authority can control them.

That lesson was becoming increasingly relevant to my own life.

Because by early 2025, Trinny had decided she was finished waiting.

Trinny Goes to Melbourne

For years, we had questioned what had happened to Technical Education Australia.

This time, Trinny wanted to take the matter directly to Police herself.

By then, this was no longer simply Amir's fight that Trinny had been dragged through. She had her own company history, her own powers of attorney, her own questions and her own account of what had happened. Going to Melbourne mattered because she was acting in her own voice. She was no longer waiting for me, a lawyer or another institution to tell her story for her.

She travelled from New Zealand to Melbourne and personally lodged a complaint with Victoria Police concerning what she alleged was Zain's misuse of the powers of attorney she had given him.

The history mattered.

From 2011 until 2016, Trinny had been the director and 100% shareholder of Technical Education Australia. Zain managed the day-to-day operation of the business. She trusted him, and because she trusted him, she gave him two powers of attorney.

That word—trust—had become painfully familiar to us.

Trinny alleged that the authority she had given Zain was later used against her interests. She also alleged that approximately \$350,000 was transferred from the company towards financing the motel project in Auckland.

Then came the event at the centre of her complaint.

On 1 January 2016, Trinny was removed as director and her entire shareholding was transferred to Zain's brother, Muhammad.

Trinny maintained that she had neither authorised nor knowingly agreed to that transfer.

She told Police something that made the situation even more extraordinary from her perspective:

She had never even met Muhammad.

Her question was remarkably simple.

How could authority given to somebody to act on her behalf result in her losing control and ownership of her company without her knowledge or authority?

That was what she wanted investigated.

Not assumed.

Not accepted merely because she said it.

Investigated.

By then, I had learned an important distinction.

Trinny making an allegation did not prove Zain had committed a crime.

My believing her did not prove it.

A suspicious company transaction did not, by itself, establish criminal wrongdoing.

And a document that raised questions did not automatically answer those questions.

But the other side of that principle mattered too:

An allegation does not become false merely because nobody investigates it.

We did not want Police simply to believe us.

We wanted them to examine the documents.

Trinny also provided material she believed was relevant, including Zain's statement filed in the Auckland High Court and the alleged \$6 million loan document.

In his 2016 statement, Zain made serious assertions concerning Trinny's competence and claimed she had borrowed money from him to purchase the business.

From our perspective, those statements raised questions when compared with the documented ownership and management arrangements surrounding Technical Education Australia.

Again, one document could not resolve everything.

So what should happen?

My answer had become almost painfully repetitive:

Follow the documents.

Follow the money. Where did it come from? Where did it go?

Follow the companies. Who owned them? Who controlled them? When did ownership change?

Follow the powers of attorney. What authority was given? What was done using that authority?

Follow the documents. Who created them? When? What do they say? Do they agree with the company records, bank records and court statements?

Then decide what actually happened.

That, to me, was investigation.

Not believing Amir.

Not believing Trinny.

Not automatically believing Zain.

Looking.

Victoria Police later attempted to communicate with Trinny by email.

But from our perspective, the seriousness and complexity of the allegations required something more substantial than an exchange of emails. Trinny had travelled from New Zealand to Melbourne because she wanted somebody to sit with her, understand the history, examine the documents and determine whether there was a basis for investigation.

That did not happen in the way we had hoped.

Perhaps Police had reasons. Perhaps the evidence did not meet an investigative threshold. Perhaps jurisdiction, time, resources or the civil history of the dispute affected the way the complaint was viewed.

I cannot speak for Victoria Police.

What I can describe is our experience.

We felt we had again arrived at an institutional door carrying documents and questions, only to leave without understanding whether anyone had examined the central issue in the way we believed it deserved.

And once again I found myself asking:

Who investigates when nobody wants to investigate?

Yahya

While I was obsessing over documents, companies and courts, another life was unfolding beside me.

A much more important one.

By 2025, Yaya was preparing to start high school.

Shotover Primary School had supported him tremendously. Watching him become increasingly independent was one of the greatest joys of our lives.

He could get himself ready, pack his lunch, get dressed and head off to school with a smile.

To another family, those things might look ordinary.

To a parent, ordinary things can become extraordinary.

Yaya and I have always been best mates. We walk together, explore nature, talk nonsense and dream about the future. He has an extraordinary memory for places, buildings and holidays. Sometimes he remembers details I have completely forgotten.

He sees the world differently.

Over time, I learned that my job was not necessarily to make him see the world the way I did.

It was to understand how he saw it.

That taught me something far beyond parenting.

Society spends enormous energy asking why some people are different.

Perhaps we should spend more time asking whether we are willing to accommodate difference.

Children who experience the world differently still deserve education, opportunity, patience, dignity, friendship and love.

They should not have to become somebody else to earn those things.

Yaya changed me.

I sometimes joke that I was supposed to raise him.

But in many ways:

He raised me.

He taught me patience. He taught me to appreciate small achievements. He taught me that intelligence does not always look the way society expects.

And perhaps most importantly, he taught me that love does not require somebody to become like you.

That lesson applied to religion too.

And politics.

And culture.

Maybe even justice.

The Life I Was Still Living

While all of this was happening, I continued preparing my Court of Appeal case.

For the first time since the dispute began in 2016, I felt I understood enough to know what was happening around me.

I was still not a lawyer.

I knew that.

But I had learned.

I understood that evidence needed context. I understood that a bundle was not an argument. I understood that appellate courts were interested in legal error, not simply whether I believed something unfair had happened.

I understood that documents had to be connected to grounds of appeal.

And perhaps most importantly:

I understood how much I still did not understand.

That was progress.

I eventually found a job close to home as duty manager of a liquor store in Arrowtown and stopped driving for Uber.

I loved the job.

Not because it was glamorous.

It wasn't.

But life had taught me not to confuse glamour with happiness.

My children sometimes brought me dinner. Trinny would surprise me with unexpected visits. If Yaya had an argument with his mum, sometimes he would appear in the staff area and spend hours playing games on my phone.

Those moments meant more to me than many of the things I had once chased.

I had owned businesses.

I had dealt with properties.

I had dreamed about commercial success.

Now happiness could be my son sitting in the back of a liquor store playing on my phone while I worked.

Life has a strange sense of humour.

Perhaps that was when I finally understood something about myself.

I had never really dreamed of extraordinary luxury. I did not need mansions, supercars or some enormous business empire.

What I wanted was surprisingly simple:

A beautiful, peaceful and comfortable life.

Travel.

Nature.

My family.

A home with some land.

Enough money not to worry constantly.

Freedom to think.

Freedom to live.

Time with the people I loved.

That was all.

And somehow, the pursuit of justice had become one of the things standing between me and that simple life.

But I could not walk away.

Not yet.

Too many questions remained unanswered.

Queenstown

Queenstown changed me too.

After approximately eight years there, I had experienced a community that, in my personal experience, was welcoming and peaceful.

People from different countries, religions, cultures and languages worked together. We could work together, travel together, have a beer together, argue about religion and politics and then simply get on with life.

It was not perfect.

No community is.

But it showed me something important.

Human beings do not need to agree about everything to live together.

They need something more basic:

Trust.

Trust that your neighbour will respect you.

Trust that your employer will pay you.

Trust that Police will protect you.

Trust that a lawyer will represent you competently.

Trust that a court will hear you fairly.

Trust that government institutions will perform the responsibilities society gives them.

Civilisation depends on an extraordinary amount of trust.

Most of the time, we barely notice it.

Until we lose it.

And by then, trust was precisely what I was struggling to maintain in the institutions around me.

Eleven Minutes

Eventually, I learned that my Court of Appeal hearing had been scheduled for June 2025.

This was it.

After years of litigation, I would finally stand before three appellate judges.

I was told I would have eleven uninterrupted minutes.

I stared at that number.

Eleven minutes.

Years of litigation. Hundreds upon hundreds of pages. Multiple companies. Properties. Lawyers. Police complaints. Judgments. Affidavits. Disputed documents. Hundreds of thousands of dollars in damages.

Bankruptcy proceedings waiting in the background.

And eleven minutes.

Of course, I understood that an appeal court could not allow every litigant unlimited speaking time. Judges could read the written submissions beforehand. Oral argument was not intended to retell an entire life story.

Intellectually, I understood.

Emotionally?

Eleven minutes felt absurd.

How could I possibly explain everything?

Then I remembered what the legal system had been trying to teach me for years.

I did not need to explain everything.

I needed to explain what legally went wrong.

That was a completely different task.

So I prepared.

I made four copies of my opening submissions and brought two supporting documents. One concerned publicly reported problems with New Zealand's Legal Aid system. The other concerned publicly reported concerns about the investigation of fraud.

I was not bringing them simply to attack New Zealand.

That was never my purpose.

I wanted the judges to understand the environment in which my case had developed. For years, I had struggled to obtain legal representation. For years, I had tried to persuade authorities to examine allegations I considered serious. For years, I felt documents had moved around the system without anyone looking at the complete picture.

To me, the articles provided wider context for something I had personally experienced.

My argument was becoming simple:

If a citizen repeatedly raises serious allegations, provides documents and asks authorities to investigate, but no meaningful investigation follows, where does justice go when nobody is willing to look?

That question had followed me everywhere.

From the Companies Office.

To lawyers.

To Police.

To regulators.

To the High Court.

And now—

the Court of Appeal.

I prepared those eleven minutes carefully.

I wanted every minute to count.

For years, I had wanted to tell judges everything.

Now I understood that I could not.

I had to choose.

What mattered most?

What could I prove?

What legal errors could I identify?

What might make three appellate judges stop and look?

I genuinely believed that if I could get them to examine the evidence, they would understand why I had fought for so long.

Perhaps that was still naïve.

But after everything that had happened, I had one thing left that bankruptcy notices, adverse judgments, rejected complaints and years of litigation had not managed to remove.

Hope.

I still believed I could make them listen.

I still believed that somewhere inside those hundreds of pages was enough to make somebody ask the questions I had been asking since 2016.

I still believed eleven minutes might be enough.

Soon I would walk into the Court of Appeal and find out.

I thought I finally understood the system.

I was wrong.

CHAPTER 17 — NEW ZEALAND COURT OF APPEAL

26 June 2025 — Christchurch

At 10:00 a.m., I stood before three judges of the New Zealand Court of Appeal:

French P, Lang and Downs JJ.

After almost nine years of litigation, complaints, applications, affidavits, lawyers, Police correspondence and documents, I had reached one of New Zealand's highest courts.

I was representing myself.

And my wife.

The oral hearing lasted approximately 21 minutes.

At the beginning, French P explained that the judges had already read our written submissions and the background material. She told me I did not need to read everything again; I should concentrate on the important points.

I asked for ten uninterrupted minutes.

She agreed.

In practice, I spoke uninterrupted for approximately eleven minutes.

Eleven minutes to explain a dispute that had consumed years of my family's life.

But by then, I had finally learned something the courts had been trying to teach me for years:

I could not tell them everything. I had to tell them what legally mattered.

I had prepared carefully.

I brought four copies of my opening submissions and public material concerning two issues that had become central to my experience: difficulties within the Legal Aid system and concerns publicly reported about fraud investigation. I also wanted the Court to understand correspondence I had received from New Zealand Police concerning my complaints about alleged perjury.

Then I began:

"My name is Amir Fazal Malik. I work as a duty manager in Queenstown, I'm presenting myself and my wife."

For a few moments, everything else disappeared.

Zain.

Gordon.

The judgments.

The Police complaints.

The bankruptcy proceedings waiting behind the appeal.

The thousands of pages.

It was simply me standing before three judges trying to explain why, after all those years, I still believed something had gone seriously wrong.

Nine Years in Eleven Minutes

I took them back to the beginning of the dispute.

There had been a time when I regarded Zain as more than a business partner. I regarded him as an older brother and religious mentor. Trinny and I had become involved in companies with him across New Zealand and Australia.

Then everything changed on 28 January 2016.

From there came the company disputes, the properties, the caveats, the Auckland High Court proceedings, Dr Sahu, Law Society complaints, Police complaints, defamation proceedings, my \$5 million counterclaim, the later \$10 million claim, Gordon Paine and ultimately Justice Isaac's damages judgment.

How do you compress that into eleven minutes?

You cannot.

So I tried to give the judges the bones of the case rather than every organ.

My central concern remained the evidential foundation of the damages award.

What evidence supported the scale of the financial and reputational consequences attributed to our publications?

From my perspective, important aspects had not been sufficiently tested. I questioned the documentary support for some of the conclusions, the evidence concerning alleged losses, the way our defence had been conducted and whether material I considered relevant had been properly put before the High Court.

But by 2025 I also understood something I had not understood years earlier.

I could not walk into an appellate court and simply say:

“Here are more documents. Please look at everything.”

An appeal is not automatically a second trial.

There are rules about what issues may be reconsidered, when fresh evidence can be admitted and when an appellate court can interfere with a decision made below.

That was the legal mountain in front of me.

And I was climbing it without a lawyer.

Forgery, Perjury and the Investigation Question

Then I reached the issue that had troubled me for years.

I spoke about documents I believed raised questions concerning forgery and perjury.

By then, I understood the danger of presenting an allegation as though it were already proven.

An allegation is not proof.

But my frustration came from somewhere else.

I believed the underlying allegations had never received the investigation they deserved.

I had approached Police. I had provided documents. There had been correspondence and a preliminary review. I had been told that Detective Sergeant Paul Slater would further review the matter and that steps were in place for Police to be notified if Zain returned to New Zealand.

Then, from my perspective, the trail went quiet.

That left me in an uncomfortable position.

THE LEGAL AID RECORD

A contemporaneous record from April 2019

There was another part of the story that later became important to me: the difficulty of obtaining legal representation was not something I reconstructed years after the event. The correspondence from the time records it.

On 29 April 2019, while the defamation proceeding was developing, I wrote directly to Dave Jaques, Zain's lawyer, proposing a financial settlement before court. My proposal was not simply an offer of money. I said I was prepared to withdraw my claims if Zain disclosed his Australian tax history so that, in my view, the source of the assets and investment could be tested against documentary evidence. I was still asking the same basic question that would follow me for years: where did the money come from?

Jaques replied that same afternoon. One sentence now stands out to me. He wrote that he understood I had been declined Legal Aid multiple times and was facing their court application seeking what he described as a high level of damages.

That matters because it is not my later description of the position. It is contemporaneous correspondence from the lawyer acting for the other side. Whatever disagreement existed between us about the merits of the case, the correspondence records that my repeated difficulty obtaining Legal Aid was known at the time.

The following day, my own lawyer, Ben Nevell, told me that I should not be corresponding directly with Zain's lawyer and that he was preparing an application to the Legal Aid Tribunal to review the decision declining Legal Aid.

Years later, when I stood in the Court of Appeal representing myself and trying to explain the difficulties I had experienced obtaining effective legal representation, those difficulties had a paper trail. The emails do not prove that any court decision was wrong, nor do they prove that Legal Aid should necessarily have been granted. But they establish something narrower and important: the problem was real enough to be recorded by lawyers on both sides while the litigation was still unfolding.

For me, that distinction matters. Memory can be challenged. Interpretation can be disputed. But a contemporaneous document fixes a moment in time.

The allegations had not been established.

But I did not believe they had been properly investigated either.

Those are not the same thing.

That distinction was what I wanted the Court to understand.

My request was never meant to be:

Believe Amir.

I wanted the judges to examine whether the damages award rested upon an evidential foundation that had been adequately tested, whether the way our case had been conducted had affected the result, and whether the difficulties we had experienced obtaining effective legal representation mattered.

After almost nine years, I was still asking essentially the same question:

Had anybody actually looked at the whole picture?

Then my uninterrupted time was over.

Just like that.

The remainder of the hearing involved questions, answers and legal discussion.

Then it ended.

The whole oral hearing had taken approximately 21 minutes.

I want to be fair about that number. The judges had already read the written submissions and background material. A 21-minute oral hearing does not mean the judges spent only 21 minutes considering the appeal.

French P had expressly told me at the beginning that the Court had read the material and was well versed in the case.

I accept that.

But emotionally, after years of living inside the dispute, twenty-one minutes felt extraordinarily short.

I had spent years trying to reach that courtroom.

Then I walked out not knowing whether I had persuaded anyone.

Hope and uncertainty were becoming familiar companions.

“You Did Good, Dad”

There was one thing that made this hearing different from every other one.

Yaya was with me.

He watched his father stand before three Court of Appeal judges and argue the case.

He did not understand every legal point.

He did not need to.

After the hearing, he hugged me and said:

“You did good, Dad.”

Those four words affected me more deeply than anything said inside the courtroom.

For a few moments, I forgot Zain, Gordon, Justice Isac, the Police complaints, the disputed documents, the companies, the bankruptcy proceedings and the money.

I was simply a father.

And my son was proud of me.

There are moments when your definition of winning changes.

That was one of mine.

I did not know whether I had won the appeal.

But walking out beside Yaya, I felt that I had won something else.

What the Court Had Finally Taught Me

The Court of Appeal reinforced perhaps the hardest lesson of my legal journey:

Having evidence is not necessarily enough.

You need to understand what the Court is legally permitted to consider. You need to know how and when evidence can be introduced. You need to connect it to an appealable error. You need to distinguish allegation from evidence, disagreement from legal error and fresh information from admissible fresh evidence.

These distinctions may be obvious to experienced lawyers.

They were not obvious to me.

For years, my instinct had been:

Here are the documents. Please look.

But courts are not general investigative bodies. They decide specific disputes within procedural rules, using admissible evidence and legal tests.

Those rules are necessary. Without them, litigation could become endless.

But the same rules create an enormous challenge for somebody representing himself.

A person may genuinely possess information he believes is important while having no idea how to transform it into a legally usable argument.

That was me.

I learned the hardest possible way that being convinced you are right is not the same as proving your case in court.

And believing you possess the truth is not enough if you do not know how to establish it according to the rules by which courts determine facts and legal responsibility.

By then, something strange had happened.

My legal battle and my religious journey had begun speaking the same language.

In court I asked:

Where is the evidence?

In religion:

Where is the evidence?

In court:

What does the document actually say?

In religion:

What does the Qur'an actually say?

In court:

Who has the authority to make this finding?

In religion:

Who has the authority to declare this God's law?

The same principle kept returning.

Authority itself does not establish truth.

Evidence matters.

Reason matters.

And perhaps most importantly, a person must remain willing to discover that he himself is wrong.

Without that final condition, questioning can become another form of arrogance.

Beyond the Courtroom

My thinking was also moving into other controversial areas, including immigration.

I am an immigrant myself. Migration transformed my life. I benefited enormously from the opportunity to live in Europe and eventually New Zealand.

So I do not believe immigration is inherently bad.

Migrants contribute to businesses, healthcare, universities, communities and economies throughout the world.

But governments also have responsibilities to people already living in a country. Immigration affects housing, schools, hospitals, infrastructure, employment, population growth, integration and social cohesion.

So perhaps the argument should not be reduced to:

Pro-immigration or anti-immigration?

A better question is:

What immigration policy produces sustainable long-term outcomes while respecting human dignity?

Immigrants have responsibilities too.

Moving to another country should not require abandoning your identity. But neither, in my view, should migration mean expecting the host society to reconstruct itself around every religious or cultural expectation we bring with us.

Integration requires effort from both sides.

Respect has to work both ways.

That brought me back once again to Muslim societies.

It is easy to blame outsiders.

Colonialism happened. Foreign interference happened. Wars devastated countries. Discrimination and Islamophobia exist.

Those realities matter.

But eventually I reached a question Muslims also need the courage to ask:

What about us?

Why have many Muslim-majority countries struggled with education, scientific development, economic opportunity, political stability, women's participation, individual freedom, accountable government and sectarian conflict?

Why have so many people from Muslim-majority societies worked desperately to build lives in countries whose social systems they sometimes simultaneously condemn?

If Western civilisation is entirely corrupt, why are so many people trying to migrate into it?

And if Muslim societies already possess all the answers, why are so many ordinary Muslims trying to leave?

These questions do not prove that the West is inherently superior.

Nor do they prove that Islam is the problem.

History, economics, politics, institutions and culture are far more complicated than that.

But neither could I accept the idea that every failure was caused by outsiders and nothing inside Muslim societies needed examination.

That would be another way of avoiding responsibility.

One Qur'anic principle kept returning to me:

"God does not change the condition of a people until they change what is within themselves."
— Qur'an 13:11

Whatever debate exists over the verse's wider interpretation, its message of responsibility spoke powerfully to me.

A society cannot reform what it refuses to question.

Neither can an institution.

Neither can a family.

Neither can a religious community.

Neither can an individual.

For years, I had questioned Zain.

Then my lawyers.

Then the courts.

Then Police.

Then religious scholars.

Then politicians.

Then Pakistan.

Then Muslim societies.

Eventually intellectual honesty demanded something much harder.

I had to question Amir.

Had I made mistakes?

Yes.

Had I trusted people too easily?

Yes.

Had I sometimes spoken before fully understanding the legal consequences?

Yes.

Had I carried religious prejudices?

Yes.

Had I once viewed entire groups of people through a tribal lens?

Yes.

Had I sometimes believed that because I felt morally right, my methods must also be right?

Probably.

Had I always understood the evidence as well as I thought I did?

Perhaps not.

That did not prove that every concern I raised was wrong.

It meant I could no longer demand scrutiny for everyone else while exempting myself.

The principle had to be universal.

Question the opponent. Question the institution. Question the evidence. Question the author.

Then look.

That was where years of litigation and religious questioning had brought me.

I had entered the Court of Appeal hoping three judges would finally question the system for me.

Walking out, I understood something deeper.

Questioning could not stop at institutions.

Eventually it had to reach the beliefs inside my own head.

Because sometimes the hardest system to challenge—

is the one inside your own head.

CHAPTER 18 — SUPREME COURT OF NEW ZEALAND

By 2025, I had been asking essentially the same question for almost a decade:

Would somebody independently examine the evidence?

Since 2016, I had repeatedly approached New Zealand Police and other authorities about what I believed were serious matters involving fraud, forgery, false statements and documents that I alleged were fabricated or materially misleading.

I kept records: emails, complaints, court documents, company records, agreements and statements. I continued supplying material because I believed it deserved independent examination.

But from my perspective, the investigation I wanted never happened.

By then, I also understood something important. Police could not simply believe me because I made an accusation.

Nor should they.

I was not asking anybody to accept my version automatically. If the documents were genuine, establish that. If my interpretation was wrong, explain why. If there was evidence of fabrication, establish that through a proper investigation.

Test the evidence.

That was what I wanted.

The \$6 Million Document

Around 2022, I walked into Queenstown Police Station carrying a copy of the document that had become central to many of my concerns:

the alleged \$6 million loan document.

I sat with two Police officers and tried to explain why I believed the document was not genuine. I went through the business relationships, dates, surrounding records, the circumstances in which the document appeared and the inconsistencies that troubled me.

At first, I thought:

Finally.

Finally, I was sitting with people whose professional responsibilities included investigating possible criminal offending.

But as the conversation continued, I became frustrated. From my perspective, the officers were not recording the discussion or asking the kinds of questions I had expected.

Eventually, I asked whether the conversation was being recorded.

It was not.

I asked whether I could record it myself so there would be a clear record of what I had told Police and how the matter had been dealt with.

That request was refused.

I became angry.

Perhaps I could have handled that frustration better. I accept that.

But by then, I had spent years being told that serious allegations required evidence. Now I was standing inside a Police station holding what I believed was important documentary material, yet I still felt unable to persuade anyone to examine it in the way I expected.

I walked out disappointed.

I later complained to the Independent Police Conduct Authority about my experience.

Again, the outcome did not provide the examination I had hoped for.

That produced a question larger than my own dispute:

What happens when an ordinary person believes he possesses evidence of serious wrongdoing but cannot persuade the system to examine it?

Notice what I am not saying.

I am not saying:

I proved a crime and Police ignored it.

That would assume the very thing I wanted investigated.

My question is narrower.

What happens when somebody presents material he sincerely believes may demonstrate wrongdoing, but the process stops before he believes that material has actually been tested?

Where does he go next?

By then, I had also started looking beyond myself. Complaints about Police investigation, communication or service were obviously not unique to me. But the existence of other complaints did not prove that mine was justified.

Again, I had to apply the same standard to myself that I demanded from everybody else.

A complaint is not proof of Police misconduct.

An allegation is not proof of a crime.

The unanswered question remained the evidence itself.

Was it properly examined?

The Five Documents

Over the years, five documents became particularly important to my story:

1. Austwide Shares Agreement
2. Service Agreement
3. The alleged \$6 Million Loan Document
4. AVDI Supporting Letter
5. Memorandum from Amjad

I have repeatedly alleged that these documents raise serious questions concerning authenticity, accuracy or reliability. I allege that all five documents were fabricated.

Those are serious allegations.

I know that.

That is precisely why I do not ask the reader simply to believe me.

Look at the documents.

Look at the dates, signatures, companies, authors and circumstances in which they appeared. Compare them with company records, court statements and surrounding correspondence.

Ask whether the chronology makes sense.

Ask whether my interpretation makes sense.

And ask whether there is an innocent or alternative explanation I have failed to understand.

If I am wrong, the evidence should expose that.

If I am right, the evidence should expose that too.

I decided to reproduce only the alleged \$6 million loan document with this book. The other disputed documents remain part of the story and are described where relevant, but I chose not to turn the book into a court bundle.

One distinction remained particularly important to me.

A civil judgment and a criminal investigation do not necessarily perform the same function.

My dispute involved former business partners, companies, property, money, defamation and years of civil proceedings. I could understand why an outsider might see two former business partners who simply refused to stop fighting.

But if a specific document is alleged to have been fabricated, the question “Did a civil court decide a dispute involving these parties?” is not necessarily identical to:

“Was this particular document independently investigated for possible fabrication?”

Different processes have different purposes, powers and standards.

A civil judge decides the case properly placed before the Court on the evidence and arguments presented.

Police investigating suspected offending can undertake investigative steps within their lawful powers.

One process does not automatically perform the function of the other.

That was why I kept asking:

Did anybody actually investigate the document?

Then I Complained About the Lawyers

In 2025, I also complained to the New Zealand Law Society about three lawyers connected with the history of my case.

The first was Darise Bennington. I alleged that material filed in the Auckland High Court contained inaccurate or misleading information and asked that my concerns be examined.

The second was Gordon Paine. My complaint concerned what I regarded as serious failures in preparation, communication and trial strategy. By then, I had obtained the trial transcripts and had spent considerable time comparing what happened at the hearing with the material I believed had been available.

The third complaint concerned Dave Jaques, relating to a supporting letter I believed contained misleading information.

All three complaints were declined.

Again, that fact needs to be treated carefully.

The rejection of my complaints does not prove that the Law Society was protecting lawyers. Nor does my dissatisfaction with the results establish professional misconduct.

There may have been legal, jurisdictional, procedural or evidential reasons I did not fully understand.

But emotionally, I kept encountering the same pattern:

I had documents.

I had questions.

I wanted examination.

And I could not obtain the examination I believed the material deserved.

So I kept going.

20 August 2025

On 20 August 2025, the New Zealand Court of Appeal dismissed our appeal.

The decision became:

Malik v Syed [2025] NZCA 417.

The appeal had been limited to quantum because the Court had previously declined to extend time for an appeal against the earlier liability judgment. The Court of Appeal confirmed the High Court damages award.

I was devastated.

The eleven minutes in Christchurch stayed with me. I had walked away hoping that perhaps the judges would see what I had spent years trying to explain.

Now I had their answer.

The appeal had failed.

That is the legal reality.

I could disagree with parts of the reasoning. I could continue believing important factual questions remained unresolved. I could analyse the judgment.

But the Court of Appeal had spoken.

For most people, perhaps that would have been the end.

For me, there was still one court left.

The Supreme Court

Supreme Court of New Zealand.

The name itself carries weight.

The highest court in the country.

I sought legal help again. Vinay, A S Ahmed (Adnan) and Kupe helped me in parallel roles. Vinay introduced me to Adnan and Kupe. In total, I paid Vinay approximately \$15,000, with part of that money going to Adnan and Kupe for their work. I appreciated the help, but it was not free.

The Supreme Court proceeding became: SC 104/2025.

The Supreme Court record shows A S Ahmed appeared for us, while there was no appearance for Zain in the leave proceeding.

Reaching the Supreme Court did not mean we were entitled to another full appeal.

Leave was required.

The Supreme Court does not rehear every unsuccessful case simply because a litigant remains convinced the lower courts were wrong. We had to persuade the Court that the proposed appeal met the requirements for leave.

Once again, I returned to the documents.

I prepared, studied and organised material. I tried to explain why I believed significant questions had still not received proper examination.

By then, legal vocabulary that would once have frightened me had become part of ordinary life: affidavit, submission, memorandum, judgment, application, bundle, exhibit.

I had learned a great deal.

But I was still not a lawyer.

And while we were trying to reach the highest court in New Zealand, another threat was waiting behind us.

Bankruptcy.

The bankruptcy proceedings had not disappeared.

One court case had created the debt.

The Court of Appeal had considered the appeal.

Now the Supreme Court was considering whether to grant leave.

And in the background, another High Court proceeding could determine whether Trinny and I would be made bankrupt.

Sometimes I wondered how my life had reached this point.

I had never dreamed of becoming a courtroom warrior.

I did not want my life to revolve around litigation.

I wanted something much simpler.

A peaceful home. My family. Travel. Nature. Some land. A comfortable life.

Instead, I was learning Supreme Court procedure.

Then came 17 December 2025.

17 December 2025

The Supreme Court dismissed our application for leave to appeal.

Its order was short:

“The application for leave to appeal is dismissed.”

There was no order as to costs.

The Court was constituted by Ellen France, Kós and Miller JJ.

The Supreme Court recorded that the Court of Appeal had upheld the quantum judgment and concluded that appellate intervention was not justified. It also noted that our proposed appeal sought, in substance, to revisit aspects of liability as well as challenge the evidential basis and amount of aggravated damages.

And with that, the Supreme Court door closed.

I had reached the highest court in New Zealand.

Not with unlimited resources.

Not after some carefully planned legal career.

But after years of documents, complaints, litigation and the stubborn belief that somewhere in the system somebody might eventually examine the issues in the way I believed they deserved.

It did not happen in the way I had hoped.

I was devastated.

But there was also something strangely clarifying about reaching the end of a road.

For years, I had thought:

Maybe the next court.

Maybe the next lawyer.

Maybe the next Police officer.

Maybe the next regulator.

Maybe the next complaint.

Maybe the next judge.

Now there was no higher New Zealand court to which I could take that appeal.

So the question changed.

What now?

One Door Closed. Another Was Still Open.

There was an extraordinary irony in the date.

17 December 2025.

On the same day the Supreme Court dismissed our application for leave, another part of my legal story was still alive.

I had a separate Auckland High Court proceeding concerning substantive claims arising from the underlying business dispute.

That mattered enormously to me because I had never regarded the defamation proceedings as a complete examination of everything that happened between Zain and me.

The Supreme Court's refusal of leave ended that appellate path.

It did not answer every factual question I had continued asking about the underlying businesses and documents.

Those were different matters.

And I was not finished.

I still had company records.

I still had the chronology.

They affected my understanding of the businesses.

They affected my complaints.

They affected my litigation.

They affected my trust in institutions.

And, from my perspective, they changed the course of my family's life.

I had spent years asking judges, lawyers, Police officers and regulators to look.
Now I was asking the reader.
Here are the documents.
Here are the dates.
Here is my account.
Do not believe me merely because I wrote a book.
Do not disbelieve Zain merely because I accused him.
Look. Compare. Question. Think.
Then reach your own conclusion.
The Supreme Court had closed one door.
But my story was not finished.
In fact, on that same 17 December 2025, another court door remained open.
And behind it waited the battle that could cost us almost everything.

CHAPTER 19 — THE BLACK DAY

On 14 December 2025, a terrorist attack took place at Bondi Beach in Sydney.

Like millions of others, I was shocked by the loss of innocent lives. It brought me back to a question I had been asking for years: how does a human being reach the point where religion, politics or ideology can be used to justify violence against innocent people?

I no longer believed terrorism could be confronted only through Police, intelligence agencies and security measures. Those things may be necessary, but societies also need the courage to examine the ideas, grievances, propaganda, isolation and identity politics that can contribute to extremism.

At the same time, extremists should never be allowed to define an entire religion. A Muslim who commits terrorism does not represent Muslims generally, just as violence committed by someone identifying as Christian or Jewish does not make an entire religious community responsible.

Individual responsibility must remain individual.

Otherwise, the response to extremism can itself become another form of tribalism.

But while I was thinking about violence thousands of kilometres away, my own battle was much closer to home.

17 December 2025

Three days later, two important developments arrived on the same day.

On 17 December 2025, the Supreme Court of New Zealand dismissed our application for leave to appeal in SC 104/2025.

At the same time, my separate Auckland High Court proceeding remained alive. The Court had allowed a method by which Zain could be served by email.

One door had closed.

Another remained open.

That almost perfectly described my legal life.

By then, one lesson had become painfully obvious: in complicated litigation, good legal representation can make an enormous difference. But good legal representation costs money, and when an ordinary person cannot afford it, legal rights can become extremely difficult to exercise in practice.

I do not say that to blame judges. Judges cannot become lawyers for one side. They must decide the cases properly placed before them.

But from where I stood, the practical reality felt simple:

If you cannot afford the expertise the system requires, you fight with whatever you have left.

By December 2025, I had been doing that for almost ten years.

At the same time, another chapter of our lives was ending.

After almost eight years in Queenstown and Arrowtown, Trinny and I had decided to leave the South Island. We loved the mountains, lakes, people, memories and peace we had found there. Our children had grown there.

But we had no close family nearby. We wanted Yaya and Rumi to grow up closer to their cousins and extended family—to experience whānau as part of everyday life rather than an occasional visit.

There was another reason.

Trinny wanted more time with her father, Papa George.

He was getting older, and life had already taught us something money cannot teach:

Time with parents becomes more valuable precisely because eventually there is less of it left.

I resigned from my job, and on 21 December 2025 we packed our belongings and began the long journey north.

Leaving Arrowtown was emotional.

The Amir who had arrived there years earlier was not the same Amir who was leaving. I had arrived knowing almost nothing about law. I trusted easily. I still carried much of the religious certainty of my earlier life. I believed institutions would naturally correct mistakes once somebody showed them the truth.

The man leaving had read judgments, prepared affidavits, filed proceedings, studied court rules, complained to regulators, approached Police, appeared before judges, lost cases, appealed and eventually reached the Supreme Court.

And despite all of that, I still believed my underlying claims deserved examination.

Two dates were now approaching.

12 February 2026 — the bankruptcy proceeding in the Invercargill High Court.

18 February 2026 — further directions in my Auckland High Court proceeding.

Only six days apart.

I still had hope.

Then life hit us again.

Shortly after returning north, Trinny's sister called.

Papa George was seriously ill. His cancer had reached stage three.

We went to see him immediately. The strong, independent man I remembered was now extremely weak, but he could still smile and talk to us.

For Trinny, it was devastating. Her mother was already gone. Now she was facing the loss of her father.

Sometimes I wonder about the timing of our return. Perhaps there was nothing supernatural about it. Perhaps life simply happened that way.

But we had come home just in time.

We were there.

On 12 January 2026, Papa George passed away peacefully.

We gave him the farewell he wanted.

Then, almost immediately, I was back inside court documents.

Life does not always allow you time to grieve before the next battle begins.

One Document

After Papa's funeral, I contacted New Zealand Police again.

This time, I tried to remove almost everything else from the story.

Forget ten years of litigation.

Forget all the companies.

Forget Amir versus Zain.

Forget every accusation except one.

Look at one document:

the alleged \$6 million loan document.

I strongly believed it was fabricated.

That remains my allegation.

But I did not want Police simply to accept it because I believed it strongly. My request was the opposite:

If the document is genuine, establish that.

If it is not genuine, establish that.

Either way—

tell me what the evidence says.

To me, this was an important distinction. A document having appeared in civil litigation does not necessarily answer every question about how it was created or whether it is authentic. A civil court deciding a dispute between parties is not necessarily performing the same function as a criminal investigation into the authenticity of a particular document.

I was not asking Police to overturn a judgment.

I was asking something much narrower:

Is this document genuine?

It seemed like a simple question.

Getting an answer had proved anything but simple.

By then, I had approached Police, other agencies, lawyers, courts and professional regulators.

Each institution had its own role. Courts decide cases. Police investigate crime. Lawyers represent clients. Regulators examine professional conduct. Insolvency authorities administer bankruptcies.

That division of responsibility is understandable.

But I experienced the whole story.

I knew which company connected with which company, when ownership changed, where particular documents appeared, which proceeding contained which allegation and which complaints had already been made.

Institutions necessarily saw fragments.

One court saw one proceeding. Police saw a complaint. A regulator saw a complaint against a professional. A lawyer saw the case he or she had been instructed to conduct.

And I began wondering whether something important could disappear between those boundaries —not because everybody was corrupt, and not because there was necessarily a conspiracy, but because everybody could be doing only their own job.

That produced one of the central questions of my story:

Who examines the evidence when everybody believes somebody else has already dealt with it?

12 February 2026

I call it:

THE BLACK DAY

Trinny and I joined the Invercargill High Court bankruptcy proceeding by telephone.

We could hear the courtroom. We could not see it.

Before the proceeding, we had filed an application seeking a stay of the bankruptcy proceedings. It was supported by separate sworn affidavits from Trinny and me and supporting material. My reasoning was straightforward. I had a substantial claim against Zain pending in the Auckland High Court, and I believed that if the claim succeeded, it could materially affect the financial relationship between us.

There was also the timing. The Auckland proceeding was scheduled for further directions on 18 February 2026 - six days later. I wanted the bankruptcy proceedings paused long enough for the unresolved Auckland litigation to be considered before something as consequential as bankruptcy changed our lives.

That was my position.

The proceeding began.

From our side of the telephone, everything moved very quickly. My recollection is that our participation lasted approximately five minutes. Justice Osborne referred to the previous Court of Appeal and Supreme Court proceedings. I understood why. Those decisions existed and were legally relevant.

But there was another proceeding that mattered enormously to me: my Auckland High Court claim against Zain had still not been determined on its merits.

During the telephone proceeding, Trinny and I recall Justice Osborne asking her when an outcome from the Auckland proceeding was expected. Trinny replied that she did not know. To me, that exchange mattered because it confirmed that the unresolved Auckland proceeding was known to the Court.

Then the proceeding ended and we disconnected.

From my perspective, I did not understand that final orders had actually been made adjudicating both of us bankrupt.

So I carried on. Until the next day.

On 13 February 2026, I was driving to collect my son from school when my phone rang. It was the Official Assignee.

That was when I learned that Trinny and I had been adjudicated bankrupt the previous day.

Bankrupt.

I had known bankruptcy was possible. I had filed documents trying to prevent it. I had participated in the proceeding. But learning from the Official Assignee that it had actually happened was different.

Later, because I wanted to understand precisely what had occurred, Trinny and I asked the High Court for a transcript. The Registry told us that the bankruptcy proceeding had not been recorded and could not be transcribed.

Months later I asked whether Justice Osborne had issued a minute or judgment. The Registry told me there had been no reserved decision and that the adjudication orders had been made verbally in open Court. The formal Orders for Adjudication were later sealed by the Registry.

So there was no transcript available to me through which I could go back and establish precisely what had been said during those few minutes.

I have since made a formal complaint to the Judicial Conduct Commissioner concerning the manner in which the proceeding was conducted by Justice Osborne. I am not asking the Commissioner to overturn the bankruptcy orders. My complaint concerns the conduct of the proceeding, including the opportunity we were given to be heard and the way the decision was communicated to us. At the time of writing, we are awaiting the outcome.

The consequences were profound. Five days after our bankruptcy, another High Court Judge recorded that my right to pursue the Auckland proceeding had vested in the Official Assignee and that I could no longer continue the claim myself. The Official Assignee later disclaimed that litigation right. The High Court ultimately recorded that the proceeding was at an end.

My substantial Auckland claim against Zain did not end after a trial in which the evidence was heard and the merits determined. Bankruptcy changed who controlled my right to pursue it, and the proceeding ultimately came to an end without the merits hearing I had spent years trying to obtain.

After almost ten years of fighting, we had reached the point I had feared most. I thought about Trinny, our children, our future, everything we had lost, everything we had spent, and everything I still believed remained unresolved.

And the simple life I had always wanted.

Not mansions. Not an empire.

A peaceful home. Nature. Travel. Some land. My family. A comfortable life.

That dream suddenly felt further away than ever.

That is why I call 12 February 2026 the Black Day.

Not because life ended.

But because our legal and financial position changed profoundly.

The Official Assignee

Bankruptcy also affected my litigation.

My Auckland High Court claim was no longer simply mine to pursue in the same way as before.

Another institution entered the story:

the Official Assignee.

I dealt with Mandy Savin, Lead Insolvency Officer, and once again supplied documents and explained the history.

I was asked to provide evidence relating particularly to my contribution to the 21 Park Avenue Motel and evidence supporting my claim concerning the value generated by the joint ventures.

So I went through everything again.

Emails.

Bank statements.

Company records.

Property documents.

Cheques.

Correspondence.

Years of transactions.

Years of my life.

I prepared hundreds of pages and offered to explain how the pieces connected.

That had always been my fear: documents without explanation can become nothing more than paper.

For a moment, I thought perhaps bankruptcy had unexpectedly created one last route through which the underlying claim might finally be examined.

Perhaps the Official Assignee would continue it.

Perhaps the dispute would finally reach the merits.

Then another door closed.

The Official Assignee decided not to continue my Auckland High Court proceeding.

The reasons communicated to me included that the matter had already been considered by the Court, that there was conflicting evidence and that funding was unavailable to continue the litigation.

I strongly disagreed.

From my perspective, the substantive claim I was trying to advance had not been fully determined on its merits.

But bankruptcy had changed control of the situation.

I had spent years trying to bring the claim.

Now the institution responsible for deciding whether it should continue had decided not to pursue it.

And again I was left asking:

Who would finally examine the evidence?

What the Black Day Taught Me

If there is one practical lesson I would give anyone entering a complicated business dispute, it is this:

Keep your records.

Keep emails, bank statements, original documents and company records. Build a timeline. Obtain professional advice early if you can. Ask questions while people can still remember the answers.

Time destroys evidence quietly.

People move.

Companies disappear.

Emails are lost.

Memories change.

And ten years later, something that once seemed obvious can become extraordinarily difficult to prove.

I learned that the hardest possible way.

I also learned two principles that may sound contradictory.

They are not.

Do not confuse being unheard with being wrong.

An institution deciding not to investigate does not automatically prove an allegation false. Losing a case does not necessarily resolve every belief a person holds about events outside the issues actually determined.

But equally:

Do not confuse believing something with proving it.

Certainty is not evidence.

Anger is not evidence.

Suffering is not evidence.

Repeating an allegation does not make it true.

That applies to me too.

Between those two principles lies the difficult territory where truth has to be searched for.

I am not writing this story simply because I lost court cases.

If that were the entire story, it could be written in three words:

I lost. End.

But that is not the story.

I want readers to understand what complicated litigation can look like from inside the life of an ordinary person without the resources of a large organisation or a well-funded legal team. I want people to learn from my mistakes and understand why preserving evidence matters.

And I want institutions to understand how frightening it can feel when someone genuinely believes he possesses evidence of wrongdoing but cannot persuade anyone to examine it in the way he believes it deserves.

Neither despair nor certainty is enough.

Evidence matters.

Bankruptcy could change my legal and financial status.

It could affect property, litigation and the future.

But it could not take everything.

It could not take my children.

My love for Trinny.

My memories.

My questions.

My ability to think.

My journey.

My voice.

And perhaps most importantly, it could not take my ability to examine myself.

I had spent years demanding accountability from Zain, lawyers, Police, judges and regulators.

If this book was going to mean anything, I also had to ask what I had done wrong.

THE HARDEST DEFENDANT WAS ME

The hardest questions were not about somebody else. They were about my own judgment.

Why had I trusted religious appearance as evidence of character? Why had I treated trust as due diligence? Why had I allowed brotherhood, authority and belief to replace independent judgment?

I confused being religious with being morally safe.

I confused trust with wisdom.

I confused obedience with goodness.

That does not excuse what I allege others did, or erase the responsibilities of professionals and institutions examined elsewhere in this book. But accountability cannot be something I demand only from other people.

Where was I naïve?

Where did I trust too easily?

Where did I speak too quickly?

Where did emotion overcome strategy?

Where did I misunderstand the law?

Where did I fail to protect my own interests?

Those questions hurt.

But they mattered.

Because this story was no longer simply about proving somebody else had failed me.

It was about understanding how I arrived here.

Bankruptcy sounded like an ending.

For a while, it felt like one.

But perhaps it was something else.

I had spent almost ten years trying to make institutions hear my story.

Now I would tell it myself.

Not as a judgment.

Not as a criminal verdict.

Not as unquestionable truth.

But as a record of what I experienced, the documents I relied upon, the mistakes I made and the questions I still believed deserved answers.

I cannot force anybody to agree with me.

Nor should I.

All I can do is put the material before the reader.

Show the document. Show the evidence. Show the contradiction. Ask the question.

Then let the evidence do the fighting.

I spent almost ten years asking institutions to look.

Now I am asking you.

Do not take my side.

Look.

And then decide.

CHAPTER 20 — DARK AGES

Is the Qur'an addressed only to Sunni and Shia Muslims? Does it belong to Hanafi, Maliki, Shafi'i, Hanbali or Salafi Muslims?

Or is its message intended for humanity?

For me, that became one of the most important questions of my religious journey.

The Qur'an describes God as Rabb-ul-'Alamin—Lord of all worlds—and describes Prophet Muhammad as a mercy to the worlds. If the message is genuinely universal, surely it cannot belong exclusively to one sect, culture, school or nation.

That also raises a harder question. If the Qur'an teaches mercy, justice and respect for human life, how can innocent people be killed in its name?

My criticism is not of the Qur'an itself. My concern is what human beings can do with religion when interpretation becomes authority and authority becomes power.

A religion claiming to represent mercy should produce mercy. A religion claiming to represent justice should produce justice.

And anybody claiming to speak for God should be willing to be questioned.

Islam Was Hijacked

When I say Islam was hijacked, I do not mean that somebody secretly changed the Arabic Qur'an. I mean that a religion can change without changing its scripture. Interpretation can become tradition, tradition can become identity, identity can become sect, and sect can create religious authority. The Qur'an came before Sunni and Shia Islam, so I do not believe either later system should become the compulsory lens through which the Qur'an must be read.

Muslims often say earlier religious communities divided, accumulated traditions and allowed human authority to grow around revelation. My question is whether Muslims repeated the same human pattern. If the Qur'an came first, then the Qur'an should judge later tradition—not later tradition judge the Qur'an. A Sunni scholar may be right. A Shia scholar may be right. I may be wrong. But none of us is revelation. The evidence matters.

That leaves me with a question I cannot ignore: if there were no Sunnis and no Shias, how would we read the Qur'an?

One Islam — How Many Interpretations?

Growing up Sunni, I thought Islam was simple. Islam was Islam. Then I began studying more deeply and discovered a much more complicated history. Sunni and Shia traditions developed differently. Within Sunni Islam came the Hanafi, Maliki, Shafi'i and Hanbali schools of jurisprudence, alongside Salafi movements, Sufi traditions and countless scholars and sub-schools.

These are not separate religions. The major Sunni schools developed different methods of legal reasoning and have often coexisted with considerable mutual respect.

But their existence forced me to confront an obvious fact. Sincere Muslim scholars reached different conclusions about prayer, marriage, divorce, inheritance, clothing, food, business and punishment.

That did not prove Islam was defective. It proved something much more ordinary: Human interpretation is human. God may be perfect. The Qur'an may be divine. But Abu Hanifa was human. Malik ibn Anas was human. Al-Shafi'i was human. Ahmad ibn Hanbal was human. Later scholars were human. Every imam is human.

And Amir Malik is human too. Once I accepted that, disagreement stopped frightening me.

The question was no longer: Which label must I belong to? It became: What is the evidence? My legal journey had taught me exactly the same question.

Ten Years Later

On 28 January 2026, I realised exactly ten years had passed since the business dispute erupted on 28 January 2016.

Ten years of litigation, documents, lawyers, complaints, Police stations, government agencies, judgments and appeals.

And now we were bankrupt. I asked myself: How did we get here? Was it because I trusted the wrong person? Did I make serious mistakes? Did lawyers fail me? Did institutions fail somewhere? Or was it a mixture of all of those things? I leave that judgment to the reader.

I know I made mistakes. I trusted Zain partly because of values I had inherited:

brotherhood, faith, honesty and respect for religious people. Looking back, some of those assumptions made me vulnerable.

But another question troubled me more: What responsibility does a justice system have when ordinary people become trapped in complex financial and legal disputes?

People make mistakes. Businesses fail. Relationships collapse. People trust the wrong individuals. But serious allegations should still be capable of proper examination.

That is one of the central reasons I am writing this book. Not because I believe I was automatically entitled to win. I am writing because I believe I should have had a genuine opportunity to have the underlying claims properly determined.

The story had become much larger than a dispute between two former business partners.

It had become a story about trust, betrayal, money, law, religion, culture, institutions and the human cost of being unable to make yourself heard.

I may have lost battles. But I have not lost my voice.

When I reconstructed the history, I identified six major attempts to have my underlying claims examined: the caveats brought through Dr Sahu Khan; my \$5

million counterclaim in the defamation proceedings; the \$5 million claim during the liquidation of Syed Family Limited; the \$10 million High Court proceeding in 2022; the fresh \$10 million proceeding commenced in 2025; and finally my request after bankruptcy for the Official Assignee to continue the claim.

None produced what I regarded as a full determination of the central substantive dispute.

That does not mean six attempts prove I was right. They do not. Perhaps experienced lawyers will see procedural defects I still do not fully appreciate. Perhaps judges will identify legal barriers that I misunderstood.

That is precisely why I want the history examined rather than converted into another slogan.

My narrower point is simply this: For almost ten years, I kept trying to have what I regarded as the central dispute tested. From my perspective, I never reached that full examination.

What If I Am Wrong?

Four words transformed my life: What if I am wrong?

I had been born Sunni. For much of my life, I accepted Sunni beliefs because that was the religious world into which I had been born.

But what if I had been born into a Shia family? Would I have been equally certain Shia Islam was correct? What if I had been born Christian, Hindu, Jewish, Buddhist or atheist?

How much of what human beings call belief begins with geography, family and inheritance?

That question did not destroy my faith. It forced me to examine it.

I began reading the Qur'an differently. I became uncomfortable with religious authority being treated as unquestionable. I questioned teachings attributed to Prophet Muhammad when, in my understanding, they appeared inconsistent with the Qur'an. I even came to question the traditional claim that Muhammad was illiterate.

These are my conclusions. Other Muslims disagree. That is fine. Because the principle I apply to them must also apply to me: What if Amir is wrong?

I do not want to escape blind obedience to an imam only to become blindly obedient to myself.

Show me the verse. Show me the evidence. Show me the reasoning. Then let us examine it.

Questioning, for me, became part of faith rather than the enemy of faith.

Once I started questioning inherited religious ideas, other questions followed. Why should friendship depend upon religion? Why should human beings be separated by sect? Why should a woman or man receive less dignity because a tradition says

so? Why should questioning an interpretation be treated as questioning God? And why would a God who gave human beings minds be offended when they use them?

I became less interested in labels. Muslim, Christian, Jew, Hindu, atheist, Sunni, Shia, Pakistani, New Zealander, left, right—these words can describe something about us.

The danger begins when the label becomes more important than the person underneath it.

Love Does Not Require Blindness

I do not believe Western societies are perfect. They are not. There is inequality, homelessness, crime, racism, political division, addiction, loneliness and institutional failure. This book itself criticises New Zealand institutions extensively.

But New Zealand also taught me something enormously important: An individual can possess rights independent of religion, ethnicity or social status.

I sometimes wonder what would have happened if my legal battle had occurred in Pakistan. I cannot know. It would be dishonest to pretend otherwise. The question merely reminds me not to romanticise either society.

New Zealand can be one of the best places in the world to live and still require reform.

Pakistan can contain extraordinary people, culture and potential while still having serious institutional problems.

Love does not require blindness. A country should be strong enough to examine itself. So should a religion. So should I.

The same principle applies to history. Colonialism mattered. Exploitation, domination and denial of self-determination mattered. But societies before colonialism were not necessarily utopias either. Many already contained inequality, conflict, poverty and powerful elites.

History is rarely as simple as: Everything was good. Then outsiders arrived. Everything became bad.

Pakistan became independent in 1947. History still matters. Colonialism still matters.

Geopolitics and foreign interference matter.

But eventually every independent society must also ask: What are we doing today?

Blaming outsiders forever can become as intellectually lazy as pretending history had no effect at all.

Responsibility requires both. Understand the past. Then take responsibility for the present.

The Real Measure

Eventually I began looking at political and economic systems the same way I looked at religion.

Capitalism, socialism, democracy, religious government, secular government, left and right all contain theories and promises. Ordinary people live with the results.

So my test became simpler: Does it make human life better? Does it encourage knowledge? Protect freedom? Promote justice? Reduce suffering? Create opportunity?

Allow people to question power? Treat human beings with dignity?

If it does, perhaps there is something worth learning from it. If it does not, we should have the courage to question it.

The same standard should apply to religion. If we claim religion produces justice, show me justice. If we claim it produces knowledge, show me knowledge. If we claim it honours women, look at how women actually live. If we claim it creates brotherhood, look at what happens when Sunni meets Shia. If we claim it teaches peace, look at how we treat people who disagree with us.

Outcomes matter.

Human beings have always been skilled at creating us and them. Once somebody becomes them, their suffering becomes easier to ignore. Their mistakes become evidence about their whole group, while our mistakes become exceptions. Their extremists represent them; ours supposedly do not. Their historical crimes must never be forgotten; ours deserve endless explanation.

That is tribalism. Religion can sanctify it if we are not careful.

I no longer wanted a God who belonged only to my tribe. If God is Rabb-ul-'Alamin—Lord of all worlds—then perhaps human beings should stop behaving as though we own Him.

Why “Dark Ages”?

Why call this chapter Dark Ages? Not because we literally live in a medieval world. We have smartphones, artificial intelligence, satellites, modern medicine, aircraft and the internet. Human beings can communicate across the planet almost instantly.

Our technology is extraordinary. But technological advancement does not automatically create intellectual maturity.

A person can carry access to much of humanity's recorded knowledge in his pocket and still refuse to question an idea inherited from his grandfather.

A society can build skyscrapers while suppressing thought. A religious community can produce thousands of scholars while discouraging ordinary people from asking uncomfortable questions. A modern state can possess sophisticated institutions while an ordinary citizen struggles to navigate them.

Perhaps darkness is not the absence of technology. Perhaps darkness begins when questions become dangerous.

Every civilisation has dark corners. Every institution does. Every religion as practised by human beings does. Every individual does.

Progress begins when we are willing to turn on the light.

God Has No Heart — God Has Laws

I sometimes use a deliberately provocative sentence: God has no heart. God has laws.

Before somebody misunderstands me, I am not saying God has no mercy. I am questioning the religious habit of expecting God to suspend cause and consequence merely because we pray, call ourselves believers or believe our cause is righteous.

Gravity does not ask your religion before you fall. Fire does not ask your sect before it burns. Rain does not fall only on believers. Disease does not check whether you attended a mosque.

A farmer who refuses to plant cannot reasonably expect prayer alone to produce a harvest. A student who refuses to study cannot reasonably expect prayer to replace preparation. A society neglecting education cannot pray itself into scientific leadership. A government tolerating corruption cannot expect religious slogans to manufacture honest institutions.

Qur'an 13:11 gave me something powerful to think about: "God does not change the condition of a people until they change what is within themselves." Perhaps we sometimes misunderstand divine help. Maybe mercy does not mean cancellation of consequence. Perhaps mercy is also reflected in the order of creation itself—cause and effect, choice and consequence.

People often say: "Leave it to God." Sometimes I imagine the answer: "I gave it to you." A mind. Hands. Time. Reason. Resources. Conscience. Other human beings. A planet capable of sustaining life.

What are we doing with them?

I spent years praying for justice. But I still had to preserve the emails, find the documents, learn the court rules, file applications, turn up, make arguments and admit mistakes.

God was not going to prepare my affidavit for me. That was my responsibility.

So perhaps my provocative sentence can be stated more precisely: God's mercy does not abolish cause and consequence.

Prayer may provide strength, humility and perspective. But prayer should never become an excuse for avoiding responsibility.

If we damage the environment, there are consequences. If we neglect children, there are consequences. If we tolerate corruption, there are consequences. If we

stop educating ourselves, there are consequences.

Religion does not exempt us from reality. Perhaps reality itself is part of the lesson.

So instead of endlessly asking: “Why doesn’t God change the world?” perhaps we should occasionally ask: “Why haven’t we?”

Yaya’s World

Through everything, my children kept bringing me back to reality. I love Yaya’s world.

Watching him grow taught me that life is much larger than courtrooms, money, religious arguments and judgments. His energy and happiness remind me that despite everything, the world remains beautiful.

One day my journey on this planet will end. That thought does not make me want to reject life. It makes life more precious.

I sometimes think about Elon Musk talking about journeys to Mars. He can go first. For now, Earth seems more than enough for me.

I had also heard the traditional saying that this world is a prison for the believer and a paradise for the disbeliever.

I know the tradition exists. But I do not want to understand this extraordinary life primarily as a prison.

Why would God create such a remarkable world merely for human beings to feel guilty about enjoying it?

The sun gives warmth without asking your religion. Rain does not distinguish Hanafi from Shafi’i, Shia from Salafi, Christian from atheist. Mountains do not inspect your theology before allowing you to admire them. A bird does not need theology to sing. A child does not need a religious label to laugh. The universe does not appear divided according to our sectarian boundaries.

We divided it.

For me, Earth is not a prison. It is a gift.

Maybe there is another life beyond this one. I hope there is. But I refuse to despise the extraordinary life I have already been given while waiting for another.

I still want to travel. Walk through nature. Watch Yaya and Rumi grow. Sit peacefully with Trinny.

I would still love that little home with some land. Nothing extravagant. Just enough.

After all the businesses, millions, courts, lawyers, religion and arguments, perhaps my dream was always much simpler than the life I created around it.

Peace.

And perhaps one of our greatest responsibilities is not simply to worship the Creator—but to care for the creation and one another.

Maybe religion does not need to be as complicated as we make it.
Think. Question. Learn. Love. Take responsibility.
And while you are here—live.

CHAPTER 21 — PERJURY, FORGERY & NZ POLICE

For most of my life, I believed the courtroom was the place where lies eventually stopped.

People could lie in business, to friends, in emails or to each other. But once somebody entered a courtroom, swore an oath and placed documents before a judge, I assumed something fundamentally changed.

Now you had to tell the truth.

After almost ten years of litigation, I no longer see it so simply.

Throughout my legal battle, I came to believe that Zain had made false statements in court and under oath, and that documents filed or relied upon in proceedings included material that was fabricated, misleading or materially unreliable.

Those are extremely serious allegations.

I understand that.

So before going any further, I need to establish something clearly:

My belief is not proof.

A contradiction is not automatically perjury. A disputed document is not automatically a forgery. Somebody can remember something incorrectly without deliberately lying.

That is exactly why I kept asking for an independent investigation.

Not:

Believe Amir.

But:

Test the evidence.

Perjury Is More Than Being Wrong

I eventually learned that perjury has a much higher threshold than showing that somebody said something inaccurate.

People misunderstand questions. Memories change. Two people can honestly remember the same meeting differently.

Perjury involves deliberate falsehood under circumstances in which the law imposes particular requirements.

That distinction matters.

I was not asking Police to treat every inconsistency in Zain's evidence as a crime. My concerns involved statements and documents that, when compared with company records, financial records and other material, appeared to me to raise more serious questions.

So I approached New Zealand Police.

I wanted to know:

Who investigates this?

At one stage, Detective Lee explained the Police position to me in writing. I was told that perjury was an unusual and complicated allegation, that a high standard of proof applied, and that restrictions existed around commencing a prosecution.

I was also advised to attend the Police station nearest to the court where the alleged perjury had occurred, make a formal statement and provide the evidence I believed supported the allegation. Police could then consider whether an investigation should commence.

That taught me a distinction that became fundamental to everything I was asking for:

Investigation is not prosecution.

And investigation is certainly not conviction.

I did not want Zain prosecuted simply because Amir Malik accused him.

Imagine the reverse. If somebody accused me of fraud, forgery or perjury, should Police automatically prosecute me because the complainant sounded convincing?

Of course not.

There should be evidence, investigation, due process and an opportunity for the accused person to answer.

That protection should apply to Zain exactly as it should apply to me.

But due process has to work in both directions.

A serious allegation supported by independently testable evidence should not necessarily disappear merely because the people involved have already fought a civil case.

A civil court asks the legal questions properly before it.

A criminal investigation can ask another question:

Was a criminal offence committed?

Those inquiries can overlap.

They are not automatically the same.

Why Evidence Integrity Matters

This eventually became much bigger than Zain and me.

A justice system depends upon evidence.

A judge was not beside us during our years in business. The judge was not sitting inside our meetings or personally watching money move between companies. Years later, a court has to reconstruct what happened from the evidence properly placed before it: documents, affidavits, witnesses, records, expert evidence, submissions and the law.

That system depends heavily on the integrity of what reaches the courtroom.

So an uncomfortable question follows:

What happens if somebody deliberately gives false evidence because they believe there will be no meaningful consequence?

An even more serious question is:

What happens if people begin believing fabricated documents can be used in litigation without anyone independently examining them?

That would create a dangerous incentive.

Why tell the truth if lying works?

No justice system can completely prevent dishonesty, but the integrity of evidence cannot be treated as optional.

This is also why I do not need to accuse a judge of corruption merely because I disagree with an outcome.

A judge can act honestly, study the evidence properly before the Court and apply the law in good faith.

But if material placed before the judge is false, the factual picture available to the judge can also become distorted.

That is one reason I have never simply blamed Justice Woodhouse because I lost before him. I saw problems with my own representation. I later complained about Dr Sahu, and that complaint ultimately had professional consequences.

Sometimes the problem may arise long before the judge makes a decision.

Preparation.

Representation.

Disclosure.

Witnesses.

Documents.

What reached the judge—and what did not.

The \$6 Million Document

One document became particularly important to me:

the alleged \$6 million loan document.

I have referred to it repeatedly throughout this book, and it is one of the documents I want readers to examine for themselves.

I came to believe it was fabricated or materially unreliable.

Again:

that is my allegation.

Writing it repeatedly does not make it true.

Look at the document. Look at when it appeared, the parties named in it, the surrounding financial records, the chronology and what was said in court.

Then ask whether everything fits together.

Around 2022, I physically took a copy of the document to Queenstown Police Station. I sat with two Police officers and tried to explain why I believed it deserved investigation.

I expected questions, notes, a record and perhaps somebody tracing the financial history.

Instead, from my perspective, the conversation did not unfold in the way I expected an examination of potentially serious financial evidence to unfold.

Eventually, I asked whether our discussion was being recorded.

It was not.

I asked whether I could record it myself.

That request was refused.

I left deeply frustrated and later complained to the Independent Police Conduct Authority.

But the central question remained exactly the same:

Who was actually going to examine the document?

The Police Trail

My contact with Police had begun years earlier.

On 26 May 2017, I attended Manukau Police concerning allegations connected with the dispute.

Looking back at the record, I have to acknowledge something that does not necessarily help my argument but belongs in an honest account: at that particular meeting, Police recorded that documentary evidence supporting the allegations had not been provided.

That matters.

It would be unfair for me to criticise Police for failing to investigate evidence they had not actually received at that meeting.

But my attempts did not end there.

I continued gathering documents. I continued approaching authorities. I continued trying to explain why I believed the financial history and particular documents deserved examination.

Then, on 7 July 2020, Miriam Chittenden of New Zealand Police emailed me.

Her email indicated that a preliminary review of my affidavit and complaint had occurred and that Detective Sergeant Paul Slater would further review the matter and contact us.

She also wrote that Zain appeared not to be in New Zealand and that:

“steps are in place for Police to be notified when/if he returns to New Zealand.”

Those words gave me hope.

Steps are in place.

I thought perhaps somebody was finally going to look properly.

But to my recollection, Detective Sergeant Slater never contacted us. I was not asked for further information, and I never became aware of Zain being questioned in relation to the complaints I had made.

So the questions remained.

What were those steps? What happened to the preliminary review? What material was examined? Was there a decision not to investigate further? If so, why? Was Zain ever interviewed?

I do not know.

And where I do not know—

I should say I do not know.

That sentence may be more important than it appears.

For years, anger can tempt you to fill gaps with assumptions.

But if I want the reader to trust this book, I have to distinguish between what I know, what documents establish, what somebody else has stated and what I merely suspect.

Where the record ends, my certainty should end with it.

That principle protects Zain.

It also protects me.

The Self-Represented Litigant

Part of the problem was that I was trying to navigate an enormous system without the resources available to professional investigators or experienced litigators.

Self-representation is not simply entering court and telling a judge your story.

I had to understand procedure, jurisdiction, evidence, affidavits, discovery, submissions, appeals, limitation periods, costs, service and legal tests.

At the same time, I was trying to understand company structures, share transfers, property transactions, financial records, powers of attorney, Australian companies, New Zealand companies and disputed documents.

Then came another puzzle:

Which institution deals with which part?

Police.

Serious Fraud Office.

Independent Police Conduct Authority.

Companies Office.

Law Society.

High Court.

Court of Appeal.

Supreme Court.

To me, everything was part of one story.

To each institution, only a particular piece might fall within its jurisdiction.

And that produced one of the strangest possibilities in my whole journey:

Everybody could potentially be doing their own job while the central question remained unanswered.

That is when my question changed.

At first I asked:

Why aren't Police investigating?

Eventually I started asking:

Who reviews a decision not to investigate?

I approached the IPCA.

But oversight bodies have defined powers too. An oversight body cannot simply become a substitute Police force. A civil court cannot become Police. Police cannot become the civil courts. The Law Society cannot become a forensic accounting unit, and the Companies Office cannot become the Serious Fraud Office.

I understand why institutions need boundaries.

But consider the same system from the perspective of the ordinary person standing outside it.

One agency considers an issue outside its role. Another has limited jurisdiction. A civil court has dealt with the litigation between the parties. An oversight body can review Police conduct but cannot necessarily conduct the entire underlying financial investigation itself.

Every institutional answer might have a perfectly understandable procedural explanation.

Yet the citizen may still be standing there—

holding the same document.

That produced one of the central questions of my story:

Who protects an ordinary person when every part of the system assumes another part has already done its job?

A Dangerous Incentive

This is where the issue becomes bigger than my own allegations.

Rules influence behaviour.

Consequences influence behaviour.

If people know that deliberately giving false evidence can lead to investigation and serious consequences, that risk helps protect the integrity of court proceedings.

Now imagine the opposite.

Imagine a sophisticated dishonest person concluding that Police will treat allegations as part of a civil dispute; the civil court will expect the opposing party to challenge the document; litigation will eventually finish; and the other party may simply run out of money.

I am not saying that hypothetical scenario has been proven in my case.

That is exactly what I wanted tested.

But as a public-policy problem, the danger is obvious.

If dishonesty can become strategically profitable, the wrong people learn the wrong lesson.

Lie carefully enough and you might win.

That cannot be the message a justice system sends.

The integrity of litigation depends not only on punishment after dishonesty has been proven but on a credible possibility that serious allegations of deliberate falsification will be properly assessed.

There is another side to this argument, and it is just as important.

Imagine if every disappointed litigant could walk into a Police station after losing a civil case, accuse the other party of perjury and demand a criminal investigation.

The system would quickly become unmanageable.

People inside bitter disputes often genuinely believe the other side lied. Sometimes they are right. Sometimes they are wrong. Sometimes the truth lies somewhere between imperfect memories and competing interpretations.

So I do not advocate automatic criminal investigations every time a disappointed litigant makes an accusation.

I advocate something more measured:

Serious allegations supported by credible, independently testable evidence should have a realistic pathway to assessment.

There should be a threshold.

But the threshold should not become an impossible wall.

That principle protects innocent people from malicious allegations.

It also protects the justice system from deliberate deception.

An allegation is not proof.

But where credible evidence exists, the allegation should at least be capable of meaningful assessment.

The Court of Appeal

By the time I reached the New Zealand Court of Appeal, I wanted the judges to understand the environment in which Trinny and I had spent years trying to fight.

I placed public reporting before the Court concerning problems within the Legal Aid system and concerns about the investigation of fraud. I also referred to correspondence concerning the difficulties surrounding our allegations of perjury.

Those articles did not prove my case.

They did not prove Zain committed any offence.

That was never my point.

I wanted the Court to understand the context: limited resources, difficulty obtaining legal representation, complicated financial allegations, disputed documents, multiple agencies and uncertainty about which institution was responsible for investigating what.

The Court of Appeal had its own jurisdiction.

I understand that much better now than I did while standing before the judges.

An appellate court cannot transform itself into an investigative commission merely because a self-represented litigant asks it to.

But emotionally, I had finally put what I saw as the wider obstacles before one of the highest courts in New Zealand.

And I still walked away asking:

What changed?

What Did I Actually Want?

After all these years, my request remains remarkably simple.

I did not want Zain convicted because I was angry.

I did not want Police to believe me automatically.

I did not want a judge to reverse a decision because I shouted loudly enough.

I wanted the evidence tested.

If I falsely accused Zain, let the evidence expose me.

If the documents I challenge are genuine, establish that.

If his sworn evidence withstands independent scrutiny, establish that too.

But if credible evidence establishes deliberate fabrication or deliberate falsehood under oath, then there should be consequences.

Not because Amir wants revenge.

Because the next person entering a courtroom needs to know that truth still matters there.

No justice system can guarantee that nobody will ever lie.

Human beings lie.

They always have.

But a justice system can decide what message it sends when deliberate deception is established.

Because the alternative message is frightening:

You can lie under oath—as long as you can get away with it.

If dishonest people ever begin to believe that, the victim is no longer merely the person on the other side of a court case.

The justice system itself becomes the victim.

And that leaves me with perhaps the most important question of this chapter:

If justice depends upon evidence, who investigates when the evidence itself may be false?

I had spent almost ten years asking that question.

I was bankrupt.

The appeals were over.

The Police complaints had not produced the investigation I wanted.

But the documents still existed.

And I was not going to pretend the questions had disappeared merely because the doors I had knocked on were now closed.

THE MONEY CROSSED THE BORDER

THE JURISDICTION TRAP

There was one part of this experience that became increasingly difficult for me to understand.

I allege that the underlying wrongdoing began in Australia. Millions of dollars then moved from Australia into New Zealand. The money became connected with property and businesses here. I also allege that disputed documents connected with the same financial history were later relied upon in New Zealand court proceedings.

My wife and I approached authorities in both countries. Yet from my perspective, the cross-border nature of the story became an obstacle rather than a reason for the whole financial trail to be examined from beginning to end.

Australia can examine conduct within Australia. New Zealand can examine conduct within New Zealand.

But who follows the money across the border?

I do not suggest that the existence of an international transaction proves a crime. Nor do I suggest that these laws prove my allegations. They do not.

But New Zealand law itself recognises that financial crime can have an international dimension. Section 243 of the Crimes Act 1961 deals with money laundering, and section 245 addresses the application of section 243 where the alleged proceeds-producing act occurred outside New Zealand. The Mutual Assistance in Criminal Matters Act 1992 also exists to facilitate international assistance in criminal matters, including obtaining evidence and documents.

Those provisions do not establish that an offence occurred in my case. My question is much narrower: if money, documents and alleged conduct cross borders, should jurisdiction automatically be the end of the inquiry - or should the evidence first be tested to determine what actually happened?

MAGIC

I sometimes call what happened "magic."

Millions came from Australia into New Zealand. Money became property. Property became businesses. Values increased.

Based on the latest figures and records available to me, I estimate the resulting New Zealand structure connected with Zain to be worth more than \$25 million. That is my latest assessment, not a judicial valuation.

Yet one question has followed me through this entire story:

Where was his original investment?

I say the banking records I possess can help answer that question. I say the alleged \$6 million loan document does not explain the true source of the millions that entered New Zealand. That remains my allegation, not an established finding.

If I am wrong, a proper examination of the transactions can show that. If I am right, the same evidence can show that too.

I am not asking anyone to begin with my conclusion.

Begin with the money.

CHAPTER 22 — BANKRUPT

There is one claim in this story that I have never been able to accept: the suggestion that Zain suffered approximately \$12 million in losses because of my public-awareness campaign.

I challenge that proposition.

But after everything I have learned, I do not ask the reader simply to accept my rejection of it either.

Look at the judgments. Look at the evidence relied upon. Look at the financial records, the companies and the witnesses who did—or did not—give evidence.

Then reach your own conclusion.

That principle has become central to this book:

Do not believe Amir because Amir says something. Examine the evidence.

By February 2026, however, the legal consequences were no longer theoretical.

Trinny and I were bankrupt.

Bankrupt

I never imagined that word would become part of my story.

For years, I had been a businessman, husband, father, immigrant, Muslim, ex-Sunni, seeker and litigant.

Now another word had been added:

Bankrupt.

But bankruptcy is a legal and financial status.

It is not a description of a human being.

That distinction became important to me.

I had lost businesses, money, court cases, years, relationships and confidence in people I had once trusted. Bankruptcy also affected my control over important parts of my financial and legal affairs.

But I was still Amir.

Still Trinny's husband.

Still Yaya and Rumi's dad.

Still questioning.

Still learning.

Still capable of admitting mistakes.

And still trying to understand how a relationship that once involved men calling each other brothers had ended here.

BANKRUPTCY CHANGED THE BATTLEFIELD

Bankruptcy did more than change our financial status.

It changed the litigation.

Five days after the bankruptcy orders, the Auckland High Court recorded that my right to pursue the claim had vested in the Official Assignee and that I could no longer continue the proceeding myself.

That was the immediate legal consequence of 12 February 2026.

For years, I had been trying to bring my underlying claim against Zain and the associated companies before the Court. Whatever anyone thought of that claim, it had not reached the full merits hearing I wanted.

Bankruptcy changed who controlled whether it could continue.

The Official Assignee became responsible for deciding whether to step into my place and pursue the proceeding.

I supplied extensive material.

Documents.
Financial information.
Company records.
The history.

I wanted the underlying claim examined.

Ultimately, the Official Assignee decided not to continue it and disclaimed the litigation right.

The High Court later recorded the legal consequence: the relevant rights and interests had been brought to an end, and the proceeding was at an end.

That was difficult for me to accept.

Not because a court had conducted a full trial of my substantive claim and decided that my allegations were wrong.

That had not happened.

The proceeding ended because bankruptcy transferred control of the litigation right to the Official Assignee, and the Assignee later disclaimed it.

From my perspective, the central dispute I had spent years trying to bring before the Court still had not received the full merits hearing I wanted.

But the legal position was what it was.

Another door had closed.

And again I was left asking:

Who would finally examine the evidence?

Looking back, this was not one failed attempt. I had made six major attempts over almost ten years to have my underlying claims examined. By then Trinny and I were bankrupt. The latest financial picture I was following would later exceed \$25 million. That contrast did not prove my allegations. It explained why I still wanted the evidence examined. One more door had closed.

Gordon Paine — Another File I Wanted Examined

My concerns about Gordon Paine did not begin simply because we lost the defamation case. That distinction is important.

Losing a case does not prove your lawyer was incompetent.

Excellent lawyers lose cases. Sometimes the evidence is against you. Sometimes the law is against you. Sometimes the other party simply has the stronger case.

My complaint was different.

I wanted the preparation and conduct of our defence examined.

In 2025, I complained to the New Zealand Law Society about Gordon. When that complaint did not produce the outcome I hoped for, I took the matter to the Legal Complaints Review Officer — the LCRO.

On 8 August 2026, I wrote again explaining why I believed the professional file needed proper examination.

My questions were straightforward.

How was a significant High Court damages trial prepared? What meetings occurred? What instructions were recorded? What evidence was reviewed? What witnesses were discussed? What strategy was agreed? What advice did Gordon give Trinny and me?

According to the position I put to the LCRO, neither Trinny nor I had a substantive meeting with Gordon immediately before the trial, and my last personal meeting with him had been in 2021.

Those were not minor details to me.

The case ultimately produced damages of hundreds of thousands of dollars against us.

If a lawyer is preparing clients for litigation carrying consequences of that magnitude, what level of consultation should reasonably occur beforehand?

That was what I wanted examined professionally.

My argument was not:

“We lost, therefore Gordon must have been incompetent.”

That would be unfair.

My concerns related to what I say happened before and during the trial: communication, preparation, instructions, evidence, strategy and client consultation.

That is why the complete professional file mattered.

If Gordon’s records show extensive preparation, careful advice, detailed instructions and a coherent strategy, then those records should protect him.

If my memory is wrong, they should expose that too.

And if the records support my concerns, that should also be capable of being established.

Again, the principle was exactly the same as everywhere else in this book:

Do not believe Amir. Show the records.

I wanted attendance notes, correspondence, file notes, instructions, preparation records and whatever else showed how our defence had actually been conducted.

Memory is unreliable.

Mine included.

Years had passed. Litigation distorts time. Emotion affects recollection. Two people can sincerely remember the same conversation differently.

So rather than simply asking who sounds more convincing, look at the contemporary records.

When did meetings occur?

How long did they last?

What was discussed?

What advice was given?

What evidence was reviewed?

What preparation took place?

That is why professional record-keeping matters.

The file could answer questions that memory could not.

Lawyers Are Human Too

My story could easily become an attack on lawyers.

I do not want that.

I met lawyers who genuinely tried to help us. Some gave advice without expecting anything in return. Ben Nevell worked on our case long after normal office hours. Other lawyers helped me understand processes I would never have understood alone.

Lawyers are essential to a functioning justice system.

But lawyers are human.

They can make mistakes, misunderstand clients, become overloaded or exercise poor professional judgment.

That is why accountability matters.

The answer to a complaint should not automatically be:

The lawyer is wrong.

But neither should it automatically be:

The client lost, therefore the client is merely angry.

Examine the evidence.

That standard protects everybody.

After almost ten years of court proceedings, I had also developed enormous respect for the complexity of law.

That may sound strange coming from someone who has spent so much of this book criticising aspects of his experience.

But criticism and respect can coexist.

Evidence rules exist for reasons. Procedural rules exist for reasons. Appeal thresholds and limitation periods exist for reasons. Courts cannot operate according to whoever tells the most emotional story.

Yet complexity creates another problem:

inequality.

A wealthy person or corporation can purchase expertise.

An ordinary person may have to learn while fighting.

Those are not the same contest.

Imagine playing chess against a professional while simultaneously learning how each piece moves—and losing could cost you hundreds of thousands of dollars.

That is often what litigation felt like to me.

And once a person starts losing, the financial spiral can become brutal. Every unsuccessful application can generate costs. Every legal bill reduces the ability to fund the next lawyer. Every mistake can make the next step harder.

Eventually, a justice system can remain theoretically accessible while becoming practically unreachable.

That is a discussion worth having.

Not because every self-represented litigant is right.

Many are not.

But because access to a courtroom is not necessarily the same thing as access to justice.

The Immigrant Question

My experience also changed how I thought about immigration.

I am an immigrant.

I know what it means to arrive in a society different from the one in which you were born.

Migration can be one of humanity's greatest opportunities. People escape poverty, conflict, persecution or limited opportunity and build different lives.

New Zealand gave me opportunities.

It gave my children opportunities.

It gave my family access to extraordinary natural beauty and communities where, in my experience, people from very different backgrounds could live peacefully together.

I will always appreciate that.

But immigration is also a social contract.

A newcomer should not have to erase his identity.

I did not stop being Pakistani because I became part of New Zealand.

Nor should somebody have to abandon their religion.

But integration requires something from immigrants too.

Respect the law. Respect women as equal human beings. Respect people of other religions and people with no religion. Respect the freedom of your neighbour to live differently from you. Participate, learn and contribute.

And understand something essential:

Your religious beliefs do not give you authority over everybody else's life.

The principle works both ways.

A host society should not demand cultural erasure.

A newcomer should not demand cultural domination.

Integration is not surrender.

It is coexistence.

The Country I Chose

Despite everything I have written about New Zealand institutions, I do not hate New Zealand.

Quite the opposite.

This country became my home.

That is partly why its failures hurt me.

You do not become deeply disappointed in something from which you expected nothing.

I expected fairness.

I expected accountability.

I expected institutions to work.

Sometimes they did.

Sometimes, in my experience, they did not.

That does not make New Zealand a failed country.

It makes it a human country.

Human institutions should be open to criticism.

If democracy means anything, surely a citizen should be able to say:

This happened to me. Here are the documents. Here is the decision. Here is why I disagree.

Can we do better?

Criticism is not necessarily betrayal.

Sometimes criticism comes precisely because a person still believes improvement is possible.

Looking Back

By August 2026, I could look backwards across almost half a century.

A village in Pakistan.

Karachi.

Islamabad.

University.

Two attempts to join the Pakistan Army.

Switzerland.

Australia.

New Zealand.

Businesses.

Properties.

Mosques.

Marriage.

Children.

Courtrooms.

Police stations.

Lawyers' offices.

The Court of Appeal.

The Supreme Court.

Bankruptcy.

What a strange journey.

If somebody had shown the young Amir a photograph of his future life, I doubt he would have believed it.

I had wanted success.

But never extraordinary wealth.

I wanted something much simpler:

a beautiful, peaceful and comfortable life.

Travel.

Nature.

Family.

A home with some land.

Enough.

Somewhere along the road, life became far more complicated.

And perhaps losing so much forced me to discover what actually mattered.

My father remained one of the people who shaped me most.

Fazal Hussain was not perfect.

No father is.

His rejection of *riba* influenced decisions I made, including financial decisions I later questioned. At times, I disagreed with him and even regretted decisions influenced by his beliefs.

But as I became older, I understood another lesson.

A role model does not need to be somebody whose every conclusion you copy.

A role model can teach you the importance of having principles at all.

Then adulthood requires something more.

Examine those principles yourself.

Keep what survives reason, evidence and conscience.

Question what does not.

That is part of growing up.

Bankrupt — But Not Empty

For years, I looked for mentors outside myself.

Religious scholars. Businesspeople. Community leaders. Historical figures. Writers and thinkers.

Some inspired me.

Some disappointed me.

Some taught through wisdom.

Others taught through mistakes.

Eventually, I realised that a mentor does not have to be perfect to teach you something.

The person who hurts you can teach you about trust.

A disappointing lawyer can teach you about preparation.

An institution that rejects you can teach you about procedure.

A religion you question can teach you how to think.

The child you believed you were raising can teach you how to live.

And the person you once were can teach you how much you have changed.

Perhaps wisdom is not finding one perfect person to follow.

Perhaps it is learning from many people—

without surrendering your mind to anyone.

The title of this book contains a word that once embarrassed me:

BANKRUPT.

People hear bankruptcy and think failure.

Financially, I understand why.

But bankruptcy forced me to reconsider what wealth actually means.

If I possess millions but cannot sleep peacefully, am I rich?

If I own successful businesses but have no time for my children, am I successful?

If I win every argument and lose my family, what did I win?

If I possess absolute religious certainty but cannot tolerate another person's questions, what kind of faith is that?

And if I lose money but gain perspective, have I really lost everything?

I do not romanticise bankruptcy.

It has real consequences.

I would never choose it.

But neither will I allow a legal status to become my entire identity.

I am bankrupt.

I am not empty.

I still have family.

Questions.

Ideas.

Memories.

The ability to learn.

A future.

And this story.

Perhaps that is why the title eventually made sense:

EX SUNNI & BANKRUPT

One phrase describes a religious identity I left behind.

The other describes a legal and financial status.

Neither tells you who I am.

To understand that—

you have to understand the journey.

For almost ten years, I had lived as though the next institutional decision might finally bring peace.

The next Police response.

The next lawyer.

The next judgment.

The next appeal.

The next complaint.

The next review.

Eventually, I understood something.

If I wait for every unanswered question to be resolved before I begin living again, I may never begin living again.

That does not mean surrender.

It means perspective.

I can continue seeking accountability through legitimate avenues.

I can preserve the evidence.

I can tell the story.

I can invite scrutiny.

But I can also return to the things litigation consumed for far too long.

My family.

Nature.

Travel.

Thinking.

Living.

The legal system had declared me bankrupt.

But bankruptcy forced me to conduct another kind of accounting.

Not assets against liabilities.

My life.

What had I gained?

What had I lost?

Who helped me?

Who hurt me?

Whom had I hurt?

What did I believe?

What had I stopped believing?

What was worth carrying forward?

And what was finally time to leave behind?

Those accounts were much harder to balance.

And unlike bankruptcy—

no court could do them for me.

CHAPTER 23 - 23 STORIES

There is another story inside this story. Perhaps another book.

During years of examining company records, property transactions, ownership changes, court documents and financial relationships across New Zealand and Australia, I identified **23 companies** that, in my view, form part of a much larger commercial picture.

My working estimate of the businesses, properties and transactions connected with that picture is more than \$25 million. That is my latest estimate from the material I have examined. It is not a judicial valuation.

And that distinction matters. I have spent ten years learning the difference between **suspicion and proof**. So I am not asking the reader to accept my theory. I am asking something much simpler: **look at the pattern**.

The 23

No.	Company	Incorporated	Country
1	OZ	14 Sep 2004	Australia
2	Top Services	4 Mar 2005	New Zealand
3	Austwide	23 Jan 2006	Australia
4	Metro	7 Aug 2007	Australia
5	ATMG	31 Oct 2007	Australia
6	ACOM	27 May 2009	Australia
7	AVDI	26 Oct 2009	Australia
8	NZCF	29 Oct 2009	New Zealand
9	ACOL	3 Dec 2009	New Zealand
10	IAOB	3 Dec 2009	New Zealand
11	WWE	15 Dec 2009	Australia
12	MSL	19 Oct 2010	Australia
13	ELM	19 Oct 2010	New Zealand
14	SEAL	24 May 2011	Australia
15	TEA	7 Nov 2011	Australia
16	SFL	24 May 2012	New Zealand
17	HALAL	16 Apr 2015	Australia
18	ASTRO	21 Jan 2016	New Zealand
19	EMERGENCY	25 Oct 2016	New Zealand
20	SADAT	13 Dec 2016	New Zealand
21	PACIFIC	23 Jul 2018	New Zealand
22	SHAH	21 Nov 2018	New Zealand
23	TRANS	19 Dec 2018	New Zealand

Twenty-three companies. Two countries. More than \$25 million.

And, in my view, a trail that deserves professional examination. The companies exist. The records exist. The transactions exist. The questions exist.

Follow the Money

What remains uncertain is what all of it means. Could there be innocent explanations for everything I found? Of course. Could some connections simply be coincidence? Yes. Could I have connected events that do not truly belong together? Absolutely. But intellectual honesty requires allowing another possibility too: **what if I haven't?**

For years, one document led me to another. A company led to another company. A director led to another entity. A share transfer produced another question. A property transaction led to another name. Companies disappeared, changed ownership or appeared around businesses and assets I had already been examining.

Two questions kept returning: **Where did the money come from? Where did it go?**

The phrase "**No Bank Loan?**" became important in my investigation because, from the records I examined, I became curious about the sources of finance behind parts of the commercial activity. That does not imply wrongdoing. Businesses can be financed lawfully through private lenders, shareholders, investors, related entities, offshore funding, vendor finance or other arrangements.

But when millions of dollars in property and business activity are involved, the source and movement of funds are obvious questions for forensic examination. Who advanced the money? Under what agreements? Which company received it? Which company repaid it? Was it equity or debt? Were the same funds moving between related entities? Who ultimately benefited?

Those questions do not accuse anybody of a crime. They are questions accountants and investigators ask because numbers leave trails. And then came the most provocative phrase in my notes: **One Beneficiary?** I have my theory. But a theory is not a verdict.

Control Is Not Always the Same as Ownership

One lesson my own business experience taught me was that the person whose name appears on a company register does not necessarily tell you everything about how a business operates. I had personally experienced structures where one person legally held shares while another person managed the company or exercised significant practical authority.

That does not make the structure improper. It simply means that registered ownership may be only the beginning of the inquiry. Who actually made the decisions? Who negotiated transactions? Who instructed accountants? Who controlled bank accounts? Who provided finance? Who received profits? Who benefited when assets changed hands?

Those questions became especially interesting to me when companies appeared, disappeared or changed ownership around significant events in my own dispute. But **interesting is not incriminating**. Timing can raise a question; it does not answer it. A company record can establish a director or shareholder on a particular date, but it does not automatically establish who exercised practical or hidden control.

That requires evidence. I do not want this chapter to become a conspiracy board where every line between two names is treated as proof. I want the opposite: somebody qualified to pull the lines apart. If they do not connect, remove them. If they do - follow them.

The Questions

By the time I had assembled the 23-company picture, the central questions were simple. Why were these particular companies created? How were the Australian and New Zealand entities connected? Who owned, managed or controlled them at different points? Why did particular ownership changes occur when they did? What happened to assets when companies ceased operating or entered liquidation?

How were significant properties financed? What loans and securities existed? Where did approximately \$25 million plus come from, where did it go, and ultimately: who benefited?

Behind all of those questions sits a larger one: **Was there a broader commercial structure behind what I experienced - or have I connected events that are actually unrelated?** I do not claim to possess the final answer. I want the evidence examined.

Not My Verdict

I am not a Police officer, forensic accountant, auditor or professional investigator. I am a former business partner who became involved in an extraordinary dispute and spent years trying to understand what had happened around him. So I preserved what I could: company records, emails, transactions, court documents, property information, dates, ownership changes, financial records and correspondence.

The greatest mistake I could make now would be to turn ten years of suspicion into certainty merely because I have written a book. My position is simpler: **Do not believe me. Test me.** Test the 23 companies, the funding, ownership changes, chronology and every inference.

If I have joined dots that do not belong together, show me. That would be useful. That would be an answer. But if independent examination shows that some of the dots genuinely connect - **then follow the line.**

Why I Am Not Telling the Whole Story Here

I could probably fill another book with these 23 companies alone. But this book has already travelled a long way: from Pakistan to Afghanistan, Switzerland to New Zealand, Sunni Islam to questioning religious authority, business success to broken trust, million-dollar properties to Uber driving, and from years of court proceedings to bankruptcy.

And through all of it were Trinny, Yaya, Rumi, my family, my faith, my mistakes and my questions. The 23-company investigation is important, but it is not the heart of this book. The heart is what happened to us while I was trying to understand it.

That is why Chapter Twenty-Three is a trailer rather than a verdict. Perhaps one day an investigative journalist, forensic accountant or authority will examine the network. Perhaps professional examination will demonstrate that much of my theory was wrong. **That is what investigation is for.** Truth does not owe me victory.

23 Stories

23 companies.

23 scandals?

No bank loan?

One beneficiary?

The question marks matter more than the words. They are not decoration. They are the difference between an accusation and an inquiry.

I have my suspicions. I have documents. I have a theory. But I do not have the authority to turn that theory into a verdict. What I can do is preserve the material and ask somebody qualified to look.

The documents are there. The questions remain. And perhaps one day, those twenty-three stories will have their own book.

For now, the investigation can wait. Because after businesses, courts, Police, religion, bankruptcy and nearly half a century of life, two chapters remain.

One is about the legal profession and the institutions responsible for professional accountability.

The final chapter is about the people, ideas and experiences that taught me how to become the person writing this story.

My mentors.

More than \$25 million.

CHAPTER 24 - NZ LAW SOCIETY

WHEN LEGAL REPRESENTATION FAILS, WHO PROTECTS THE CLIENT?

For almost ten years, I learned about the New Zealand justice system in the hardest possible way: by living inside it. A justice system depends upon legislation, evidence, procedure, independent courts and institutions, but an ordinary person entering that system depends enormously upon competent lawyers and judges. A lawyer prepares the case, understands the evidence, obtains instructions, identifies the issues and presents the client's position. A judge then evaluates what is properly before the Court and applies the law. When the first part goes seriously wrong, the consequences may not disappear when the hearing ends. They can follow a person through the justice system for years.

New Zealand law recognises the importance of professional responsibility. The Lawyers and Conveyancers Act 2006 establishes fundamental obligations for lawyers and distinguishes between misconduct and unsatisfactory conduct. The Lawyers and Conveyancers Act (Lawyers: Conduct and Client Care) Rules 2008 impose professional duties concerning competence, reasonable care, client service, instructions and conduct before the courts. Rule 3 requires competent and timely service consistent with the retainer and the duty to take reasonable care. In litigation, Rule 13 makes the lawyer's duty to the court overriding, while Rule 13.1 imposes an absolute duty of honesty to the court. Rule 13.3 addresses obtaining and following the client's instructions on significant decisions in litigation.

These standards matter because an ordinary client cannot stand behind his lawyer checking every professional decision. The client hires the lawyer precisely because the client is not the lawyer. I trusted that system. I also believed that if a lawyer seriously failed professionally, another part of the system - the New Zealand Law Society and its complaints process - would provide accountability. My experience eventually left me questioning what happens when the alleged failure has already affected litigation before professional accountability is sought.

SAHU KHAN - THE FOUNDATION

For me, Dr Muhammad Sahu Khan was the foundation. He represented me at a critical early stage of my dispute, including the 2017 summary judgment proceedings before Woodhouse J. My case involved complicated questions about companies, business relationships, ownership, investment, money and documents. I needed those matters properly understood and properly presented. I trusted my lawyer to build the legal foundation upon which everything that followed would stand. In my view, that foundation failed.

Litigation is like constructing a building. Once pleadings have been filed, arguments advanced and judgments entered, another lawyer does not arrive at an empty building site. The structure is already standing. The next lawyer may repair something or attempt to strengthen it, but returning to the original foundation becomes increasingly difficult and expensive. That is how I experienced my litigation: Sahu Khan was part of the foundation, and the rest of the building continued to rise above it.

My concerns became even more serious when I examined his professional regulatory history. There had already been disciplinary proceedings concerning his ability to practise. I later complained about his representation of me, and regulatory action followed concerning his practice. But another question remained largely invisible to me: what happens to the client?

I received no compensation that repaired what I believed had happened to my case. More importantly, professional action concerning a lawyer did not make the existing court judgment disappear. It did not put my litigation back at the beginning. It did not rebuild the foundation. That distinction became fundamental to my understanding of professional regulation. Disciplining or restricting a lawyer and repairing the consequences for a client are two different things.

A JUDGMENT THAT DID NOT END

For me, the consequences of the 2017 Woodhouse judgment did not remain in 2017. That judgment became part of the history of my dispute. In later years it was referred to, considered or used in different contexts involving opposing lawyers, subsequent court proceedings and agencies to which I took my allegations. What I regarded as an inadequately presented foundation had become an authoritative court judgment that followed me.

That created an almost impossible problem from my perspective. When I approached another institution, there was already a judgment. When I raised the underlying evidence again, there was already a judgment. When lawyers responded to my allegations, there was already a judgment. I did not simply live with Woodhouse J's decision once. I lived with its consequences for years.

This is not to say that a judgment becomes invalid because a litigant later criticises his lawyer. It does not. Nor can a professional regulator simply overturn a High Court judgment. My question is about remedy. If a client genuinely believes incompetent representation contributed to an adverse judgment, and later professional regulation does not repair the litigation consequences, what practical route remains for that client? That question followed me through the rest of this story.

FIVE LAWYERS - FIVE DIFFERENT COMPLAINTS

Over the course of this legal journey, I complained about five lawyers. I want to be fair about what that means. Five complaints do not establish five cases of misconduct. Some lawyers represented me; others represented the opposing party. The allegations were different, the evidence was different and the outcomes were different. A complaint is an allegation, not a finding.

My 2018 complaint concerning Brent Norling, File 17149, demonstrates that distinction. It concerned fees associated with liquidation proceedings. Mr Norling and I resolved the fee issue. I confirmed the resolution and, on 17 May 2018, Central Standards Committee 1 decided under s 138(2) of the Lawyers and Conveyancers Act 2006 to take no further action because an appropriate resolution had been reached. I do not criticise that outcome. There was a defined problem. It was resolved. The complaints process served a practical purpose.

That matters because my argument is not: "I complained about a lawyer, therefore the Law Society should punish that lawyer." My concerns arose particularly where the complaints became more serious, more complicated and more closely connected with what had happened in court.

WHEN THE COMPLAINTS BECAME MORE SERIOUS

I also complained about lawyers acting for my opponent, including Dave Jaques and Darise Bennington. They did not owe me the same professional duties my own lawyers owed me. They represented another party and were entitled to advance that client's case. But litigation lawyers also have duties to the court. Rule 13 makes that duty overriding, and Rule 13.1 imposes an absolute duty of honesty to the court.

I made serious allegations concerning conduct and material associated with the litigation. Those allegations remained allegations unless established through evidence and an appropriate process. I accept that distinction. But an allegation not being proved is not necessarily the same thing as every underlying factual question having been independently investigated.

On 15 May 2025, I complained to the New Zealand Law Society about Dave Jaques, File C24853. The Standards Committee considered my allegations, Mr Jaques's response and the material before it. On 23 March 2026, it decided to take no further action.

I disagreed immediately. At 12:28 pm on 23 March 2026, I emailed the Law Society stating that I disagreed and wanted to appeal. At 1:38 pm, Senior Professional Standards Officer Andrea Kiddle explained that the Standards Committee's role had ended and advised that I could apply to the independent Legal Complaints Review Officer (LCRO) within 30 working days.

I did not take that complaint to the LCRO. That did not mean I accepted the decision. By then I was bankrupt, financially exhausted and dealing with years of litigation, documents, court proceedings and institutional correspondence. My family had carried the dispute with me for years. Eventually, money, time, resources and exhaustion determined which processes I was still capable of pursuing. That experience taught me an important distinction: a legal remedy existing on paper does not necessarily mean that an ordinary person has the practical ability to use it.

WHAT POWER DID THE SYSTEM HAVE?

Part 7 of the Lawyers and Conveyancers Act 2006 establishes the complaints and disciplinary system. Sections 126-131 concern Standards Committees. Sections 137-139 deal with complaints and decisions to take no or no further action. But the statutory framework does not stop there. Sections 140-151 provide for inquiries, investigators, investigative powers, reports and evidence. Sections 152-156 deal with determining complaints, referral to the Disciplinary Tribunal, possible suspension applications and orders.

That became central to my concern. I was not simply asking a committee to read my allegation, read the lawyer's answer and choose which version it preferred. Where a serious allegation was capable of objective examination, I wanted the evidence

examined.

If I alleged inadequate preparation, what did the lawyer's file show? If current instructions were disputed, where were the attendance notes, emails and correspondence? If witnesses had been considered, what record existed? If a particular litigation strategy explained conduct that appeared inexplicable to the client, what was that strategy? If the file proved me wrong, then let the file prove me wrong. That is what I understood an investigation to mean.

GORDON PAINE - THE TRIAL

This issue became most important to me with Gordon Paine, who represented my wife and me in the High Court defamation damages proceeding.

My complaint was not simply: "I lost, therefore my lawyer was incompetent." I raised specific questions concerning communication, current instructions, pre-trial preparation, evidence, witnesses and advocacy. I said there had been no proper pre-trial meeting with my wife and me before the hearing. I said my last personal meeting with Mr Paine had been in 2021.

A major High Court hearing was approaching. My wife and I faced enormous financial consequences. Yet my complaint was that we had not sat down with our lawyer for the meaningful pre-trial preparation I expected. I wanted to know when current instructions had been obtained, what evidence had been reviewed, what witnesses had been considered, what strategy had been discussed and what advice had been given to us about the risks we faced.

These questions were capable of being tested. Either the professional file contained records of adequate preparation or it did not. Either there were current instructions or there were not. Either the evidence and witnesses had been properly considered or there was no record showing that they had been.

"IT WAS ABOUT QUANTUM"

One response became particularly important: the hearing concerned quantum. Liability had already been determined. I understand that distinction. A quantum hearing was not an opportunity simply to retry liability.

But that answer created another question rather than ending my complaint: If the hearing was about quantum, where was our preparation for quantum?

What was our response to the damages being sought? What evidence relevant to quantum could be challenged? What evidence could properly be presented for us? What witnesses were considered? What instructions were obtained from my wife and me? What advice were we given about the potential financial consequences? What strategy had been prepared for the issue that actually remained before the Court?

"It was a quantum hearing" explains the scope of the hearing. It does not, by itself, explain the preparation for that hearing. This distinction matters enormously to me. My complaint was not that Mr Paine failed to retry something the Court had already decided. My complaint concerned how we were prepared and represented for the proceeding that was actually taking place.

The transcript, in my view, showed the consequences of what I believed was inadequate preparation. But I accept that a transcript alone cannot reveal every private communication between lawyer and client. That is precisely why I wanted the client file examined.

WHAT THE TRANSCRIPT ADDS

The transcript itself made that question more important to me.

During Trinny's evidence, Mr Jaques objected to a question on the basis that the matter had already been found as fact. The Court nevertheless overruled the objection because the "issue might go to quantum" and allowed the question.

That exchange mattered to me. It showed that "quantum" did not automatically make every underlying factual issue irrelevant. Where the Court considered that an issue might bear upon quantum, it could still be examined.

That brought me back to my own evidence. I was in the witness box under oath. I continued to maintain the serious allegations I had been making. Mr Jaques put to me that I was alleging that \$15-20 million of value in New Zealand had arisen from fraud. I agreed. He asked whether I regarded that as serious.

"That's very serious," I answered.

He then challenged my claim that I had proof. My answer was: "100%."

At another point, I asked the Court for one hour. I said that I believed I could prove that Zain had invested nothing and that I had documents to support what I was saying.

I do not reproduce those exchanges because they prove my underlying allegations. They do not.

They establish something narrower. I was there. I was under oath. I was maintaining the allegations. I was saying that I possessed documents I believed supported them, and I was asking for an opportunity to demonstrate what I was saying.

That leaves me with a question that "it was about quantum" does not completely answer: What evidence relevant to quantum could properly have been presented or tested for us, and what was our strategy for dealing with it?

That was why my complaint about Gordon was never simply that he failed to retry liability. My concern was whether my wife and I had been adequately prepared and represented for the hearing that was actually taking place.

WHAT DID THE FILE SHOW?

The Standards Committee's own record identified allegations that Mr Paine was not interested in my instructions, had failed to inform me about the upcoming hearing date, was inadequately prepared, asked questions I considered irrelevant, failed properly to prepare us for the hearing, and did not provide an adequate opportunity for me to explain my position or submit evidence.

Those allegations raised straightforward factual questions: When did Mr Paine last meet us? When were current instructions obtained? When and how were we informed about the trial? What evidence was reviewed with us? What witnesses were considered? What strategy was discussed? What attendance notes, emails, preparation notes and other

records existed?

These were not questions requiring anyone to believe me automatically. Investigate them.

If the file showed extensive preparation, current instructions, evidence discussions, witness consideration and a coherent quantum strategy, that could answer important parts of my complaint. If it did not, I believed that raised a serious professional question. The Standards Committee nevertheless took no further action. I continued to the LCRO.

LCRO 069/2026 - THE FINAL REGULATORY DOOR

The Legal Complaints Review Officer exists under ss 190-215 of the Lawyers and Conveyancers Act 2006. The Act provides for independent review of applicable Standards Committee decisions and gives the LCRO powers concerning the scope of review, obtaining information and determining or striking out applications.

During my review, the Review Officer requested High Court judgments. On 5 August 2026, I supplied material and again explained that my complaint concerned professional conduct and competence, not simply unhappiness with the result of my litigation. On 8 August, I supplied further detailed material. On 10 August 2026, the LCRO office confirmed that my email would be added to the review file for the Review Officer's consideration.

Then came 26 August 2026. My review, LCRO 069/2026, was struck out under s 205(1)(a) of the Lawyers and Conveyancers Act 2006.

What troubled me was not merely another decision against me. The final decision characterised my complaint principally around dissatisfaction with the outcome and Mr Paine's presentation and cross-examination. It also stated that the only evidence I provided was a transcript of the hearing.

I struggled to reconcile that description with what I believed I had submitted and with the LCRO office's confirmation that further material had been added to the review file. My complaint had asked about meetings, instructions, notification, evidence, witnesses, strategy and professional records. For me, those questions remained.

WHAT REMEDY WAS LEFT?

This is where the story of professional accountability collided with economic reality. The Standards Committee had taken no further action. I went to the LCRO. The review was struck out. What was I supposed to do next?

If I still wanted to establish that professional negligence or other actionable failure by my lawyer had caused substantial loss, the practical possibility was to obtain further legal advice and potentially embark upon another legal proceeding. That could mean another lawyer, another set of pleadings, more evidence, more court fees, more costs exposure and more years of litigation.

By then my wife and I were bankrupt. This was the contradiction I could not escape. The remedy that might theoretically remain required precisely the resources that years of litigation had helped exhaust. A wealthy person may be able to obtain another lawyer and begin again. What does the bankrupt person do?

ACCOUNTABILITY AND REMEDY ARE NOT THE SAME THING

My experience with Sahu Khan first taught me this lesson. A regulator can deal with a lawyer's professional position, but that does not necessarily repair what has already happened to the client. A court judgment remains a court judgment unless changed through the proper legal process. Financial losses do not automatically return. Years do not return.

The Gordon complaint brought me back to the same question from another direction. If the professional complaints system did not provide the investigation or outcome I sought, the remaining route potentially required me to spend still more money proving my case elsewhere.

Who is responsible for repairing the damage if incompetent legal representation is actually established? That is a different question from: Who disciplines the lawyer? For a vulnerable client, the first question may matter far more than the second.

THE COST THAT COURT FILES CANNOT MEASURE

By 2026, my wife and I were bankrupt. But bankruptcy is only the financial measurement of what happened.

My wife and children did not choose a decade-long legal struggle. They nevertheless lived through it. Every hearing entered our home. Every adverse decision entered our home. Every legal bill entered our home. Every complaint, deadline and disappointment entered our home.

There is no paragraph in a judgment measuring what years of litigation do to a family. There is no costs schedule for exhaustion. This is why I cannot look at professional regulation as an abstract issue anymore. Behind a lawyer's file number may be a family

whose home, finances and future depend upon competent professional work.

THE PEOPLE WITH EVEN LESS

Eventually my concern moved beyond my own family to my community and vulnerable people. If I struggled after spending years learning to read judgments, prepare documents, follow court procedure and navigate complaints, what happens to somebody who cannot do those things?

What happens to the elderly person? The migrant with limited English? Someone with little education? A family already under severe financial pressure? Someone caring for a person with disability? Someone frightened by authority or simply incapable of spending years learning a legal system?

A complaints process should not be practically accessible only to people who know which professional rule to cite, which statutory section applies, which evidence to request and which review deadline is approaching. The people who most need protection may be the people least equipped to fight for it.

My experience alone cannot prove that every vulnerable person will experience what I experienced. I do not make that claim. But my experience gives me every reason to ask the question.

A PROCEDURE IS NOT NECESSARILY ACCOUNTABILITY

There is a difference between having a procedure and achieving accountability. A procedure can receive a complaint, assign a number, obtain a lawyer's response, issue a decision, explain review rights and close the file. Every administrative step may have occurred.

Accountability asks something deeper: Did we discover what actually happened?

Where competence is seriously questioned, examine the preparation. Where instructions are disputed, examine the records. Where communication is disputed, examine the correspondence. Where trial strategy is questioned, obtain the professional explanation. Where serious allegations concern duties to the Court, identify what objective evidence can establish or disprove them. Then decide.

I am not arguing that every complaint should result in punishment. Lawyers need protection from baseless complaints too. They cannot guarantee that a client will win. They sometimes have to tell clients things those clients do not want to hear. Professional independence is essential. But professional independence and professional accountability are not enemies. A strong legal profession should be capable of protecting both.

THE BUILDING

After everything, I return to the image of the building. For me, Sahu Khan was part of the foundation. The Woodhouse judgment became part of the structure. Other lawyers became involved. More judgments accumulated. The structure became heavier and increasingly difficult to change.

I repeatedly tried to point to what I believed were cracks. Eventually, the building collapsed around my family.

Then I turned to the professional complaints system. Sometimes it worked. The Brent Norling fee complaint was resolved in 2018, and I acknowledge that without hesitation. Other times, I came away believing that fundamental questions remained unanswered.

I complained. I provided documents. I sought explanations. Where I still had the resources, I sought review. Eventually, I ran out of more than money. I ran out of energy.

The regulator may close a file. The consequences for the client do not necessarily close with it.

WHY I AM WRITING THIS

This chapter is not a legal judgment against the New Zealand Law Society. I am not a judge. Nor does the fact that I complained about five lawyers establish that five lawyers committed misconduct. This is my documented experience of lawyers, litigation and the professional complaints system.

I ask readers to apply the same principle I have asked them to apply throughout this book: Read the documents. Check the dates. Read the judgments. Examine the evidence. Look at my mistakes too. Then decide for yourself.

I accept that I made mistakes. I accept that courts rejected many of my arguments. I accept that opposing lawyers were entitled to represent their client vigorously. I accept that allegations are not findings. But accepting my mistakes does not require me to stop asking whether lawyers and institutions properly performed their responsibilities.

THE LAST QUESTION

I began this legal journey believing that if something went wrong, another part of the justice system would eventually correct it. Years later, I understand how complicated that assumption was.

Courts decide cases placed before them. Regulators examine professional complaints within their statutory jurisdiction. Review bodies review decisions. Civil proceedings may provide other remedies. Each institution has its own role, rules and limits. But the vulnerable person experiences all of them as one justice system.

That person does not care which institutional box contains the answer. He wants to know: Who will help me? Who will examine what happened? And if professional failure is established: Who will repair the damage?

My family lived with those questions for years. So I leave Chapter 24 with a question much bigger than my five complaints: When a person has credible grounds to believe that legal representation has seriously failed, is New Zealand's system capable not only of regulating the lawyer, but of discovering what happened and providing an accessible path to remedy before the client runs out of money, time, resources and strength?

For the wealthy, another lawyer may always be available. My question is about everybody else.

I entered the justice system asking the courts to examine the evidence. I leave this chapter asking New Zealand to examine the system.

THE CUMULATIVE PROBLEM

Looking at each event separately can make my story appear smaller than it felt from inside my family. One lawyer's decision. One judgment. One Police response. One regulator closing a file. One appeal refused. One bankruptcy order. Each event can have its own explanation.

But a family does not experience those events separately. We experienced the cumulative result. Years of litigation. Money exhausted. Legal representation increasingly difficult to obtain. Bankruptcy. And eventually, a substantial Auckland proceeding ending without the merits hearing I had spent years trying to obtain.

That is why my question is not simply whether one judge, lawyer, Police officer or regulator was wrong. My question is whether a justice system can recognise when a series of individually defensible decisions has produced, collectively, an outcome that deserves another look.

Sometimes the failure of a system is not one dramatic act. Sometimes it is the space between all the doors.

In 2017, I personally took my concerns to the Australian Federal Police in Sydney. At the time, Muhammad was, to my understanding, in Australia on a work permit. I also provided information I believed was relevant concerning his political and religious associations and material he had shared publicly. I was not asking the AFP to treat those matters, by themselves, as proof of criminal wrongdoing.

My concern was the wider picture. According to the company records I was examining, this was the same Muhammad who had become the holder of 99% of Syed Family Limited on 29 December 2015 and, only days later, acquired Technical Education Australia, previously owned entirely by Trinny. I wanted the authorities to examine the people, the companies, the authority for the ownership changes, the money and the documents together.

To my knowledge, that complete examination did not occur. That does not prove my suspicions were correct. It explains why, years later, I was still asking the same question: who, if anyone, had examined all the pieces together?

CHAPTER 25 - MY MENTOR

After everything, I am left with questions. That may seem strange after twenty-four chapters. I have spent years reading the Qur'an, court judgments, company records, affidavits, legislation, emails and evidence. I have argued with lawyers, stood before judges, complained to Police and regulators, questioned religious scholars, questioned institutions and questioned Zain.

But perhaps the most important person I eventually learned to question was:

Amir. This final chapter is not an announcement that I have discovered all the answers.

Quite the opposite. It is about becoming comfortable with three words that once frightened me:

I don't know. And then continuing to search.

What I Would Change

My experience in New Zealand and Australia left me with concerns much larger than my own dispute. Serious financial wrongdoing, when it occurs, can involve companies, directors, shareholders, accountants, lawyers, properties, lenders and multiple jurisdictions. Each institution may see one piece.

But who sees the whole picture? I remember going with Trinny and Dr Sahu to the New Zealand Companies Office trying to understand changes involving Syed Family Limited. One question particularly troubled me: according to the records I was examining, Muhammad became the holder of 99% of Syed Family Limited on 29 December 2015, and only days later, on 1 January 2016, he also acquired Trinny's Australian company, Technical Education Australia.

My concern was never his nationality or whether someone living in Pakistan could own shares in New Zealand or Australia. Of course they can.

My questions concerned the circumstances: authority, timing, funding and documentation.

What checks occurred? Who authorised the transactions? What money changed hands? What records existed?

I do not blame an individual Companies Office employee for not becoming a fraud investigator. That is precisely the point. Sometimes the

person behind the desk may simply lack the authority, information or resources to investigate the larger picture.

I would like to see better coordination where serious financial allegations cross agencies and borders; meaningful pathways for credible allegations of fabricated evidence to be assessed;

stronger accountability where professional misconduct is established; better practical assistance for self-represented litigants; and faster, more affordable access to justice.

Money should not determine how much justice a person can practically reach.

A wealthy litigant can hire solicitors, barristers, forensic accountants, investigators and experts. An ordinary person may be reading court rules at midnight before representing himself the following morning.

The law on paper may be identical. The practical ability to use it is not. I still believe in the rule of law. Criticising institutions does not mean wanting to destroy them. A strong institution should be strong enough to examine itself.

Justice does not begin when the judge walks into the courtroom. It begins when a complaint arrives, when evidence is assessed, when an agency decides whether to investigate, when somebody needs representation, when a document is challenged and when responsibility falls between different institutions.

A justice system should not merely process disputes. It should aspire to find truth, protect the innocent, hold proven wrongdoing accountable and make justice realistically accessible.

A Divine Message Must Be for Everyone

My legal journey taught me to compare claims with evidence. Eventually I began applying exactly the same principle to religion. If a message genuinely comes from the Creator and is intended for humanity, then I believe it must make sense as a message for human beings everywhere.

Not merely Arabs. Not merely people who can pronounce Arabic perfectly. Not merely people who can hear, see, speak or walk. Not merely people living in places where sunrise and sunset occur according to the ordinary patterns familiar to Arabia.

Humanity includes people with disabilities, people who cannot speak clearly, people who stammer, people born into thousands of languages and people living in radically different geographical conditions.

God, if He created humanity, already knows that. That became important to me when thinking about things such as tajweed. Beautiful and accurate Qur'anic recitation can be valuable. But I cannot accept the idea that somebody naturally unable to pronounce particular Arabic sounds is somehow spiritually inferior because of a physical limitation.

If God knows the person, surely God knows the limitation. The same principle makes me question any religious rule presented as universally divine when its application appears dependent upon one culture, geography, language or physical ability.

A universal God should not require us to pretend humanity is uniform. That principle does not answer every religious question. But it gives me a test: Does this interpretation make sense for humanity—or only for the circumstances in which the interpretation developed?

That is a question I now refuse to be afraid of asking.

When Scripture Meets Reality

The same test applies to morality.

There is no moral justification for domestic violence. My understanding of Qur'an 4:34 differs from many classical interpretations. I do not understand it as granting a husband permission to physically assault his wife. I read it within a process dealing with serious marital breakdown, alongside the reconciliation and arbitration described in 4:35.

I recognise that this is my interpretation. Other scholars read the Arabic differently.

But the larger principle matters more to me: If an interpretation of scripture is being used to justify cruelty toward a vulnerable person, we should have the courage to question the interpretation.

No scripture should become a shield for abuse. For years I proudly heard that Islam had given women unmatched dignity and freedom.

Then I began looking at outcomes. The Women, Peace and Security Index 2025/26 placed Afghanistan last, at 181, and Pakistan at 169. Those rankings do not prove Islam caused those conditions. War, poverty, politics, education, culture, economics and institutions all matter.

But if we make enormous claims about what our religious system produces, we should not become angry when somebody asks to see the results.

That principle applies far beyond Islam. Big claims require big evidence. Why Prophets? I have often wondered: if God gave human beings intelligence, why send prophets and books at all?

My answer is personal. Human beings have always asked the same enormous questions. Who created us? Why are we here? What is right? What happens when we die?

Where people search for God, however, other human beings can begin claiming ownership over the answers.

Religion can become authority. Authority can become power. And power can become money. Perhaps prophets were needed partly because humanity needed people willing to challenge false gods, injustice and established power.

What interests me is that the Qur'an connects Noah, Abraham, Moses, Jesus and Muhammad to a common religious message.

The essence, to me, became remarkably simple: Worship God. Reject false gods. Live responsibly. I do not believe prophets came to make humanity permanently dependent upon religious personalities.

They pointed beyond themselves—to God, justice, accountability and moral responsibility.

But then comes the uncomfortable question.

If the message was one, what happened after the messengers were gone? Human beings did what human beings often do. We divided. Sunni and Shia. Then schools, movements, traditions, institutions, scholars and authorities.

The Qur'an remained, but enormous human structures developed around it.

That does not mean Sunni or Shia Muslims abandoned the Qur'an. Both recognise it. My question is subtler:

Did the layers surrounding the message sometimes become more important than the message itself?

That is why when someone tells me, Islam says this, I increasingly ask:

Which interpretation? Which school? Which scholar? Which tradition? Or does the Qur'an itself clearly say it? Abu Hanifa was human. Malik ibn Anas was human. Al-Shafi'i was human. Ahmad ibn Hanbal was human.

Religious scholars are human. And Amir Malik is human. None of us becomes God merely because we interpret God.

Islamophobia — And Responsibility

Anti-Muslim prejudice is real, and it is wrong. An innocent Muslim should no more be blamed for the actions of an extremist than a Christian, Jew, Hindu or atheist should be blamed for the worst person sharing their identity.

But opposing prejudice does not mean Muslims should stop examining ourselves.

Migration, in my view, creates responsibilities on both sides. An immigrant should be free to practise religion. Pray. Fast. Eat halal food. Celebrate religious occasions. Believe sincerely.

But a pluralistic democracy means recognising that your neighbour possesses exactly the same freedom.

A Christian does not belong to me. An atheist does not belong to me. A woman does not belong to me. My neighbour does not belong to me. My religion gives me responsibilities. It does not give me ownership over somebody else's life.

The Qur'an says there is no compulsion in religion. It speaks about justice and about different nations and tribes knowing one another.

So integration should not mean abandoning your identity. It means learning how to live beside people who do not share it.

Has the Qur'an Failed?

This may be one of the most provocative questions in the entire book. If Islam is presented as a complete solution for humanity, then surely outcomes are fair to examine.

Why do so many people leave Muslim-majority societies seeking opportunities elsewhere?

Why do many Muslim-majority countries struggle with corruption, sectarian conflict, authoritarianism or restrictions on intellectual freedom?

Why are relatively few consistently among the world's leaders in scientific research, education, technology and accountable government?

Muslims are no less intelligent than anybody else. So what happened? Has the Qur'an failed? My answer is: No. I believe human beings frequently fail to understand and live according to the principles they claim to represent.

Too much energy can be spent defending inherited beliefs and too little examining them. Too much ritual and too little inquiry. Too much concern about identity and too little about outcomes.

Prayer can shape a person. But prayer alone does not build a university, discover a medicine, develop technology or eliminate corruption.

Those things require education, competence, accountability, knowledge, freedom of thought— and action.

God gave us minds. Why would using them honestly be a sin? I do not ask these questions because I hate Islam. I ask them because I care about truth more than tradition.

My Awakening

I was born Sunni. For more than forty years, I rarely questioned the foundations of what I had inherited. Then I began reading the Qur'an for myself.

Years of reading did not give me every answer. They gave me better questions. Qur'an 2:177 became particularly meaningful to me because it moves righteousness beyond simply facing east or west and connects it with belief, generosity, keeping commitments and patience.

Religion gradually stopped being primarily about: What label do I wear?

It became: What kind of human being am I? That was my awakening. The legal battle accelerated that transformation. For years I thought I was fighting for businesses, money, property, reputation and justice. But pain has a strange way of stripping things away.

It stripped away assumptions. Certainty. Some ego. And eventually I discovered something I had not expected: freedom. Once you have fallen, you discover something important. You can still stand. Zain is one chapter of my life. He is not my whole life. My larger battle became a battle against ignorance, blind imitation, injustice, corruption and institutions becoming so absorbed in procedure that they risk forgetting the human beings those procedures exist to serve.

Religion and law eventually taught me the same lesson: Authority does not automatically equal truth. Judges are human. Lawyers are human. Police officers are human. Religious scholars are human. Government officials are human. I am human. Therefore every human institution should remain open to examination and correction.

My Mentors

No one discovers truth alone. I do not agree with every belief or conclusion of every person who influenced me. If I did, it would contradict this entire book. A mentor does not need to be someone you copy.

Sometimes a mentor simply makes you think. My mentors came from religion, philosophy, politics, literature, family, friendship and ordinary life.

The Holy Qur'an encouraged me to seek truth through reflection and reason rather than simply accepting inheritance.

Prophet Ibrahim — Abraham taught me the courage to question the beliefs surrounding me.

Fazal Hussain, my father taught me the importance of principle.

Yahya, my son, taught me something I never expected. I thought I was supposed to teach him about life. In many ways, he taught me how to live. Saadat Hasan Manto taught me that writing does not always exist to make people comfortable. Sometimes writing should disturb them. Mustafa Kemal Atatürk showed me the transformative possibilities of education, science and reform. Sir Syed Ahmad Khan represented the courage to encourage education and reason when doing so was unpopular. Rumi reminded me that love and wisdom do not belong to one sect or nation. Abdul Sattar Edhi demonstrated humanity beyond religious and social boundaries. Lee Kuan Yew showed what competence, discipline, long-term thinking and functioning institutions can achieve. Sam Gerrans, Paigham Mustafa, Aurangzeb Yousafzai, Azizullah Bohio, Allama Ghulam Ahmed Pervaiz, Dr Shabbir Ahmed, Hafiz Atif, Edip Yüksel, Syed Ata Bukhari and Lesley Terabessy each, in different ways, encouraged me to examine religion, the Qur'an, reason and inherited assumptions. Peter Dysart showed kindness to my family. Dick Jardine taught me something about character and wealth. Ben Nevell reminded me that professionalism and integrity still exist. Khalil Gibran, Abraham Lincoln, Princess Diana, Charlie Chaplin, Bhagat Singh, Bob Marley, Aristotle and Wayne Dyer each left something with me - compassion, courage, humour, freedom, reasoning or personal responsibility. And Afzal Hossain, my brother from another mother, gave me loyalty, wisdom and encouragement when those things mattered.

The Question That Remains Unanswered

There is one question that has followed me through this litigation since 2016.

Was I Zain Syed's business partner, or was I his employee? It sounds like a simple question. To me, it is the question that should have been answered before almost everything else.

New Zealand courts have made numerous decisions affecting me. I have lost applications, claims and appeals. Judgments have been entered against me. Eventually, the consequences contributed to a position in which Trinny and I were both bankrupt.

Yet after all those years and all those proceedings, I still cannot identify a definitive judicial answer to what I regard as the foundational factual question of the entire dispute.

Partner or employee? Why does it matter?

Because if I was merely an employee, the records should be capable of demonstrating that relationship: employment terms, salary, payroll records, tax treatment and the ordinary evidence expected from years of employment.

If I was a business partner, an entirely different set of questions follows: my shareholdings, directorships, company records, financial interests, agreements, responsibilities and the years I spent building businesses alongside Zain.

Those two versions cannot simply be treated as though the distinction does not matter.

I accept that different proceedings decide different legal issues and that a judge can only determine the matters properly before the Court. But that makes the unanswered question even more troubling to me.

How could litigation arising from the collapse of a long business relationship continue for approximately a decade, producing serious judgments and life-changing consequences, while I remain unable to point to a clear answer to the most basic question at its foundation?

What exactly was I to Zain Syed: his employee or his business partner? I know my answer. But this book is not asking the reader simply to believe me.

Look at the company records. Look at the shareholdings. Look at the directorships. Look for the employment records. Look at the money. Look at the chronology. Look at what each side said before and after the dispute.

Then answer the question for yourself.

The Outcome That Still Makes No Sense to Me

Everything between Zain and me had been relatively normal until late 2015. The conflict that changed everything began on 28 January 2016. By then, I had already committed approximately six and a half years of my life to our business relationship. Trinny had committed approximately four and a half years of hers. Those were not weeks or months. They were years of work, trust, businesses, decisions and family life.

What happened afterwards still makes little sense to me.

From the beginning of the dispute, I maintained that I was telling the truth. I challenged documents that I believed were fabricated. I challenged statements made under oath that I believed were untrue. I repeatedly tried to put the underlying records before courts, lawyers, Police and other authorities. The documents discussed elsewhere in this book are there so readers can examine the basis for those concerns themselves.

Then look at the outcome.

Eventually both Trinny and I were adjudicated bankrupt. That is an extraordinary destination for two people who had put years of their lives into these businesses. Six and a half years of my commitment. Approximately four and a half years of hers. Whatever conclusions a reader ultimately reaches about responsibility, those consequences are real.

And this leaves me with a difficult question about the justice system itself.

New Zealand judges have been hearing different parts of this dispute and its consequences since 2016. I respect that judges decide the cases legally placed before them, on the evidence and arguments properly before the Court. I also understand now, after years of litigation, that a court proceeding is not the same thing as a criminal investigation.

But after everything I have experienced, I am entitled to ask whether anyone ever stood far enough back from the individual proceedings to examine the whole picture.

Who actually supplied the money? Where did it come from? Which companies sent it? Who ultimately controlled the resulting assets? When were the disputed documents created? What do the bank records show? What changed after 28 January 2016? And, perhaps most importantly, do all of those answers make sense when placed together on one table?

I am not asking the reader to overturn a judgment. I am not pretending that writing a memoir makes me a judge. I am asking something much simpler: look at the complete chronology, look at the original records, look at the financial trail, look at the documents, and then think outside the boxes created by individual court proceedings.

Because after nearly a decade, the final picture remains difficult for me to comprehend.

I was the person challenging what I believed were false documents and false evidence. I did not walk away with a property empire. I lost my businesses, my financial position and eventually my solvency. My wife suffered the consequences alongside me. We both ended up bankrupt.

So I leave the contradiction with the reader.

If I was wrong, the evidence should be capable of proving me wrong. If I was right, then the consequences of nobody properly investigating the whole picture are enormous. That is why, at the end of this book, I return to something far older and simpler than litigation: truthfulness and trustworthiness.

Whatever Happened to Al-Sadiq and Al-Amin?

One of the first things Sunni and Shia children learn about Prophet Muhammad is that he was known as Al-Sadiq and Al-Amin - the truthful and the trustworthy. Before arguments about sects, hadith, dress, prayer or religious law, these are among the qualities Muslims are taught to associate with him.

That leaves me with an uncomfortable question. If truthfulness and trustworthiness are supposed to be at the foundation of the example, why has so much religious energy become concentrated on outward identity?

We argue about prayer, beards, hijab, mosques, sects, marriage, halal and haram, and countless rules governing everyday life. Communities can spend enormous amounts constructing impressive places of worship. Yet none of these things, by themselves, establish honesty, justice, education, scientific achievement, economic independence, freedom of thought or respect for another human being.

A mosque can be full while a society remains troubled. A person can pray five times a day and still lie. Ablution can wash the body, but it cannot erase responsibility for what we do to other people.

That question became personal for me after my dispute with Zain. I kept asking myself why telling the truth became so difficult once money,

companies and property were at stake. I am not interested in judging what is inside another man's heart. I can only compare claims, documents, evidence and conduct and ask the reader to do the same.

Nor do I believe this problem belongs to one man. My criticism is of an ideology that can sometimes place religious appearance and ritual above character and accountability. If religion allows us to feel righteous without requiring us to confront our own conduct, what exactly has religion achieved?

I am not writing this because I want the next generation to abandon God. My purpose is almost the opposite. I want them to question inherited sectarian practices, separate faith from tribal identity, value knowledge and freedom of thought, and place honesty and trustworthiness back where they belong.

Perhaps the coming generation does not need another argument about Sunni versus Shia. Perhaps it needs something much simpler:

Be truthful. Be trustworthy. Think. Question. Learn. And never use religion as an excuse to escape responsibility. That is one of the seeds of wisdom I want to leave behind. I consider it part of my own due diligence as a Muslim.

KARMA - WHAT GOES AROUND COMES AROUND

Some emails just lodge in your memory. In October 2018, I wrote directly to Dave Jaques, raising what I saw as unprofessional conduct and warning I was considering a complaint. He denied misconduct and said I was free to complain. Six months later, in April 2019, came an email from him stating that I'd indicated I would continue my campaign "right through to standing naked in front of Parliament." That wasn't a late-night spat or an online troll. It was a lawyer for the other side, writing to me in the middle of serious litigation. I regarded that line as false and degrading. I kept the email.

Years passed. In 2024, Trin and I saw reports about a publicity stunt involving Dave on an Auckland motorway overpass, emergency services closing lanes, disruptions, and later, charges. We looked at each other. Neither of us knew anything about his private life, and we weren't celebrating anyone's difficulties. But after everything, the irony was impossible to miss.

Karma. What goes around comes around.

Sometimes the record speaks for itself. WHERE IS ZAIN NOW?

More than twenty years after I first met Zainulabidin Syed, the story has taken an unexpected turn. When our paths first crossed, I saw a religious businessman, someone I trusted as a Muslim brother. That trust became central to everything that followed. Today, Zain is President of Alkhidmat in South Punjab, Pakistan, holding a senior role in regional welfare work. Two men who once called each other brothers and built businesses together eventually travelled down very different roads. Our business relationship ended years ago, but perhaps the most unexpected twist is where those roads ultimately led. I wrote this book. He returned to the religious sphere.

What Happens When We Die?

After all my religious questioning, perhaps the greatest question remains. What happens when we die?

I don't know.

And I am finally comfortable saying that. The Qur'an repeatedly calls people to reason, observe and reflect. If something is true, why should honest examination destroy it?

I reached three simple principles: Do not pretend to know what you do not know. Do not follow something merely because you inherited it. Do not stop asking questions merely because somebody tells you that you cannot ask. I believe there is a Creator.

Can my tiny human mind fully comprehend Him?

No.

What existed before God?

I don't know.

What exactly happens to the soul?

I don't know.

I no longer want to spend my life arguing over every disputed story attributed to people who lived centuries ago. I want to understand the message. Then try to live it. For me, cleanliness is no longer merely ritual cleanliness.

Character matters.

Be honest. Keep your promises. Admit when you are wrong. Do not deliberately harm people. Treat others fairly. Help when you can. That is the cleanliness I care about now.

THE FREEDOM TO CRITICISE

There is another truth I should acknowledge. I have spent much of this book criticising parts of New Zealand's justice system. I believe my family and I were badly let down. But criticism should not become blindness. New Zealand also gave me something important: the space to challenge what happened to me.

I can criticise judges. I can complain about lawyers. I can question Police decisions. I can approach regulators, appeal through the courts, write this book and publicly argue that the system failed me. I do not live every day afraid that the State will punish me merely for saying so.

Having grown up in Pakistan, I do not take that freedom for granted. I cannot honestly say what would have happened had exactly the same dispute unfolded there, and I will not pretend that every Pakistani institution or official is the same. But I know which environment gives me greater confidence to speak openly, challenge authority and keep asking uncomfortable questions.

That leaves me with an uncomfortable but important conclusion: New Zealand may have given me room to breathe while, in my view, failing to give me the justice I was seeking. Both things can be true.

Perhaps that is why I criticise this country so strongly. I still expect better from it. The freedom to question a system is one of its strengths. The willingness of that system to listen, examine itself and improve should be another.

I also care much less about religious name tags. Sunni. Shia. Muslim. Christian. Hindu. Atheist. Tell me instead: Are you honest? Are you compassionate? Do you keep your word? Do you respect the rights of others? Do you use your mind? Are you a responsible member of society?

If you are decent, honest, compassionate and responsible— you are sweet. I don't care very much about the label anymore.

The Ultimate Judge

I cannot tell you exactly what happens after death. The Qur'an speaks about accountability, resurrection, paradise and hell. I take those teachings seriously.

But I have never seen the afterlife. I will not pretend otherwise. Something about my court journey, however, gave me a strange kind of peace.

Human judges need evidence. Documents. Witnesses. Affidavits. Submissions. Lawyers. They need those things because human judges

were not there when events happened. They can decide only from what is properly placed before them.

But if God exists and God is the ultimate Judge— He already knows. He knows what happened. He knows what was hidden. He knows who lied. He knows who told the truth. He knows intentions. He knows mistakes. He knows pain that nobody else saw. After years trying to convince human judges of what I believed had happened, there is something peaceful in the thought that I do not have to prepare a bundle for God.

He already knows.

I Am Still a Seeker

I believe there is a God. I cannot comprehend Him. I don't know what existed before God. I don't fully understand the soul. I don't know every detail about the prophets. I don't know exactly what comes after this life.

And— I am okay with that. I would rather spend whatever years remain asking better questions, treating people better and seeking truth honestly than pretending to possess answers I do not have.

Maybe faith does not require certainty about everything. Maybe wisdom begins when we recognise the limits of our knowledge. Maybe being a seeker is not a weakness. It is who I am. I DON'T KNOW. SO I WILL KEEP SEEKING. Many beautiful souls influenced my life whose names never made this chapter. Some I knew personally. Others I met through books, lectures, music or ideas. Some never knew that Amir Malik existed.

Yet they changed me. They taught me that truth is not owned by a religion, nation, culture, scholar, judge—or by me.

Truth belongs to nobody. We can only search for it. I lost time. Money. Businesses. Faith in some institutions. But I refused to lose myself. I do not know how many years I have left, but I understand something now that I did not understand when I was younger.

Life moves quickly. So love the people who love you. Forgive when you can. Speak honestly. Hold your family close. Laugh. Travel when you can. Walk through nature. Create memories. Enjoy ordinary evenings.

Collect experiences, not merely possessions.

And if you are fortunate enough to leave treasure behind, perhaps leave something more valuable than money:

kindness, honesty, courage and love. Life is a journey. We receive a ticket, travel through this remarkable world and eventually the journey ends.

We cannot take everything with us. But perhaps we can leave something behind. A memory. A kindness. A lesson. A smile. A question. A life that mattered to somebody. I hope people remember me not because I won every argument, but because I was willing to ask questions.

Not because I was always right, but because I was willing to admit when I was wrong.

Not because I blindly followed tradition, but because eventually I found the courage to examine it.

If this book inspires even one person to think independently, seek knowledge with humility, question honestly and treat other human beings with compassion, then perhaps something useful came from everything my family and I went through.

I began this journey believing I was fighting for my money. My businesses. My property. My reputation. Eventually I realised I had recovered something much more valuable. THE FREEDOM TO THINK. I am no longer Sunni. I am bankrupt. I don't have all the answers. I am still seeking.

And strangely, after everything— I am at peace. Amir Malik Ex-Sunni. Seeker. God bless you all. God bless Aotearoa. God bless New Zealand.

LAST BUT NOT LEAST - THE FOUNDATION

I have chosen to reproduce only one of the disputed documents discussed in this book: the alleged \$6 million loan document. I publicly allege that this document was fabricated. That is my allegation, not an established judicial finding. I include it for one reason: I believe this document sits at the foundation of the unresolved financial story told in this book. In July 2016, Zain produced the document in evidence as part of his explanation for investment in New Zealand. In the summary judgment proceedings, his position was that approximately \$4.5 million had been received in New Zealand in connection with that lending arrangement. The money was real. Approximately \$4.5 million came from Australia into New Zealand. But I say the banking trail tells a different story about its source. I hold banking records which, I say, show substantial transfers from Melbourne Services Pty Ltd into New Zealand, together with records relating to money transferred from Technical Education Australia (TEA). That creates the central question I have been asking for years: If the \$6 million loan was the source of Zain's investment in New Zealand, where are the financial transactions supporting that loan? I say the banking records I possess point elsewhere. This matters because the money did not disappear. It became property. Property became businesses. Ownership changed. Values increased. What began with millions arriving from Australia became connected, in my assessment, with a New Zealand property and business structure worth many millions more. Getting this question investigated became one of the greatest obstacles of my journey. Over the years I approached lawyers, courts, Police and other authorities and repeatedly offered financial records and supporting material. Yet, to my knowledge, no authority undertook the complete financial comparison I was asking for. The reasons given to me by New Zealand Police at different stages included that aspects of the dispute had been dealt with through civil court proceedings; that alleged conduct occurring in Australia was a matter for Australian authorities; and, more recently, that the age of the events created evidential difficulties. I was also told that perjury could not be considered unless referred by the Court, while forgery or use of a forged document could be considered if there was sufficient evidence and a prosecution was in the public interest. But my request was narrower and factual: compare the alleged \$6 million loan with the actual movement of the money. I was not asking Police or the reader to accept my allegation as fact. If the loan was genuine, the financial records should support it. If the document and banking trail do not match, that raises a different question. Years passed. The civil litigation continued. I eventually became bankrupt and lost the practical ability to keep

pursuing expensive litigation. Yet the underlying financial question, in my view, remained unanswered. That is why this document is reproduced here. Not because printing it proves my allegation - it does not - but because I believe its authenticity, the transactions it purports to represent, and the true source of the millions transferred into New Zealand have never been properly tested against the banking trail.

THE MONEY WAS REAL. THE BANKING TRAIL EXISTS. I ALLEGE THE \$6 MILLION LOAN DOES NOT EXPLAIN THE TRUE SOURCE OF THE MONEY. DOCUMENTARY MATERIAL THE ALLEGED \$6 MILLION LOAN DOCUMENT

The following pages reproduce the document discussed above. I dispute its authenticity and publicly allege that it was fabricated. That allegation has not been established by a court. I reproduce it because I believe this document sits at the centre of an unresolved financial question: where did the millions invested in New Zealand actually come from, and does this document tell the same story as the banking records? The document follows. The banking records remain. And so does the question.

"B"

LOAN AGREEMENT

Between

Courtesy— **WWED Trading as Ausblue International (LENDER).** —**Zainulabidin Syed and Nominees (Syed Family Ltd). AS BORROWER** —*6 days.***EXHIBIT NOTE**

This is the annexure marked "B" referred to in the affidavit of **ZAINULABIDIN SYED** and affirmed at **MELBOURNE, AUSTRALIA**, this ^{14th} day of July 2016 before me:

Signature of authorised witness

Carmel Meade

A person authorised to administer oaths in Victoria,
Australia

CARMEL MEADE

An Australian Legal Practitioner
within the meaning of the
Legal Profession Uniform Law (Victoria)
186 Barkly St, Footscray, Vic 3011

Carmel Meade
01/06/2012

7

This Agreement (the "Agreement") is entered into between:

1. Ausblue International (the "Lender"); and
2. Zainulabidin Syed and nominees companies (Syed Family Ltd and Syed Family Trust, (the "Borrower").

The Lender wishes to lend money to the Borrower and the Borrower wishes to borrow money from the Lender upon the terms and conditions set out in this Agreement.

1 Definitions and Interpretation

1.1 Definitions

In this Agreement:

"Business Day" means a day which is not a Saturday, Sunday or bank or public holiday in Victoria.

"Loan" means the amount of Principal that has not been repaid from time to time.

"Material Adverse Effect" means a material adverse effect upon either the ability of the Borrower to comply with its obligations under this Agreement or the effectiveness or enforceability of this Agreement.

"Principal" means AMOUNT.

"Parties" means the parties entering into this Agreement.

"Security Interest" means any interest or right which secures the payment of a debt or other monetary obligation or the compliance with any other obligation.

"Tax" means a tax (including any goods and services tax), rate, levy, duty or impost (other than a tax on the income of the Lender) and any interest, penalty, expense or fine in connection with any of them.

1.2 Interpretation

In this Agreement, unless expressed to the contrary:

- (a) words in the singular include the plural and vice versa;
- (b) headings are for convenience and do not affect the interpretation of this Agreement;

- (c) any gender includes the other gender;
- (d) a reference to a clause, paragraph, schedule or annexure is a reference to a clause, paragraph, schedule or annexure, as the case may be, of this Agreement;
- (e) if any act which must be done under this Agreement is to be done on a day that is not a Business Day then the act must be done on or by the next Business Day;
- (f) a reference to any legislation includes subordinate legislation and all amendments, consolidations or replacements from time to time;
- (g) if a word or phrase is defined in this Agreement then any other grammatical form of the word or phrase shall have a corresponding meaning;
- (h) a reference to a natural person includes a body corporate, partnership, joint venture, association, government or statutory body or authority or other legal entity;
- (i) "includes" and similar words mean includes without limitation;
- (j) no clause of this Agreement shall be interpreted to the disadvantage of a Party merely because that Party drafted the clause or would otherwise benefit from it;
- (k) a reference to a Party includes the Party's legal personal representatives, successors, assigns and persons substituted by novation;
- (l) a reference to this or any other agreement includes the agreement, all schedules and annexures as novated, amended or replaced and despite any change in the identity of the parties;
- (m) a reference to a covenant, obligation or agreement of two or more persons binds or benefits them jointly and severally;
- (n) a reference to time is to local time in Victoria; and
- (o) a reference to "\$" or "dollars" refers to the currency of New Zealand from time to time.

2 Loan Approval (Amount Six million dollars.)

- 2.1 On request by the Borrower, the Lender may (in its absolute discretion) lend the Principal to the Borrower, upon the Lender and the Borrower entering into this Agreement.
- 2.2 The Borrower must use the Principal for purposes approved by the Lender.
- 2.3 The Borrower must immediately repay to the Lender any part of the Principal not used for purposes approved by the Lender.

3 Interest

3.1 8% per annum fixed.

3.2 If the liability of the Borrower to pay the Lender any money payable under this Agreement becomes merged in any deed, judgment, order or thing, the Borrower must pay interest on the amount owing from time to time under that deed, judgment, order of thing at the higher of the rate payable under this Agreement (if any) and that fixed by or payable under that deed, judgment, order or thing.

4 Repayment

4.1 Repayment

Subject to clause 4.2, the Borrower must repay the Loan to the Lender in biannual payments.

4.2 Prepayment

- (a) The Borrower may prepay the Principal in whole or in part at any time.
- (b) Any money prepaid must not be re-borrowed.

4.3 Payments

Any payments made by the Borrower to the Lender under this Agreement must be made:

- (a) at a place and in a manner reasonably required by the Lender;
- (b) by 11am in the place where payment is required to be made; and
- (c) in immediately available funds and without set-off, counter claim, condition or, unless required by law, deduction or withholding.

4.4 Gross up

If the Borrower is required by law to deduct or withhold Taxes from any payment to the Lender, the Borrower must pay an additional amount to the Lender so that, after all applicable deductions or withholdings, the Lender actually receives for its own account the full amount which would have been payable to the Lender if no deduction or withholding had been required.

4.5 Application

The Lender may apply any payment towards the satisfaction of any money due for payment by the Borrower in relation to this Agreement in any manner that the Lender thinks fit and despite any purported application by the Borrower.

5 Representations and warranties

5.1 Nature

The Borrower represents and warrants that:

- (a) (where it is an individual) it is not a minor and is not suffering from legal incapacity which in any way affects, or might in the future affect, its ability to execute or deliver or comply with its obligations under this Agreement;
- (b) this Agreement constitutes its valid and binding obligations and is enforceable against it by the Lender in accordance with its terms;
- (c) the execution and delivery of, and the compliance with its obligations under, this Agreement do not contravene any law or directive from a government body, any agreement or instrument to which it is a party, any of its obligations to any other person or (where it is a company) its constitutional documents;
- (d) all information given to the Lender in relation to this Agreement is correct, complete and not misleading and it has disclosed to the Lender all information which it has or has access to which is relevant to the assessment by the Lender of the nature and amount of the risks undertaken by the Lender becoming its creditor;
- (e) its financial statements (where it is a company) or its statement of financial affairs (where it is an individual) and all other financial books and records given to the Lender are a true, fair and accurate statement of its financial statements and/or its financial position at the date on which they are prepared;
- (f) there has been no change in its financial position since the date on which its last financial statements (where it is a company) or its statement of financial affairs (where it is an individual) were/ was prepared, which has a Material Adverse Effect;
- (g) except as notified to the Lender in writing prior to the date of this Agreement, no litigation, arbitration or administrative proceeding is current, pending or to its knowledge threatened which has or the adverse determination of which would be likely to have a Material Adverse Effect;
- (h) (where it is a company) it is duly incorporated in accordance with the laws of its place of incorporation, is validly existing under those laws and has the capacity to sue or be sued in its own name and to own its own property and conduct its business as it is being conducted;
- (i) (where it is a company) it has capacity to execute and deliver and comply with its obligations under this Agreement;
- (j) except as notified to the Lender in writing prior to the date of this Agreement, it does not enter into this Agreement as trustee of any trust.

5.2 General

- (a) The Borrower acknowledges that the Lender enters into this Agreement in reliance on the representations and warranties.

(b) Each representation and warranty survives the execution of this Agreement and is deemed repeated with reference to the facts and circumstances then existing on each day that money is owing (actually or contingently) by the Borrower to the Lender under this Agreement.

6 Clause Not Used

7 Indemnities

7.1 Nature

The Borrower indemnifies the Lender on demand against any liability, loss, cost or expense (including any costs incurred by the Lender in liquidating or redeploying deposits or in terminating or reversing any hedge or swap arrangements) caused or contributed to by any failure by the Borrower to comply with any obligation under this Agreement or the exercise or attempted exercise of any right by the Lender under this Agreement.

7.2 General

Each indemnity in this Agreement is a continuing obligation, separate and independent from the other obligations of the Borrower and survives the termination of this Agreement.

8 Information

Unless otherwise agreed by the Parties, the Borrower must give to the Lender:

(a) (where the Borrower is an individual) as soon as practicable and in any event within 30 days after the end of each financial year, a statement of its financial affairs for that period (including a statement of its assets and liabilities as at the end of that period);

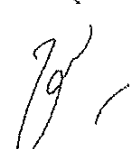
(b) (where the Borrower is a company) as soon as practicable and in any event within 120 days after the close of each financial year, its audited financial statements for that period;

(c) (where the Borrower is a company) as soon as practicable and in any event within 30 days after the end of each quarter of each financial year of the Borrower, its quarterly management accounts for that period; and

(d) on demand any other information in the possession or under the control of the Borrower in relation to any transaction contemplated by this Agreement and the financial affairs and business operations (including its tax affairs) of the Borrower.

9 Costs and Expenses

9.1 Reimbursement of costs and expenses



The Borrower must on demand pay, and if paid by the Lender reimburse, to the Lender:

- (a) the Lender's costs and expenses (including legal costs and expenses on a full indemnity basis) in relation to the negotiation, preparation, execution and stamping of this Agreement and any variation, replacement or discharge of this Agreement and the exercise or attempted exercise or the preservation of any rights of the Lender under this Agreement; and
- (b) any Taxes and registration and other fees (including fines and penalties relating to the Taxes and fees) which are payable in relation to this Agreement and any transaction contemplated by it.

9.2 Adjustment events

If an adjustment event arises in respect of any supply made by the Lender under this Agreement, a corresponding adjustment must be made between the Lender and the Borrower in respect of any amount paid to the Lender by the Borrower under clause 9.2 and any payments to give effect to the adjustment must be made.

9.4 Payments

If the Borrower is required under this Agreement to pay for or reimburse an expense or outgoing of the Lender or is required to make a payment under an indemnity in respect of an expense or outgoing of the Lender, the amount to be paid by the Borrower is the sum of:

- (a) the amount of the expense or outgoing less any input tax credit in respect of that expense or outgoing that the Lender is entitled to; and

10 Set-off

The Lender may set off any money due for payment by the Lender to the Borrower whatsoever, including any money in any currency held by the Lender for the account of the Borrower in any place, against any money due for payment by the Borrower to the Lender under this Agreement.

11 Lender's determination and certificate

A certificate by the Lender relating to this Agreement is, in the absence of manifest error, conclusive evidence against the Borrower of the matters certified. The Lender is not obliged to give the reasons for its determination or opinion in relation to any matter under this Agreement.

12 Supervening legislation

Any present or future legislation which operates to lessen or vary in favour of the Borrower any of its obligations in connection with this Agreement or to postpone,

stay, suspend or curtail any rights of the Lender under this Agreement is excluded except to the extent that its exclusion is prohibited or rendered ineffective by law.

13 Amendment

This Agreement may only be amended by written agreement executed by all the Parties.

14 Notices

14.1 Form of notice

A notice or other communication must be in writing in English and may be:

- (a) delivered personally;
- (b) given by an agent of the sender;
- (c) left at a Party's current delivery address for notices as set out in this Agreement;
- (d) sent by prepaid mail to a Party's current postal address for notices as set out in this Agreement;
- (e) sent by fax to a Party's current fax number for notices as set out in this Agreement.

14.2 Receipt of notice

A notice or communication is taken as having been given:

- (a) when left at a Party's current delivery address for notices; or
- (b) if mailed within New Zealand to an New Zealand address, on the third Business Day after posting; or
- (c) if mailed outside of New Zealand to an New Zealand postal address or within Australia to an address outside of newzealand, on the tenth Business Day after posting; or
- (d) if sent by fax, when the sender receives a fax report from the recipient's fax machine acknowledging receipt of the notice, unless the fax is received after 5pm in the place of receipt, in which case it is taken as having been given at 9am on the next day that is not a Saturday, Sunday or bank or public holiday in the place of receipt.

14.3 Address for service

300 Blockhouse Bay Rd, Avondale

Delivery address: ADDRESS

Postal address: Same as Delivery Address



Attention: The Director

Zainulabidin Syed and Nominees (Syed Family Ltd and Syed Family Trust).

Delivery address: 300 Blackhorse bay rd .Avondale

Postal address: Same as Delivery Address

Fax: None

Attention: The Director

A Party may change its address for service of notices by written notice to the other Party.

15 Relationship of parties

This Agreement is not intended to create a partnership, joint venture or agency relationship between the Parties.

16 Assignment

(a) The Borrower must not assign or otherwise dispose of any right under this Agreement without the prior written consent of the Lender.

(b) The Lender's rights under this Agreement are assignable.

17 Waiver or variation of rights

(a) A right in favour of the Lender under this Agreement and a breach of an obligation of the Borrower under this Agreement can only be waived by an instrument duly executed by the Lender. No other act, omission or delay of the Lender will constitute a waiver binding, or estoppel against, the Lender.

(b) A single or partial exercise or waiver by the Lender of a right relating to this Agreement will not prevent any other exercise of that right or the exercise of any other right.

18 Powers, rights and remedies

Except as expressly stated to the contrary in this Agreement, the powers, rights and/or remedies of a Party under this Agreement are cumulative and are in addition to any other powers, rights and remedies of that Party. Nothing in this Agreement merges, extinguishes, postpones, lessens or otherwise prejudicially affects any power, right, or remedy that a Party may have at any time against the other Party to this Agreement or any other person.

19 Consents and approvals



The Lender may conditionally or unconditionally give or withhold any consent or approval in relation to any matter in this Agreement and is not obliged to give reasons for doing so.

20 Further assurance

The Borrower must from time to time and in a timely manner do all things reasonably required of it by the Lender to give effect to this Agreement.

21 Counterparts

(a) This Agreement may be executed in any number of counterparts and, if so, the counterparts taken together will constitute one and the same Agreement.

(b) The date of this Agreement will be the date that it is executed by the last Party.

22 Entire agreement and understanding

In respect of the subject matter of this Agreement:

(a) this Agreement contains the entire understanding between the Parties;

(b) all previous oral and written communications, representations, warranties or commitments are superseded by this Agreement and do not affect the interpretation or meaning of this Agreement;

(c) each of the Parties has relied entirely on its own enquiries before entering into this Agreement.

23 Governing law and jurisdiction

(a) This Agreement is governed by the laws of New Zealand.

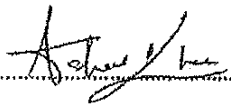
(b) Each Party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts of New Zealand.



SIGNING PAGE

Executed as a Deed.

**Executed for and on behalf of
Ausblue International**

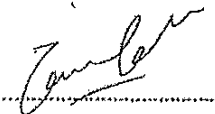


Signature of Sole Director/Secretary

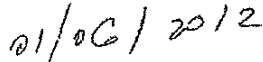


Name of Sole Director/Secretary

**Executed for and on behalf of
Zainulabidin Syed and Nominees
(Syed Family Ltd & Syed Family
Trust).**



Signature of Sole Director/Secretary



A DIVINE MESSAGE

— IN SIMPLE WORDS —

Timeless guidance from the Qur'an for a better life,
a fairer society and a more peaceful world.

Don't waste (be moderate)	(Q17:26)
Feed the poor	(Q22:36)
Don't backbite	(Q49:12)
Keep your oaths	(Q5:89)
Don't take bribes	(Q27:36)
Honour your treaties	(Q9:4)
Restrain your anger	(Q3:134)
Don't spread gossip	(Q24:15)
Think good of others	(Q24:12)
Be good to guests	(Q51:24-27)
Don't harm believers	(Q33:58)
Don't be rude to parents	(Q17:23)
Turn away from ill speech	(Q23:3)
Don't make fun of others	(Q49:11)
Walk in a humble manner	(Q25:63)
Respond to evil with good	(Q41:34)
Don't say what you don't do	(Q62:2)
Keep your trusts and promises	(Q23:8)
Don't insult others' false gods	(Q6:108)
Don't deceive people in trade	(Q6:152)
Don't take items without right	(Q3:162)
Don't ask unnecessary questions	(Q5:101)
Don't be miserly nor extravagant	(Q25:67)
Don't call others with bad names	(Q49:11)
Don't claim yourselves to be pure	(Q53:32)
Speak nicely, even to the ignorant	(Q25:63)
Don't ask for repayment for favours	(Q76:9)
Make room for others at gatherings	(Q58:11)
If an enemy wants peace, then accept it	(Q8:61)
Return a greeting in a better manner	(Q4:86)
Don't remind others of the favours you have done	(Q2:264)

*Before asking which sect is right,
perhaps we should ask whether we are living by these values.*

EX SUNNI & BANKRUPT
A MEMOIR BY AMIR MALIK



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