

attijari al youm

بنك دبي التجاري
Commercial Bank of Dubai



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**'1 Billion' milestone of
Business Banking Team
hailed, celebrated**

National spirit brims as colours fly high at CBD



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Message from the CEO

Welcome to the first digital edition of Attijari Al Youm, CBD's newsletter!

As we usher in a new year, it is with pride that I share with you the highlights of our achievements throughout 2015.

With our net profit up by 2.8 per cent and our total assets expanding 13.7 per cent to AED 53.3 billion at the end of the third quarter, our loan growth stood remarkably at more than 20%, accentuated by the Business Banking team's milestone of reaching AED 1 billion in loans.

Further, we continue to take major roles in financing the expansion of various sectors of the economy, clearly manifested in the Bank's landmark syndicated transactions throughout the year.

CBD has assumed the role of mandated lead arranger for multimillion-dollar acquisition and expansion projects of companies across major industries, including the hospitality, aviation, media, and oil and gas sectors. The leading firms we have been working with for these finance facilities include Al Habtoor Group, Etihad Airways, OSN, Emirates National Oil Company, and Meraas Holding.

As we intend to maintain our growth, CBD is embarking on a transformation journey via the nEXT Programme, which will be rolled out next year and will continue until 2018. A total of 30 projects across various departments will bring about fundamental changes in the way work is done in the Bank. More than delivering financial benefits, CBD nEXT programme offers a wide range of opportunities for growth as everyone could be involved in this transformation initiative. It is structured to strengthen our digital and information technology capabilities, amongst other significant goals. Indeed, these are exciting times to be with CBD.

This year we have also launched one breakthrough project after another as we take to heart our new values, delivering new innovative projects. CBD has been one of the innovation pioneers in the region as we unveil the next generation of online banking services.

Through the enhanced CBD.ae, customers can now manage their money, plan their budgets, and achieve long-term financial goals. The Bank has also opened a new digital kiosk equipped with tablets, interactive wall and table devices that all function to create an actual branch experience. On top of that, we recently made a buzz in the national media with the launch of the Active Saver app, a savings account designed to encourage customers to remain healthy by performing physical activity and to save money by earning attractive interest rate on eligible average balances.

While we are awaiting the final results of the Employee Engagement Survey recently conducted, I am confident we would have been able to continue the upward trend on our EE scores for the Bank as a whole. After all, CBD has always been successful in bringing its employees together, especially during occasions of great significance such as the Flag Day, National Day, and Commemoration Day.

With all the transformational developments in the pipeline, the Bank's future looks bright as we remain committed to our core values. Thank you for your support and commitment to the continued success of the bank.

Happy New Year, everyone!

**With best regards,
Peter Baltussen**

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CBD celebrates AED 1-Billion milestone



EXCEEDING expectations through their strategic work and expertise, the Commercial Bank of Dubai (CBD) Business Banking Team has hit a record milestone of AED1-billion asset target before year-end. The group, dubbed the “1 Billion Dirham Team”, is now set to conquer the next billion.

To mark the landmark achievement, at least 180 staff have graced the celebration held last October 7 at the Grand Hyatt. It was a vibrant night to remember, at a ballroom festooned with congratulatory banners, roll-ups, and posters.

CBD CEO Peter Baltussen, Personal

The group, dubbed the ‘1 Billion Dirham Team’, is now set to conquer the next billion

Banking Group General Manager Murray Sims and Business Banking Head Hani Abu Damis were all present to honour and recognise the support departments and the entire staff—be it in credit, CADMIN, COD, AML, marketing, and

HR—for their contributions towards achieving such a feat.

All the Business Banking Sales Staff, direct sales and branch relationship managers were given the recognition they deserve for all their hard work throughout the year.

The best performing Support Unit members were also acknowledged.

Celebrations were capped with the 1 Billion Dirham Team’s cake-cutting with the senior management and everyone going home with a AED1-billion currency note made just for them.



Lumstone of Business Banking Team





CBD supports five-star hotel project in RAK

IN a move that signifies its steadfast support to the hospitality sector in the UAE, CBD has recently closed and secured a large loan facility for the construction of a five-star hotel in Ras Al Khaimah, a project of ASQ Hotels LLC, of which His Highness Sheikh Ahmed bin Saqr Al Qassimi is a major stakeholder.

His Highness Sheikh Al Qassimi, Chairman of the RAK Department of Ports and Chairman of the Board of the RAK Free Zone, graced the business lunch held early in October to mark the partnership. Sheikh Al Qassimi thanked the bank for extending its support to the project and discussed future developments in Ras Al Khaimah for which CBD would be poised favourably.

Corporate, Commercial and Investment Banking General Manager Alain Renaud hailed the tie-up as a confirmation of CBD's continued support to the industry. "This is an



exceptional result of teamwork between CCIB and PBG colleagues who have worked together to ensure that the transaction is concluded within an acceptable time frame and would benefit both CCIB and PBG from business and other aspects."

The lunch was also attended by Abdulsatar Abdulrahman Ahmad, District Manager for Northern Emirates; Mohsin Ahsan, Head of Corporate Banking for the Sharjah & Northern Emirates Region; and Zulqadar Ahmed Syed, Senior Relationship Manager.

Sharjah-N. Emirates arm executes 1st syndicated loan worth AED 350m

THE Commercial Banking Division at CBD Sharjah and Northern Emirates has successfully executed its first syndicated

term loan facility worth AED 350 million for Hazel International FZE. Assuming the role of a lead arranger, the division

has recently concluded the participation of AED 80 million for the multimillion loan to fund the construction of the company's petrochemical/petroleum storage, handling, and processing terminal at Hamriyah Free Zone in Sharjah.

Aside from the construction, the project also includes the development and operation of the terminal with a total proposed capacity of 171,951 cbm. CBD is proud to be part of industrial development financing in the UAE.

Hazel International FZE is a 100-percent-owned subsidiary of Veritas India Limited (VIL), which is part of Groupe Veritas, an India-based trader and distributor of chemicals and petrochemicals, polymers, paper and paper boards, metals and minerals, rubber and heavy distillates. In a span of two decades, the group has expanded and established a global presence with 14 international offices in addition to 18 offices in India.

India and the Middle East are the two main markets catered to by the group, whose aggregate revenue for 2014 reached AED 5 billion.



Bank opens digital kiosk in Mirdif, in line with CBD's innovation thrust



TRUE to its commitment to provide its customers with the smartest and most innovative banking solutions, Commercial Bank of Dubai (CBD) has recently opened a new digital kiosk at Mirdif City Centre.

The CBD digital kiosk is equipped with tablets and interactive wall and table devices that provide customers with a complete banking experience, as if they are in an actual branch.

Through the kiosks' user-friendly digital platforms and technologies, customers can open any type of account, learn more about CBD's retail offerings, and apply for all retail banking products. It all just takes a few swipes and taps here and there and some careful reading.

This high-tech venue also allows clients to experience CBD's new host of quick applications and the newly developed Active Saver app. (*Read the story on the app on Page 9.*)

Setting up these kiosks also runs in line with CBD's current expansion plan



that increases the bank's footprint and enhances customer service across the UAE. Recently, CBD has made significant efforts to bolster its banking services to meet growing customer demands; and what better way to do this than to create and offer the latest banking technologies?

"The opening of the Mirdif City Centre kiosk is yet another example of our commitment to providing our customers with innovative solutions that make their banking experience simpler and faster,

while also ensuring that they are experiencing best-in-quality customer service," said Personal Banking Group General Manager Murray Sims.

The kiosks are exciting additions to CBD's growing line of innovative products and services that started with the launch of "Sarah", the first Virtual Assistant, and the Facebook Branch—not to mention the new smart banking apps like Active Saver, Fast Balance, Quick Pay, and Easy Transfer, amongst others.

Instant Issuance Debit Card now available in select branches

CBD recently launched the Bank's instantly issued debit card, a significant step towards the fulfilment of a vision to build sustainable prosperity by providing customers with an extraordinary banking experience.

The Instant Issuance Debit Card allows customers to request a card which they can claim as they wait in the lobby. Gone are the days when people have to wait for three to five days to do debit transactions.

It takes only 15 minutes for a branch to process and produce the card. The Card Centre demonstrated how it works by creating a debit card on the spot for CEO Peter Baltussen during the Bi-Annual Meeting.

Even PIN-setting is made easier through new ATM and SMS methods that instantly activate the card.

It works just like a regular debit card and it is also fully customised with the

customer's name, rendered through thermal printing.

Available for all segments of the Personal Banking Group, this new product is perfect for customers who would like to open a bank account and use the debit card immediately.

The Instant Issuance Debit Card service is available in select branches now, but it will eventually be offered in all CBD outlets.



Attijari Al Islami launches Sales Contest for Q4

IN A BID to ramp up sales and further push for growth in the last quarter of the year, CBD Attijari Al Islami has launched an exciting sales contest that will give out incentives to top performers weekly, monthly, quarterly and will recognise the best team for the whole quarter.

The Al Islami Sales Contest was officially launched at the Auditorium, which was attended by Attijari Al Islami General Manager Fahad Al Mheiri, Head of Retail Mudit Saxena, district managers, head of Sales and all retail banking staff. Starting on the 1st of October until the 31st of December this year, the contest will reward achievements on the product sales of personal finance, home finance,

credit cards, Takaful (Banca), investments and liabilities. Prizes range from Mont Blanc watches to iPhones, iPads, pens and even all-expense-paid trips out of the country. Support Staff will also be recognised for their service and they can win prizes for referring products.

General Manager Fahad Al Mheiri said, "I am extremely pleased to see the growth in the DSA Sales team that did not exist in the division before."

With the event's theme being "Will You Win?" the whole Auditorium couldn't be kept still as everyone was active and excited to start boosting their efforts to win the prizes.

The grand prize is the most exciting of them all as this would reward the Top 20



performers in sales and support with an all-expense-paid international holiday. The overall three-month performance of the staff will be considered.

Head of Retail Mudit Saxena said, "This is a great opportunity to win prizes and our objective is to recognise outstanding sales and service achievement. We hope this will help you exceed your targets."

Everyone in the retail team can join, provided they meet the minimum qualification requirements. New joiners have an equal chance to win based on the targets set specifically for them.

In response to the event's big question, "Will you win?" all the staff responded with a resounding "Yes". They could barely wait to have their photos taken where they happily held a photo frame that says, "I Will WIN!!". Their photos were printed instantly, so they could place it on their tables right away to serve as a constant reminder that "yes, they will win".



Active Saver App: 'Health is Wealth'

CBD recently made a buzz in the national media with the launch of the Active Saver app, a brilliant idea which proves that health is wealth.

Active Saver App is a Savings Account designed to encourage customers to remain healthy by performing physical activity and to save money by earning an attractive interest rate on eligible average balance. All they have to do is link their CBD savings account with their activity tracker devices, like Fitbit or Jawbone, or iPhone Health Kit app. (**See the How-To infographic**). In a nutshell, the more the customer walks and exercises, the higher the interest rate they can earn.

"The Active Saver App promotes fitness and health amongst our customers while giving them increased financial benefits. This new app will encourage all our customers to improve their fitness levels while also helping them better achieve

their long-term financial goals. A truly personalised experience for all," said Personal Banking Group General Manager Murray Sims.

CBD is the first bank in the region to introduce such a concept, which was conceived at the bank's Innovation Lab that is geared towards harnessing the team's ideas to create new products that enrich lives and drive business efficiencies and growth.

As CBD CEO Peter Baltussen puts it, "CBD's Innovation Lab has allowed us to help transform our employees' creative ideas into market innovations and the Active Saver App is a clear example of this. We continually look for ways to engage our employees in coming up with breakthrough products and services to provide our customers with extraordinary banking experience."



Active Saver is also an extension of CBD's Personal Financial Management solution Budget and Track, launched a year ago to help customers make smarter financial choices and achieve their goals.

How to make the Active Saver application work

Download and install the Active Saver App from the App Store or Google Play Store



Download and install your fitness device app (Jawbone or Fitbit)



Register with your mobile number to activate the app. CBD customers should use the mobile number registered with the bank



Link your fitness device or iPhone Health Kit App with your Active Saver App



3 new quick banking apps keep CBD at clients' fingertips

KEENLY listening to highly valued customer feedback, CBD has come up with three quick mobile apps: Fast Balance, Quick Pay, and Easy Transfer.

Instead of just having one single app for everything, these three apps categorise customers' banking needs so that each app is solely devoted to just one umbrella of financial needs.

Fast Balance

- Check account balance on the go
- Regular updates on accounts
- View bank statements
- View, redeem Attijari Reward Points

Quick Pay:

- Pay utility and credit card bills
- Add new bills quickly and easily
- Keep track of pending bills

Easy Transfer

- Transfer money to CBD accounts
- Transfer funds to other bank accounts, within and outside UAE
- View, add, edit, delete beneficiaries
- One-time fund transfer without saving beneficiaries

CBD customers just have to download the apps and register with their online banking credentials or account details.

Having access to these three quick apps ensures that CBD's banking services are at its clients' fingertips anytime, anywhere, and in the most efficient manner—with the fewest number of swipes and taps involved. After all, at CBD, ease and access are priorities.

The existing CBD mobile banking app is still in place. In fact, it has been relaunched with a new design and with login credentials that are now the same as in CBD Online Banking.



Health campaign ongoing for all branch staff members

BEING part of an organisation that cares for the well-being of its staff, the Human Resources Department has recently begun its wellness campaign for CBD staff and their families.

Bio Health & I Care Clinic have partnered with HR to conduct this extensive campaign that covers around 75 tests, ranging from basic blood sugar levels to thyroid and renal checks and other vital health indicators. The tests would then be followed with a consultation with a

medical professional who would evaluate the laboratory results. NGI, CBD's medical insurance provider, covers the tests.

Considering that bank branches are located in various parts of the country, it will take the medical unit some time to reach each and every branch; but rest assured that everyone will be covered in a swift and prompt manner.

A similar campaign is also set for the Head Office in January 2016.



Take a break in a relaxing room

EVERYBODY needs a well-deserved breather in the middle of a draining and hectic day, especially if a job is one that involves a lot of pressure and demands a lot of patience and endurance. Understanding this fact, the Human Resources Department has thoughtfully built a break-out zone at the Sharjah Call Centre.

Call Centre staff happily welcomed the initiative by the HR, as they made the most of

the break-out room furnished with the things that could help them unwind and relax, even just for a brief moment, before settling back to work. At the room, they can play foosball, shoot darts, or perhaps just catch their breath and free their minds of the day's stress as they sink into cosy bean bags.

Everyone is invited to check out the break-out room at the second floor of the Sharjah building training centre.



Career framework is in the pipeline

AS part of its ongoing focus on employee engagement and its efforts to build people's capabilities, the Human Resources Department has partnered with a global consulting firm AON Hewitt to develop a career management framework for the bank.

This new career management framework, aligned with existing talent management systems, will guide employees and managers on how they can prepare for the numerous career advancement opportunities available at CBD. All employees will be able to take ownership of their career development and to maximise their potentials and skills through a well-designed framework that will also support the Bank's overall growth.

The project is set to be implemented in phases, starting with Personal Banking Group. It will eventually be rolled out to the rest of the Bank.

The HR Department will be updating all employees upon the roll-out of the project. Their line is always open for questions and clarifications.

Hala Kazim speaks to CBD staff on love, life, positivity; HR to hold more inspiring talks

HALA Kazim, a multi-awarded, internationally renowned Emirati motivational speaker, recently spoke on invitation from CBD about loving one's self and staying positive.

Throughout her three sessions, two of which were exclusively for women, the auditorium was filled to the brim, with many CBD employees eagerly wanting more of this kind of inspiring talks.

Ms. Kazim, the founder of the transformation programme "Journey Through Change", helped attending staff realise how loving one's self could drastically change one's outlook and entire life and how it all starts from within; everything else in life will follow. She also talked about having a positive mindset, surrounding one's self with positive people, and speaking affirmative words. All of these, according



to her, make up a life of fulfillment and success.

Having had great success with all three sessions, staff members have expressed

great interest in hearing more talks on similar topics. Due to this popular demand, the HR Department is planning to organise more sessions of this nature in 2016.

Bank welcomes new executive team members

MOVING towards its ambitious expansion goals, the Bank has recently welcomed into its executive fold two senior members who will play key roles in driving CBD's aggressive development agenda for the years to come.

CBD welcomes Chief Risk Officer Anand Murti Sharma and Chief Transformation Officer Walter Lironi.



CHIEF RISK OFFICER ANAND MURTI SHARMA

Bringing with him more than 25 years of extensive banking experience, Chief Risk Officer Sharma now takes charge of the Bank's risk and credit areas. Sharma spent more than two decades in international banks spanning a wide range of disciplines, from credit, risk and corporate to retail, finance, operations and audit. He has joined CBD from Al Rajhi Banking and

Investment Corporation in KSA where he served as Chief Risk Officer since 2012.

Mr Sharma qualified in 1987 as a Fellow of Institute of Chartered Accountants of India and earned his bachelor's degree in Commerce from the University of Punjab in 1982. He now resides in Dubai with his wife and two daughters.

Walter Lironi has almost 20 years of experience, most of which has been devoted to banking transformation. With his master's degree in Mechanical Engineering and his finance-focused MBA, Lironi joins CBD from McKinsey and Company where he was Partner and Co-leader of the Financial Institution practice in the Med Complex and Co-Leader of the Transformational Changer Service Line in EMEA.

Mr Lironi has just recently moved with his family from Italy to Dubai, immediately making positive changes to the way core projects are run within CBD.

As the Bank continues to surpass one milestone after another, its pool of talented people is bound to grow. CBD takes pride in the talent it nurtures and the careers it helps to build as it moves towards and beyond its goals.



CHIEF TRANSFORMATION OFFICER WALTER LIRONI



Sheikha Latifa Awards honours Bank's constant support

AS it remains firm in its advocacy to nurture the youth, Commercial Bank of Dubai continued to be the strategic sponsor of the Sheikha Latifa Childhood and Youth Creativity Awards in its 17th year.

The awards have been established under the patronage of the wife of UAE Vice President and Prime Minister and Ruler of Dubai His Highness Sheikh Mohammed bin Rashid Al Maktoum, Her Highness Sheikha Hind bint Maktoum bin Juma Al Maktoum, President of the Sheikha Latifa bint Mohammed bin Rashid Al Maktoum Awards. It has also been made possible through the directives of the wife of His Highness Sheikh Mohammed bin Hamed Al Sharki, Crown Prince of Fujairah.

Winners from four categories were awarded in the 17th edition of the awards ceremony, which was attended by Sheikha Latifa Awards Executive Director Amina Al Dabos, chair and



members of the judging committee, representatives of government and private institutions, diplomatic corps, the awardees' families and members of the press.

CBD has also been honoured for its unwavering support to the prestigious awards body. Corporate Social Responsibility Head Amer M. Makki



received the recognition on behalf of the bank.

"It is an honour for us to be a constant part of the Sheikha Latifa Childhood and Youth Creativity Awards and of its noble goal of bringing the best out of today's generation that is bound to drive a nation of progress and innovation," Makki said.



CBD joins nation in celebrating UAE Humanitarian Day

IN the spirit of Zayed Humanitarian Work Day, Commercial Bank of Dubai launched a charity initiative in which it provided iftar meals to workers at construction sites in the vicinity of its head office. Throughout the Holy Month of Ramadan, volunteer employees were able to distribute a total of 3,000 meals.

"The Zayed Humanitarian Work Day is a good initiative that reminds everyone of the approach of 'Zayed, the good man' who had the greatest impact on instilling the love of goodness, giving and well-doing in the hearts of the community members. We at the Commercial Bank of Dubai seize this opportunity to pursue the march that was initiated by Sheikh Zayed," said Amer Makki, Head of the Bank's Corporate Social Responsibility.

As CBD joins the nation in celebrating the charity that marked the life of Sheikh Zayed, it seeks to promote the culture of generosity and love amongst the community.

He added: "This step also comes as part of our commitment to the values that the Commercial Bank of Dubai holds towards its local community, and as an embodiment of the social responsibility adopted by the Bank. The community programmes of the Bank contribute to supporting the community needs in accordance with a specific strategy that seeks to upgrade the conditions of all members of society."

Volunteers have expressed joy and happiness for having taken part in such work that reflects their love for and loyalty to the leader whose good acts covered the various aspects of life, especially in the humanitarian field. He was the one who laid the foundations of the charity work in the Emirates, and his open hands were always extended for the disadvantaged and the needy all over the world.





With CBD's strict Zero Tolerance Policy, fraud and corruption are never acceptable

The Bank has Zero Tolerance for Corruption and Fraud, and even ignorance of company policies is never an excuse. Take time to fully understand confidentiality clauses and regulations as the Bank strictly implements them. CBD functions as a team, and seniors are always ready to help whenever there are issues that have to be cleared up. Whenever in doubt, speak up and ask.

Read up on some of the recent cases of unscrupulous employees who crossed the line and had to face the consequences of their actions.

CASE

A staff member was offered a job at a competitor. Knowing it would help him in his new role, the staff sent a list of CBD clients' details to an external e-mail address.

CONSEQUENCE

The staff was terminated and his name was added to the internal blacklist.

Customer information is highly and strictly confidential. If you are faced with a situation where you cannot decide, consult your superiors. The Bank's system is provided only for business purposes, **NEVER for personal gain or use.** Always adhere to company Policies and Procedures, and keep yourself updated.

A staff member was approached by a customer who was in dire need of a personal loan. The customer offered the staff a cut from the loan amount, the staff accepted the offer.

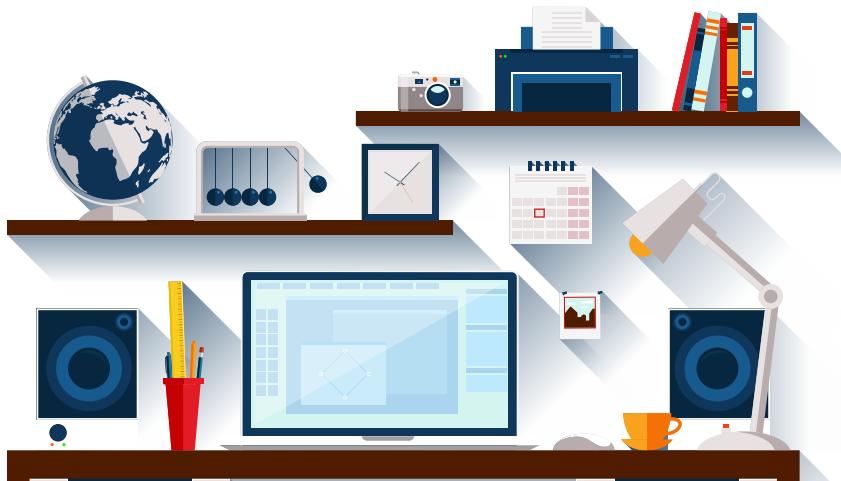
Staff was terminated immediately.

Never take part in underhand dealings that promise future benefits. Remember that the Bank implements a '**Zero Tolerance Policy**' on Fraud and Corruption. CBD's **Code of Conduct** and **Professional Ethics** must be respected and strictly followed.

A regular customer complained that an unauthorised cheque was cleared from his account. Upon investigation, it was found that the specimen signature in the Bank's records did not match the signature on the cheque. The staff member processed the cheque without verifying the signature in the system.

The staff was terminated immediately and was forced to pay the losses. A police case was also filed against the staff.

All staff members should strictly abide by the bank's policy and procedures. When in doubt, consult the seniors and ensure that all business correspondence and transactions are documented.





CBD staff Faisal Qureshi flies to Nepal for charity

EQUITY Capital Market Placements head Faisal Qureshi has been with the Commercial Bank of Dubai, happily, for more than eight years now, and it took him eight days to decide that he was leaving—and not just to do anything self-serving, but to volunteer in a nonprofit organisation for children in Nepal.

To most, the decision would seem rather impulsive, but Faisal says it has been a long time coming.

"Making this move has always been a part of me. It has always been at the back of my head," he said. "As cliché as it may sound, I believe this is my calling."

Everyone goes through a phase in life where one stops, wonders, and asks questions like, 'What is this success for? What is the meaning of all these? The money? Such a comfortable life? What is life really all about?'

Faisal found himself in such a spot in various instances, but in his heart and from all his trips abroad, he has always known the answers.

Right after college and before entering the career jungle, he took a year out and went backpacking. He specifically traveled to Nepal, India, and Pakistan and discovered a world far different from the one he knew.

"I spent a lot of time in the slums, and it was really a learning experience for me, especially as I came from a privileged background in London," he said. And when he came back from a year of exploration,



**This possibility
has always
been part of me**

he has never looked at things the same way again.

"I just couldn't understand how we have everything we need and yet people have absolutely nothing out there," Faisal said.

"You spend a lot of time with people who have nothing but still they manage to have a smile more genuine than yourself," he also said, recalling the families he has met and a boy who has become his friend in his first backpacking trip. He met a street kid, Naresh, in Paharganj in Central Delhi, India. The boy has debunked all of Faisal's notions of a poor kid living in the streets. Naresh is wise, always ready to help, and had never asked for money the whole time they were together, about three to four days of exploring the mountains of Manali.

"All he wanted was to be with me and learn from me. Eventually I had to leave him as I went on to my journey and of course, I couldn't possibly keep him," Faisal said. "But up to this day, I regret not having kept in touch with him. I regret not having schooled him. I could just imagine what he

could have been doing now, roughly 20 years later."

Such thoughts and images of people from the poorer regions of the world have stayed with him, albeit just stuck in a corner of his head as he found himself absorbed in the corporate world. He has had a great opportunity to join the financial services firm UBS, taking him from London to Zurich and New York. And then he came here to Dubai to be with CBD.

A few years ago, he found a new passion in motorbiking. And negotiating the curves and the rocky trails has brought him back to the deplorable realities faced and endured by the poor.

"When you travel on a motorbike, the places you go are all off the beaten track and you see a lot of rural villages, you see a lot of poverty," Faisal said. And then on the last Saturday of the most recent Eid, it finally hit him.

"It dawned on me over Eid that I would like to do something that is more tangible and close to that part of the world. I woke up on Saturday and I said to myself I wanted to do volunteer work," he said. "Seeing poverty every now and then and just sitting back didn't feel right anymore. I wanted to be part of it, experience it firsthand and add some value to their lives."

Right away he did his research online and the more he knew about the charities and how they work; the idea became more and more exciting. He talked to a friend at work about it; he called up a few organisations and studied the structures and the entire



possibility of helping out. As he dug deeper into it, he became more and more convinced.

"This is exactly what I am going to do," he recalled telling himself the next Wednesday. By Thursday of the same week, he had made up his mind. The following Sunday, with neither frills nor drama, he handed in his resignation.

It all happened too fast and it looked as if he has gotten rid of all inhibitions too quickly, but Faisel is firm that it wasn't a spontaneous decision.

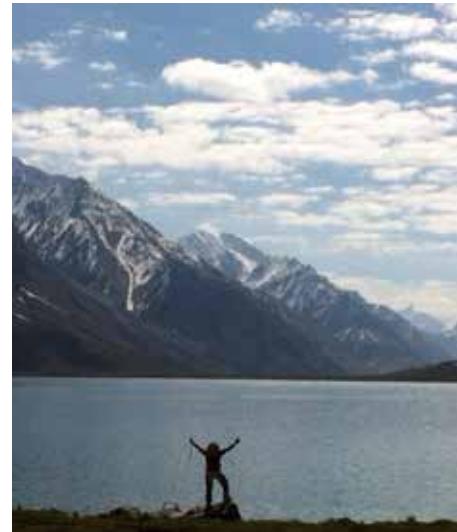
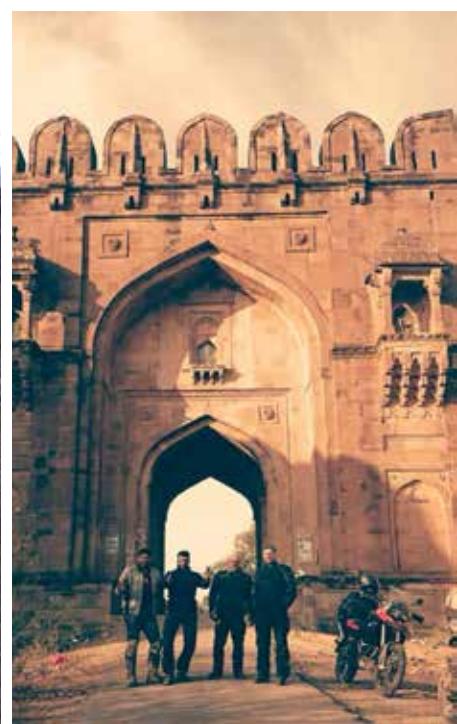
"This possibility has always been a part of me," he said. "Besides, when you have been in the financial and corporate world for 17 years, you learn to think on your feet. You plan and map out strategies as quickly but as carefully as you can. You think of the risks, you weigh things out,

and then you decide as immediately as you possibly can."

It's all systems go now for Faisel. After his thorough research, he has chosen to volunteer for Nepal Orphans Home (NOH), a nongovernment organisation established in 2005 that gives destitute Nepali children a fighting chance in life by providing them with education, healthcare, a happier childhood, and a safe environment to grow up in. (**See box for details on how you can help.**)

Of the nine organisations that he has looked into, he chose NOH for its clear, transparent fees and low administrative costs. A larger portion of its funds goes directly to the children's needs.

"I am not yet entirely sure what role I will be taking in the organisation. But with how I see it now, I think I can help in providing some structure, in the



education curriculum, or in some other parts. I may end up teaching, for all we know," he said.

He planned to dedicate two to three months to volunteer work and from there, he would "see what evolves", he said.

Nevertheless, nothing can stop him now from embarking on a journey he has always seen himself taking.

"I belonged to the Himalayas," he said, laughing. Maybe not just the Himalayas, with his heart open to everyone, Faisel belongs to the world.

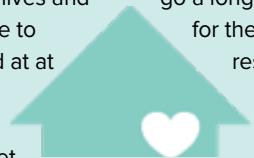
Having grown and spent half of his career at the bank, Faisel is very grateful to have worked at CBD under a wise leadership. He officially left his post on November 2 and flew to Nepal on November 8. His CBD family wishes him the best on his new adventure.

Help Nepal build back better

Last April 25 and May 12, much of Nepal crumbled due to massive earthquakes that claimed more than 9,000 lives and left millions homeless. Damage to infrastructure has been placed at least 512 billion rupees (AED28.21 billion). As Nepal struggles to get back on its feet, many are still left in shambles. Nepal Orphans Home (NOH) has several rebuilding and recovery projects at the

moment, particularly homes and schools in its local community and donations can go a long way in this tough time not only for the children of NOH but for the rest of the country.

To know more about the many ways you can help NOH's cause, visit its website or its volunteer arm at www.volunteer nepal.com. You may also speak to Faisel Qureshi or drop him a line at qureshfa@aol.com.





CBD joins UAE in celebrating national spirit

CBD celebrated the Flag Day, Commemoration Day, and National Day, together with the rest of the country in simple, solemn rites that speak of the pride and spirit that bind the nation.

CBD branches and offices were all adorned with national flags that came in different sizes and forms. Some were held in sticks while others fluttered in different parts of the building.

The national anthem echoed throughout the headquarters and a ceremonial flag-raising was held, led by the Bank's senior management.

The festivities also included cultural activities to honour the rich traditions and history of the UAE.

Everyone readily took some time off a busy day and headed out of their offices to show their solidarity not just with CBD but with the rest of UAE.

Flag Day was marked in November, in accordance with the initiative launched by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, to mark the anniversary of His Highness Sheikh Khalifa bin Zayed Al Nahyan as UAE President.

The Commemoration Day, on the other hand, has been mandated to salute the gallantry of UAE soldiers who sacrificed their lives for the country's honour and in pursuit of peace and stability in the Arab world.

