# A Gem Of A Man

Z.A.M Refai Hajiar, Chairman of ZAM Gems, shining philanthropist, brilliant entrepreneur, precious father, irreplaceable grandfather, and inspirational leader, bids adieu to this world, leaving behind the legacy of an exemplary life, an iconic business, a family that is devoted to walking in his benevolent footsteps and a treasure trove of generosity to continue his aspiration to give others ‘a good life’.

By Imara de Chickera.



Late Z.A.M Refai Hajiar, Chairman of ZAM Gems.

They say that “A gem cannot be polished without friction, nor a man perfected without trials”. The life of inspiration that Z.A.M Refai (or Zam, as he is known in the Industry) lived stands true testimony to this. Zam Refai and the gems he introduced to the world had something remarkable in common. The extreme pressure and tough cutting and polishing process resulted in timeless brilliance, endurance, and fortitude. From a very young age, Zam Refai overcame trials and hardship with grace and perseverance. He refused to allow the challenges he faced to weaken him. Instead, he used them as a stairway to success and rise above in strength and wisdom to forge his own bejeweled path.

Born on December 26, 1936, in the coastal, sun-soaked city of Beruwala. Zam Refai was born into a family of two boys and two girls. After the untimely death of his mother, his father’s hardware business collapsed. For the first time, his family came face-to-face with severe financial hardships. Every day Zam Refai would walk 3 kilometers back and forth, from Aluthgama to Beruwala, as they couldn’t afford the bus fare to school. Sadly, his father’s dire financial crisis caused Zam Refai’s education to come to a grinding halt just after grade five. Spurred on by a resolute spirit that refused to give up, he started working as a salesman in Ratnapura for a monthly wage of ten rupees at just sixteen years of age. While his brother and relatives persisted in their studies, he continued to work. Soon enough, it was Zam Refai that his family would turn to when they needed financial support. Despite his meager earnings, he was always ready to support them with a smile. Zam Refai started working at multiple textile shops. While working at a store named Silk Paradise, he would often look at the building in front and envision how he would buy it someday. This would eventually become ZAM Gems. With the irrepressible DNA of a born businessman, he started his own saree shop. While visiting the owner of Silk Paradise, his friend, he met a young lady there, who asked him to bring the sarees in his shop to her residence. This is how Refai met his wife, whom he married on August 12, 1967. He then became a father of three children and eventually grandfather to thirteen grandchildren.

In a game-changing milestone in his life – Refai was introduced to the gem industry through his cousin. Refai started conducting business by visiting the hotel rooms of foreign visitors with a suitcase filled with the high-quality precious stones and jewelry that he became famous for. In 1972 he opened an outlet at the Macan Markar arcade on Galle Road. This small boutique became Zam Gems. In 1976, he launched the Head Office showroom and registered Zam Gems as a proprietary. Refai catered to many international guests with his fine gemstones and jewelry. He

won over a global network of clients and lifelong friends with his exemplary reputation for honesty and unshakable business ethics. The solid reputation of Zam Gems was built on trust, honesty, and relationships.



Zam Refai with his son Ahsan Refai, former President Mahinda Rajapaksa and close friend former Minister A. H. M Fowzie at the opening of the Fathima Balika Muslim Maha Vidyalaya on Srimath Bandaranaike Mawatha, Colombo 12.



Zam Refai with Former Minister for Economic Development Basil Rajapaksa and Former Mayor A. J. M. Muzzamil at the foundation laying ceremony for a new school building for Fathima Balika Muslim Maha Vidyalaya.



(L–R): Son Ahsan Refai, Nephew Mohamed Azmi (Zam Gems International Sales Manager), Former Minister A. H. M. Fowzie, Zam Refai and Eng./Capt. A. G. A. Barrie (Zam Refai's Cousin).

Along with his growing success, Zam Refai made it his purpose to ensure that his family and the community had a good life. He was known for his humility and unpretentiousness. Although his line of business was opulent and luxurious, his aim was to live a simple life, be a hands-on father, and be a blessing to the community.



Zam Refai at the opening ceremony for a new childrens' playground donated for the Colombo South Teaching Hospital.



Zam Refai and son Ahsan Refai with the former Kuwaiti Ambassador and wife at Kuwait National Day Celebrations. Refai enjoyed cordial relations with many diplomats and dignitaries and developed close, lifelong friendships.



Young Zam Refai inspecting a gemstone.



Zam Refai and son Ahsan Refai in the 1970's.

Zam Refai wanted to wipe out poverty in his family and then extended it to the community. This resulted in the formation of Zam Trust. This commendable trust has supported the care of orphans, undergraduates with scholarships, provided

monthly dry rations, built 150 houses for the poor, donated 11 large-scale buildings for schools, and provided electricity and water for those in need. He was determined to help students obtain the education that he was deprived of. He started helping others when he had ten rupees and continued giving throughout his journey towards becoming a multimillionaire. What is most astounding is that he never owned a mobile phone or any credit cards.

When Refai was ready to push boundaries and take his business to the next level, he asked his son Ahsan Refai to return to his motherland to continue his legacy.

Ahsan Refai, CEO of Zam Gems, who was meticulously groomed to run Zam Gems, took over the baton handed over to him with vison, poise, and confidence. He has been a far-sighted trailblazer who has taken the Company to the next level with ease. Built on three main pillars – honesty, integrity, and valuing customers, Zam Gems is now at the apex of foreign exchange earning companies in Sri Lanka. The Company takes utmost care of its 250 staff members. Treated with much empathy and respect, they are considered family. Zam Gems is synonymous with the very best of gemstones mined in Sri Lanka and is one of the country’s leading exporters of precious stones and jewelry. Zam Gems has enjoyed tremendous success for over 40 years since its incorporation due to its commitment to retailing only the finest gems that Sri Lanka offers while combining them with skilled artisan design and workmanship.

The unmatched ethics and integrity of the visionary Zam Refai have ensured Zam Gem’s firm success that has stood the test of time. An astute businessman with a golden heart, Zam Refai, illuminated the lives of those around him. The legacy that this true gentleman leaves behind is as enduring and brilliant as his tough yet exquisitely beautiful gemstones.