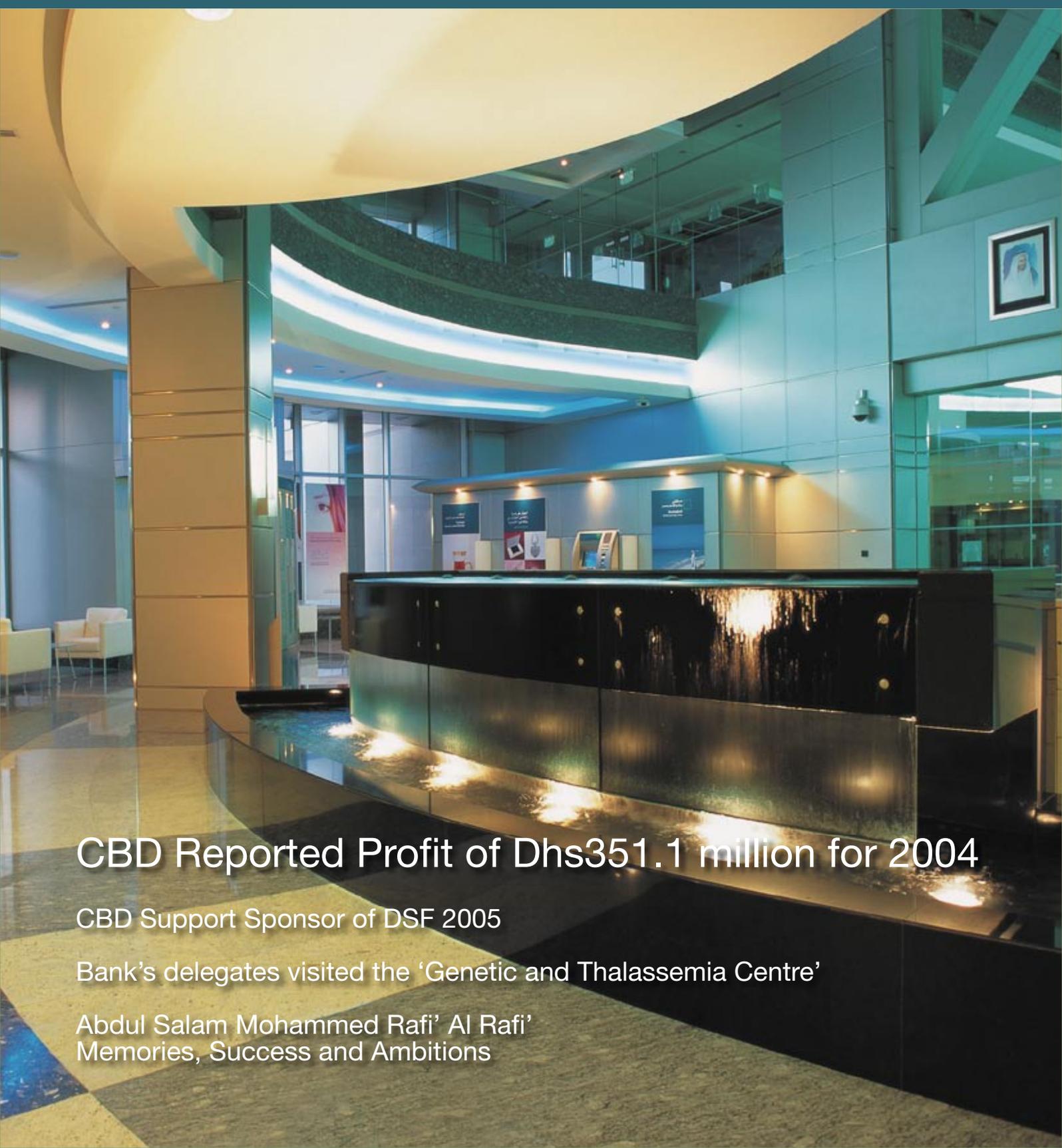


# attijari al youm

بنك دبي التجاري  
Commercial Bank of Dubai



NEWSLETTER PUBLISHED BY COMMERCIAL BANK OF DUBAI - ISSUE 12 - March 2005

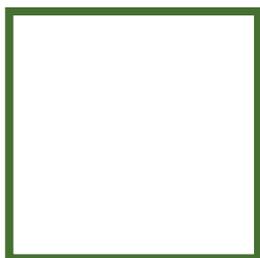


CBD Reported Profit of Dhs351.1 million for 2004

CBD Support Sponsor of DSF 2005

Bank's delegates visited the 'Genetic and Thalassemia Centre'

Abdul Salam Mohammed Rafi' Al Rafi'  
Memories, Success and Ambitions



## Editorial Team

**Faisal Galadari  
Badr Soueidan  
Shahab Al Mur  
Shamsa Al Suwaidi  
Beena Kapadia  
Areej Al Yousuf**

**Secretary:  
Saba Sultan**

**Editorial Consultant:  
Mahmmod Alia**

**Designed by:**

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EyadK@GatewayGBC.net

## Message from our DGM

The key to success for the improvement and development of any organisation is its employees and its valued assets. CBD has strived hard to set the human factor at the top of its priorities.

For the past three decades, the bank spared no effort in achieving this objective by providing its employees a cordial atmosphere, trust, security and perfectly structured work processes. In every situation, CBD tried to provide its people with the very best to improve staff status – awards and rewards have become a regular feature and are a great source of encouragement for all. This rarely happens, even in the biggest banking corporations, but to CBD, employees are our greatest assets and for this reason we want to invest in the human capital.

These wise policies contributed a lot in building loyalty and a sense of belonging, and in developing a good team spirit amongst the bank's employees.

Thanks to the efforts, cooperation and contributions of its loyal employees, CBD has established its presence and premium reputation in the banking sector as a committed institution which has its own privacy, presence and values.

The bank's development plans incorporate many new activities that foster a lively, vibrant atmosphere. New buildings with the latest designs are being constructed, new branches are being opened, new departments have been established, new services are being launched, new systems developed, new techniques accessed, new awards granted – and never compromising the rigorous standards of quality.

CBD employees' loyalty and their adherence to the work is what makes us proud today. Inspite of whatever incentives and other attractions are offered to them, they have always given their heart and soul to the work. The bank still receives calls from its old employees who left us a long time ago to join other fields but miss this family and desire a return. Money is not everything in life – the sense of belonging and values have a greater role to play.

I would like to take this opportunity to encourage all my colleagues by requesting them to keep abreast of the latest developments and to take advantage of the opportunities that the bank provides. CBD encourages an 'open door' policy, which urges employees to actively participate by sharing their opinions, communicating and making suggestions that will contribute to the progress of the bank.

We hope to follow through in this journey by continuing to give and work as a team in a friendly atmosphere, and maintain our education and achievements, as well as preserving and nourishing the goodwill of our clients. We also strive to devote time to the community to which we belong and for which we are working, and show loyalty to the corporation by making every effort to achieve growth and development.

Ibrahim Abdulla, Deputy General Manager  
Administration & Finance

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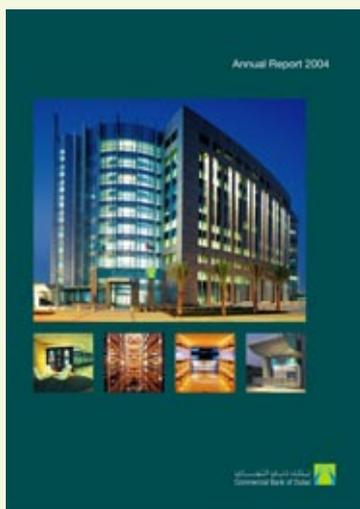
**Memories, Success and Ambitions**  
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# CBD Shareholders' Funds Rise to 25% Net Profit Rose to Dh 351.1

## CBD Issues its Annual Report

The bank has published its Annual Report for the year 2004, which covered the Chairman's message, the Auditor's Report, the activities of various departments and its Financial Statements.

To get your copy of the Annual Report, please call the Marketing Department.



The bank has posted a net profit of Dh351.1 million for the year 2004, indicating a rise of percent over the previous year, said Ahmed Humaid Al Tayer, Chairman, Board of Directors, at the 35th Annual General Meeting of shareholders held on 9 February 2005.

In 2004 the Shareholders' funds reached the level of Dh2,071 million, an increase of 25 percent. The paid-up capital of the bank has become Dh627.5 million. The Board of Directors have recommended the distribution of the net profit distribution of Dh163.7 million as Cash Dividends to shareholders, 30 percent of the Capital, distribution

of Dh\$81.8 million as Bonus Shares to shareholders, 15 percent of the Capital, transfer Dh75 million to other reserve to increase Shareholders' funds and transfer Dh24.8 million to Statutory Reserves to reach 50 percent of the overall capital.

The bank's financial results for the year 2004 indicates a net profit to share capital ratio of 64.3 percent, net profit to shareholders' funds at 17 percent, increase in net profit 28 percent and capital adequacy at 19.6 percent. The Capital Adequacy Rate far exceeds minimum requirements set by the Basel Committee and the UAE Central Bank, which are 8 percent and 10 percent respectively.

## Board of Directors



HE Ahmed Humaid Al Tayer  
Chairman



HE Saeed Ahmed Ghobash  
Deputy Chairman



HE Saeed Mohammed Al Ghandi  
Deputy Chairman



Abdul Wahed Hassan Al Rostamani  
Director



Abdul Rehman Saif Al Ghurair  
Director



# Million in 2004

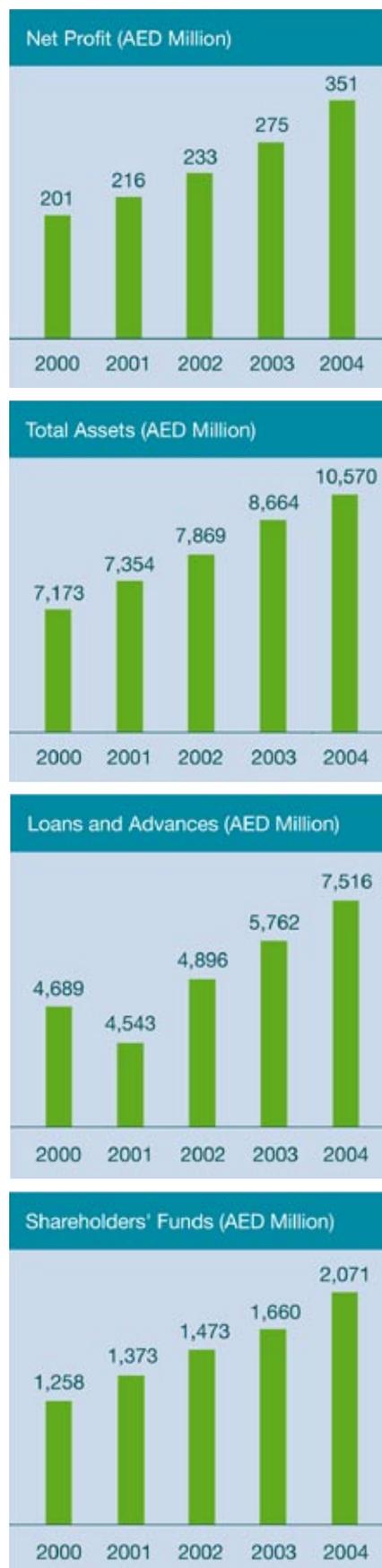


The major captions of the balance sheet continued their growth in 2004.

The total of the balance sheet at the end of the year was Dhs10,570 million, an increase of 22 percent from the previous year. Net loans and advances also achieved a significant growth and touched Dhs7,516 million recording an increase of 30 percent while the other assets rose by different percentages. As for the liabilities, the total deposits have witnessed an increase of 22 percent touching Dhs7,478 million which reflects the bank's continuous activity in attracting savings, deposits and depositors' trust despite the drop in interest rates and intensifying competition. Documentary Letters of Credit, Guarantees and Acceptances increased to Dhs3,641 million, an increase of 23 percent from the figure recorded last year.



## Financial Highlights



Saeed Mohammed Al Mulla  
Director



Khaled Juma Al Majid  
Director



Omar Abdulla Al Futtaim  
Director

## CBD hosts the chairman of the Arab Monetary Fund



HE Dr Jassim Al Menai, MD and Chairman of the Arab Monetary Fund, recently visited the CBD Headquarters where he received a red carpet welcome by HE Ahmed Humaid Al Tayer, Chairman of the bank; HE Saeed Ahmed Ghobash, Deputy Chairman; members of the Board of Directors as well as other senior officials of the bank and various other prominent businessmen.

HE Al Tayer discussed CBD's achievements during the last three decades, especially in the field of business finance, support of the economic sectors, intensive

investments in developing the human resources and use of the latest techniques.

HE Dr Jassim Al Menai reviewed the Fund's objectives in developing the Arab Financial Market. The most significant objective is to finance Arab trade contributions towards enhancing the economic relationship between Arab countries, since the Free Zone that links the Arab countries was already established in the early part of this year. Dr Al Menai also expressed the Fund's willingness to give advice on foreign investment policies,

and the technical assistance on monetary and banking machines.

HE Al Tayer praised the efforts the Fund's Chairman and the Board Members are making in order to achieve its goals. He also expressed the willingness of the bank's Board of Directors and management to cooperate in all fields with AMF, thus exchanging visits between the senior and specialised people will become a regular phenomenon which in a way will serve the joint interests and the national economy of the Arab countries.

## In Attendance of Abdulla Ahmed Al Ghurair HE Al Tayer receives delegates of UBS

HE Ahmed Humaid Al Tayer, Chairman of the Bank and a Member of the Emirates Banks Association and Abdulla Ahmed Al Ghurair, President of the Association, received delegates of the Union Bank of Switzerland (UBS) at our Headquarters. This visit was a part of their visit to UAE. They were overwhelmed by the warm reception extended to them and highlighted the significance of such meetings.

During the meeting, both the parties discussed and reviewed economic, regional and international issues in general and banking issues in particular including the aspects of co-operation between UBS, Emirates Banks Association and the financial sector in general. The delegates appreciated the noticeable and continuous development of UAE in all fields including the facilities of banking and financial services sector.



Paul Von Wartburg, Executive Director from UBS AG Investment Bank Switzerland and Head of Business Development ME, Peter Schaer, Director of UBS

– Representative Office of the Bank's representative office in Dubai and Fathi Skaik, General Manager of Emirates Banks Association also attended the meeting.



# SCHS Honours the Bank

In honour of all its sponsors and contributors and to mark the occasion of its 25th anniversary, Sharjah City for Humanitarian Services held a ceremony at Sharjah Expo Center. The ceremony was held under the patronage of HH Dr Sheikh Sultan bin Mohammed Al Qasimi, Member of the Supreme Council and Ruler of Sharjah.

HH Sheikh Sultan honoured all institutions and organizations that supported the city. Our bank was one of the contributors who have been sponsoring SCHS activities continuously and participating in improving their services. HH Sheikh Sultan applauded and thanked those present for their efforts in this noble cause. He also called upon them to support not only SCHS but also all charitable and humanitarian institutions in the country.



Yaqoob Yousuf Hassan, General Manager – Business Group, praised the achievements of Sharjah City for Humanity Services. He stressed the important role that SCHS plays in the lives of people with special needs.

It helps them lead their lives normally and gives them opportunities to interact with society. He added that such initiatives reflect our social commitments and makes us realise our social responsibilities.

## 'Leading Woman' seminar for ladies was well attended

As part of its efforts in promoting and consolidating its relationship with customers and communicating with individuals, CBD organised a ladies seminar titled 'Leading Woman' with the cooperation of Sikologia Consultants. The seminar was held at the bank's Headquarters and was attended by a number of customers and business women.

"Since its establishment, the bank's endeavour has been in promoting woman's role in the society. In fact, CBD was the first among all the banks in establishing a ladies banking section to ensure that ladies get the privacy they want in their dealings. Then 'Shahrazade' programme was launched, which is designed to cater to the needs of those women who look for excellence and privacy in banking transactions and deals," said Yusra Abdul Ghaffar, in-charge of the ladies department in the Main Branch.

The seminar started with a brief about the bank's products and services. Following that, Dr Nadia Abu Hannad, Founder and Manager of Sikologia Consultants summarised the services that they provide to individuals in general, and to women in particular.

Later in the seminar, Dr Nadia highlighted the challenges that a woman faces in her career. She also explained how women can improve their leadership skills. Dr Nillofer Rohani, Trainer and Training Manager at Sikologia Consultants, presented surveys about women, including the number of working women in the UAE.

Rohani spoke also about the real meaning of leadership and success and the various ways to enhance these skills. The seminar concluded with a group participation and assessment.



## The Bank Signs an Agreement to Market the E- Dirham



Commercial Bank of Dubai and Ministry of Finance and Industry signed an agreement of "E-Direct" a service related to marketing the E- Dirham cards.

"E-Direct" service provides customers an opportunity to recharge/refill money to the balances of the governmental client cards owned by them and having it directly debited from their accounts.

This agreement was signed between Mr. Mahmoud Hadi, Assistant General Manager – Systems and Operations and Mr. Khalid Al Bustani, Undersecretary for Resources and Budget from the Ministry of Finance and Industry.

In addition to the above, the E-Dirham Tele Service can be used for balance enquiry.

## With regard to Basel II requirements Commercial Bank of Dubai implements CityNet module

Commercial Bank of Dubai announced that it has implemented the CityNet Reconciliation module. This comes as part of CBD's strategy to achieve automation in all areas of reconciliation across the bank.

The solution has been installed at the Headquarters of CBD in Dubai and will initially be used for reconciliations in the Financial Control Department. On completion of the process, the solution will be extended to other areas such as the Card Operations Department and also the User Support Department.

With the implementation and subsequent automation of the process, the members overseeing this function have been significantly reduced thereby allowing for redeployment of valuable resources to other areas of the bank.

Mahmoud Hadi, Assistant General Manager – Systems & Operations of Commercial Bank of Dubai comments: "As part of our ongoing strategy to automate all reconciliations at Commercial Bank of Dubai we are pleased to have implemented City



Networks technology and are already achieving positive matching rates. This technology and relationship with City Networks will be important to us; particularly with regard to Basel II requirements. Basel II is currently a key issue with banks in the UAE and we are assessing our systems to ensure that we meet the upcoming regulations."

City Networks and its partner in the Middle East, Euro Banking Solutions (EBS), went through a rigorous RFP

process with CBD. A user-friendly product, local support from EBS and positive feedback from other banks in the region were all factors that led to the selection and implementation of the CityNet Reconciliation cash module.

Nick Russen, Director of Partners and Distributors, commented: "We are delighted that the Commercial Bank of Dubai has selected City Networks for reconciliations and we look forward to working closely with the bank."

## CBD Automates its Balanced Scorecard Framework

Commercial Bank of Dubai announced that it has implemented the QPR Scorecard solution to automate the Balanced Scorecard (BSC) framework and process. The implementation of QPR was carried out by Iycon Fz Llc, the Middle East partner for QPR. Iycon focuses on providing business consultancy and technology solutions to organisations across EMEA and the Asian subcontinent.

"CBD uses the Balanced Scorecard [BSC] framework that is fast becoming internationally 'best practice' for

developing business strategies, performance measures, targets and new initiatives / projects. The result is a wholesome strategic planning system that is comprehensive, logically sound and supported by the entire organisation. More than 40% of large organisations in the USA have implemented BSC, according to a survey by Bain," explains Masood Azhar, Head of Strategic Planning at CBD.

"The basic roles of an executive that have been around for a long time are thinking strategically, measuring

performance, and evaluating results and feedback, which are fundamental concepts in management. And BSC is an effective enabler towards achieving these. This is one more first from CBD in its search for excellence towards building organisational strategy, linking strategy to planning and budgeting, setting and building a robust corporate performance management system," adds Mahmood Hadi, Assistant General Manager, Systems & Operations.

"The software can be leveraged onto existing IT infrastructure and enables quick modelling of scorecards. Iycon focuses on providing business consultancy and technology solutions to organisations across EMEA and the Asian subcontinent.

"Knowing your organization's key performance indicators is half the battle; the other half is to actually monitor them and do something about them when they fall short of expectations," explains Jude Chagas Pereira, Director of Iycon.





## Akram Haloum: The Stock Market is still in the making process

I'm not very optimistic with regards to the Share Market for 2005.

Can we apply the Prentier Theory of foundation, development and evolution to the UAE Share Market? How is it affected by the different levels of experience and opinion of those concerned, from short- and long-term perspectives? How can we determine the loopholes and flaws, if any, and treat the causes to avoid faulty results, specially among civil and ambitious societies? And finally, the predictions for 2005.



Akram Haloum

To answer all the above, we met with Akram Haloum, the renowned stock and real estate market expert.

"The Stock Market in the UAE is still in the making process, with many loopholes being overcome by those in charge of the market such as the Ministry of Economy and Planning, the Authority of Market Securities, Dubai Financial Market and Abu Dhabi Financial Market.

"Such loopholes make us very cautious and confused due to lack of market infrastructure, and include:

- Fixing the face value of all stock companies should be compulsory and not left to the discretion of its Board of Directors.
- The annual profit distribution of stock companies must be at least 50% of the annual profit achieved.

- As for my predictions for 2005, I'm not very optimistic about the current situation due to the increase in the capital of companies and banks and the increase of issuing bounties paid by shareholders. Hence, institutions and banks cannot achieve the same level of profit achieved last year before increasing capital, giving the impression that company distributions are from issuing bounties and not the actual profit achieved.

He added: "The regulations of the Financial Market and the concerned laws of Dubai and Abu Dhabi should be unified in order to reduce the commissions as in other Gulf countries. The 1% commission when buying and selling is too high compared to the annual 2% applied by banks.

"As a result, I suggest investors should deal with medium- and long-term investments.

I also urge those responsible to stop random speculators and dealers on the pretext of correcting prices by not selling shares purchased on that day, but after three days which are the relevant days for clearing.

"Small investors, however, should steer clear of purchasing shares from newly founded stock companies and to deal with leading companies until they are sure of the Stock Market and have a fairly good idea of its highs and lows, and not be led by rumours which mostly end up in risks and perils. This will maintain national economy because the circles of economy form an integral chain, no matter how small or big the investor is.

"In conclusion, an investor should not proceed unless there is precise and clear information regarding the market mobility. Logic and reason are keys to success."

## Dishonored Cheques How could it be curbed and tackled?

"The comprehensive awareness and complying with the resolution of the Central Bank shall limit the increase of such phenomenon".

There is a disturbance in the finance markets in particular and in the trade market in general on dishonored cheques.

What is the viewpoint of the law? How could the lawmakers solve such a problem? What are the consequent troubles whether resulting from the issuing party or caused to the beneficiary?

Dr Mohamed Abdullah Al-Rokn, the Former President of the Jurists Association in the UAE (1998-2004) and the National Vice President of International Union For Lawyers for the United Arab Emirates said: "The bearer of the cheque should be provided with a guarantee for his rights. The cheque plays an essential role in the contemporary economic domain; deemed as a means of fulfillment substituting cash.

"Cheques limit the amount of money circulating in the market, helping the flow of cash liquidity to fulfil future liabilities and

encourage investment. Hence, the exchange rules of transactions are distinguished for their strictness on both the drawer and drawee.

"The returned cheque is then a kind of seizure of one party's fortune and loss of their rights resulting in the breach of trust and the delay of the economic function of such important trade document," he added.

### Civil and Criminal Protection

"The legislator in the UAE has provided the cheque with both civil protection under the Federal Commercial Transactions Code pursuant to Articles 641 up to 643, and criminal protection under the Federal Penal Code pursuant to Articles 401 up to 403. Under such protection, the debtor is obligated to pay the cheque value on its maturity date despite the difficult financial circumstances of the debtor, and not granted



Dr Mohamed Abdullah Al-Rokn

a grace period for payment. A penalty of detainment should be applied on those who manipulate the cheques."

### How can we curb this phenomenon?

"To curb such a passive and harmful phenomenon, those who deal in cheques should be provided with legal and financial awareness," replied Dr Al-Rokn.

He continued: "When dealing in cheques, conditions and rules with clear, financial limits should be applied. Banks should firmly adhere to the resolution issued by the Central Bank concerning halt of dealings made by people who repeatedly issue rubber cheques."

# Commercial Bank of Dubai participated in DSF 2005

Commercial Bank of Dubai, the support sponsor of DSF 2005, participated in a number of festival activities. For the second consecutive time, the bank took the initiative of supporting and sponsoring the festival activities during which the bank demonstrated its level of service to its customers. In addition, the visitors were provided with a lot of information on the various products of the bank such as 'Mustaqbali' child savings plan, 'Shahrazade' ladies banking and 'Zawaj' marriage savings plan. These products are exclusive and meet the requirements of individuals as well as families.



## ...and took part in the Global Village activities

Being the support sponsor for DSF 2005, the bank is also participating for the first time in the Global Village until 31 March 2005.

Yaqoob Yousuf Hassan, General Manager - Business Group, remarked: "The activities in the Global Village which take place every year are amongst the most important ones during DSF. It attracts millions of visitors from all over the world, and is a good opportunity for us to introduce the bank's products and services. In addition to that, the installation of the ATM reflects CBD's desire to present its best banking services to the visitors of the Global Village."



## Samiha Al Balooshi participated in painting exhibition

For the first time, Samiha Al Balooshi of Career Development at the Training and Development Centre was one of the participants in the painting exhibition which was organised by Dubai Cultural Council and held at the Burjuman Centre as a part of their cultural activities during DSF 2005. Many young nationals also enthusiastically

participated in the exhibition and showcased some of their work. Samiha created two paintings inspired by the rich heritage of the Emirates, and stated "It all started at the university where my teachers discovered my talent and encouraged me to develop it. Since then, I attended painting and other art classes which enhanced my talent."



# Beyond Banking

A snapshot of Hassan Al Redha, Manager, International Banking

Hassan Al Redha has had an adventure-packed life. The 34-year-old meets challenges head on and with relish, as seen in his exciting past, present and future.

“The first 25 years of my life I spent mainly in Germany, in a town close to Stuttgart,” says Hassan. “After finishing my studies in Business Administration and Management, I returned to Dubai where I joined CBD in 1998.”

Being a devoted husband and father, and a dedicated member of the workforce, is only the beginning for Hassan. Besides his love of all kinds of sports, outdoor activities and travelling, he has two main hobbies.

“One is martial art,” he says. “Having started off with judo and kick-boxing, I took up a Chinese full-contact martial art system called Wing Tsun at the age of 18 and have been hooked ever since. In 1997 I opened my first Wing Tsun school here in Dubai.”

A fervent advocate of community service, Hassan and his students initiated the recent **Punching Marathon for Charity**, an event that was also sponsored by CBD. “A team from my Wing Tsun school achieved 176,832 non-stop punches over eight hours,” he says proudly. “This number translates into an average of 6.14 punches per second. The total proceeds of AED28,000 were donated to Medecins Sans Frontieres and Al Noor Training Centre for Special Needs.”

Hassan’s second passion is motor biking. “I got introduced to motorbikes at the age of 14, since this was the first opportunity to own a 50cc bike and get around independently. I remember raising the money for the bike by delivering newspapers every morning at 5.45am before going to school. I also recall very well the basic mechanics of the engine since these bikes had an official speed limit of 25km/h, which is without a doubt too slow for a 14-year-old,” laughs Hassan. “Today my off- and on-road bikes

are ‘slightly’ bigger and faster.”

In 2003 Hassan’s biking passion took him on a trip of a lifetime. Also sponsored by CBD, the **Paris to Dubai on a Motorbike** project saw him again involved in a charitable cause.

“After eight months of thorough planning, obtaining all necessary documents like visas, insurance and road permits and preparing our motorbikes and ourselves, two French friends named Jean-Pierre Labry and Christophe Renaud and myself flew to Paris. Starting from the Eiffel Tower, and ending in Dubai, we covered nine countries and 9,050km on our motorbikes. We were on the road for a magnificent 28 days, managed to raise AED116,000 and had an unforgettable time.”



The team starting from the Eiffel Tower in Paris



Hassan with his daughter Amani at the opening punch.

The adventure created some of Hassan’s fondest memories. “Besides the indescribable feeling of freedom on the road and the breathtaking sceneries, I learned mainly two lessons from our trip: First, good teamwork, and putting apparent hurdles like personal and cultural differences aside, has tremendous impact and makes almost anything possible. And second, the saying ‘behavior breeds behavior’ proved true once again with all the people we met throughout the nine countries we crossed. Therefore, we should never forget to treat people the way we’d like to be treated.”

How does this adventurer find time for his hobbies? “Obviously, with a young family, the bank and quite a few other commitments, it is becoming more and more difficult,” he replies. “However, I have realised how important it is for me to allocate time for these activities. They keep me balanced and therefore it is not unusual to find me going out to the desert with my dirt bike at 6am on a Friday morning.

“Furthermore, I motivate myself by setting certain goals like challenging projects.”

Hassan already has his next adventure in the works. “The team (Jean-Pierre, Christophe and myself) is presently discussing a project of crossing India, south to north, on Bullets (Royal Enfield) or Africa. However, with all the three of us being young fathers, we don’t know yet whether it will happen in 2006 or 2007. As with the previous projects, we intend to link the event to charity and are confident that CBD will come on once again as a sponsor.”

We wish Hassan the best of luck in his endeavours and hope to hear more of his globe trotting stories in issues to come.



# 'We Care' Staff Suggestion Scheme

Dear Colleagues

I have been asked by many of you more than once and in more than one occasion about more details on the above scheme (Your Suggestion Scheme). Moreover, I have been questioned repeatedly about the phases of the whole (Flow process) of the employees (suggestion), with questions sometimes as this: "Who study the suggestion and decide on it?" Etc.

Now I find it quiet convenient to highlight to you the most important features under the system that are important to you - especially that we have just accomplished new enhancements to it as you have observed when we disconnected accessibility to the system in the first week of Feb 2005.

Very soon you will be having among each of you the 'We Care' :- booklet with comprehensive details on contents and functionalities.

I appreciate "attijari al youm" for giving us the chance to express loudly our ideas thus maintaining optimum transparency through effective communication with all of our CBD employees.

Feryal Temsah Hafez  
Manager, Human Resource Administration.

## Background

'We Care' is the staff suggestion scheme at CBD and was launched during the year 2000. After a successful initial run, a major change was introduced during 2004 with the initiation of the on-line system. The impact has been positively felt, both, at the contributor level, as well as the evaluation and management stages, leading to faster turnaround and implementation.

## Mission Statement

To achieve leadership in the market, through, total involvement and participation of staff.

CBD encourages all members of staff to contribute with valuable ideas, for improvement of their workplace and the organisation. CBD is committed to providing the forum, creating the environment for the suggestions to be continuously generated, recognizing the efforts of the staff for their worthwhile ideas, and, to reward them accordingly.

## Objectives

- Promote a participative management culture.
- Support creative thinking.
- Tap the latent potential/talent of individuals.
- Recognise positive contributions.
- Create a continuous improvement culture.
- Challenge the status quo by questioning the current practices.

## Eligibility to Participate

All staff members from clerical to the managerial level.

## Commitment from staff to the scheme

Each staff should contribute with at least one 'valid suggestion' as listed below, per month.

Every employee at Toyota Corporations, on an average, has one implemented suggestion to his credit every day.

## What is a Valid Suggestion?

- Results in cost saving
- Leads to revenue increase

- Introduction or enhancement of product/service
- Introduction or enhancement of system
- Any other area but not relating to personal grievance, individual appraisals, salary, increments etc.

## Review Panel

In order to oversee an efficient turnaround time and manage the volumes/expectations of staff (due to introduction of the on line facility), it was decided to institute a high-powered panel of senior members of management. These members are as follows:

1. Deputy General Manager, Administration & Finance - Head
2. Assistant General Manager, Systems and Operations
3. Assistant General Manager, Retail and Commercial
4. Assistant General Manager, Credit & Risk
5. Executive Manager, Strategic Planning Department
6. Executive Manager, Financial Control
7. Manager Human Resources Administration - Coordinator

The Assistant General Manager, Systems and Operations, Assistant General Manager, Credit & Risk and Assistant General Manager, Retail and Commercial are considered as focal reference people to consult with, and decide upon, for the suggestions that pertain to their business areas.

## Role of the Review Panel

- Decide ownership of accepted suggestions
- Review implementation status of accepted suggestions
- Decide on category of accepted suggestions – Breakthrough, Major, Minor, Token
- Review Rejected Suggestions

## Quorum

The Quorum is 5 out of appointed 7 members. However, depending upon the criterion of a suggestion, "experts" from the area, which the suggestion pertains to, may be invited to augment the decision-making.

## Frequency of Meeting

The meetings would be conducted on a monthly basis. However, the meeting could be more frequent if the volumes justify.

## Evaluation of Suggestions

There are 2 sets of evaluation processes that are undertaken for the suggestions. They are:

1. **Evaluation for routine suggestions.**
2. **Evaluation for suggestions which have been referred to the Review Panel.**

## Rewards & Recognition

A suggestion becomes eligible for award as per the following two steps:

1. **Once the suggestion is accepted. The 3 categories of accepted suggestions are as follows:**

- **Minor Benefit –Eligible for an award valuing AED 250**
- **Major Benefit –Eligible for an award valuing AED 500**
- **Breakthrough – Eligible for an award valuing AED 1000**

Note: In addition to the above-mentioned monetary rewards, a certificate of appreciation is also given to the winners. The names of staff whose suggestions have been accepted in the 'Major Benefit Category' and 'Breakthrough Category' will also be mentioned in the 'In house Newsletter'.



## 2. Once the suggestion is fully implemented (Additional Rewards).

One year after the implementation of Major and Breakthrough suggestions, and upon review of the benefit, the Review Panel shall decide on rewarding the contributor. The value of the reward would be 1% of the accrued benefit, which is based on (1) audited cost saving, (2) revenue generation and (3) return on investment.

Please refer to the accompanying table as illustration.

Value of Benefit (AED)	Reward (AED)
250,000	2,500
500,000	5,000
1,000,000	10,000

In addition, there will be various other awards, which have been explained below.

### 1. Most Frequent Awarded Suggestor

This will be for a staff whose maximum number of suggestions have been accepted. Both expatriates and UAE nationals will be awarded in separate categories.

### 2. Breakthrough Suggestion of Highest Value

This will be for staff whose 'Breakthrough' suggestion is found to be of highest value. This value will be calculated on the basis of (1) audited cost saving, (2) revenue generation and (3) return on investment.

### 3. Most Valuable Suggestion Award (Accepted Award)

This will be for staff whose suggestion is found to be of highest value but cannot be implemented due to uncontrollable factors.

### 4. 100% Participation Award

This will be awarded to a HO Department or Branch for achieving 100% participation, i.e. where each staff of the department or branch has made at least 1 valuable suggestion per month under the 'Valid Suggestion' criterion.

### 5. Milestone Award

This award will be for a staff whose 500 suggestions have been accepted during their term with the bank

In addition to the above, anyone contributing 20 suggestions or more (Accepted) will be eligible for a prizes of AED 300 in the Major Suggestions Category and for a prize of AED 450 or AED 600 in the Breakthrough Suggestions Category.

### Token Gift

Every participant, after making 2 valuable suggestions, is eligible for a token gift costing approximately AED10 from a list of items ranging from Pen, Mug, Key Chain, Sun Shade, Caps etc.

### Other Benefits

The successful suggestors enjoy recognition through various presentations attended by the senior management. This is done through the Annual Awards Presentation Dinner, Annual Outstanding Performance Award Ceremony, Bi-Monthly Suggestions Award Ceremony and recognition through attijari al youm for Breakthrough and Major Suggestions.

New feature: Staff name shall not be displayed in the whole process except for HRA for the rewarding purpose.

Evaluation Process for Routine Suggestions.	
Step 1	Staff suggestions are sent, by default, to the HR Administrators, who undertake the initial screening process. This involves making sure that the suggestions are complete and clear. Once this is done, the suggestions are forwarded to the relevant department coordinators.
Step 2	The department coordinators take the input of the department managers and post the status of the suggestion on the system.
Step 3	If a suggestion is accepted, then the benefit category of the suggestion will be stated along with the milestone date. Also, those team members will be identified who will take ownership for the implementation of the suggestion.
Step 4	Once the implementation of a suggestion is complete, it is marked as complete. These suggestions are then archived and appear in the various reports that are generated for statistical reasons.
Step 5	If a suggestion is rejected, the reasons for 'rejection' will be specified by the department coordinator, and, the concerned staff will be informed. These rejected suggestions are then archived and appear in the various reports that are generated for statistical reasons. Also, in certain cases, these suggestions are reassessed by the review panel.

Contribute with a brilliant idea through "We Care" ... and be recognized.

Evaluation Process for Suggestions referred to the Review Panel.	
Step 1	Staff suggestions are sent, by default, to the HR Administrators, who undertake the initial screening process. This involves making sure that the suggestions are complete and clear. Once this is done, the suggestions are forwarded to the relevant department coordinators.
Step 2	Managers are unable to take decisions pertaining to these suggestions on their own, for various reasons, and hence, inform the HR Administrators for referral to the review panel.
Step 3	The HR Administrators compile all such suggestions and submit to the Review Panel on a weekly basis.
Step 4	The Committee evaluate and decides upon the suggestions within the next month and informs the HRA Administrators who in turn inform the department coordinators.

The same cycle is followed for both Accepted or Rejected Suggestions as has been detailed in Steps 3, 4, and 5 under the Evaluation Process for Routine Suggestions except that under Step 5, the option of referring the suggestion to the Review Panel has already been exhausted.

## Training and Development Centre Organises a Two-Day CRM Programme



To enhance the retail culture in the bank, a Two-day Customer Relationship Management programme was held recently in the Training and Development Centre. The programme aims at improving, maintaining and enhancing customer service and customer relationship management. To date 344 staff have taken part in the programme since its inception in June 1999.



“CRM is not a single thing or a technology,” according to Steve Olyha, Managing Partner of Unisys Global CRM practice, “but rather a business model, a set of operating principles that should be used to guide every interaction a company has with its customers.” This was highlighted by Dr Shanker, Director of ABAMI Consulting and Training, who conducted the workshop.

## and a Workshop on Quality Concepts

‘Quality’ being one of the pillars on which the foundation of CBD is laid and one of the components of our mission statement, Strategic Planning Department’s Quality Unit initiated the move to hold a two-day workshop, along with the Training and Development Centre, during which new concepts in Quality Management in the Bank were imparted. To date, 174 staff have attended the workshop. By the end of 2005, each and every employee of the bank will have attended the course.

The Quality management courses are divided into three

levels. The first course is called **Quality Concepts**, which talks about applying a common language to quality philosophy such as customer focus, total involvement, measurement, systematic support and continuous improvement. It is expected to bring about a paradigm shift in the way CBD employees think and apply quality in their work environment.

Next is **Work Improvement Teams** (for Supervisors and above) followed by **Managing Quality** (for Assistant Managers and above), which will be rolled out during 2005.





## 'Deira Branch' Winner of Inter-branch Competition

Following 2 months of competition and challenge, CBD Deira Branch shone among all other branches by winning the title of 'The Golden Branch'. The silver trophy was won by Al Maktoum Branch followed by Ras Al Khaimah Branch, the winner of the Bronze trophy.

Best branches and participants were recognised and awarded during a function held on 6 January 2005 at Dusit Dubai.

The awards were distributed to the winners by Ibrahim Abdulla, Deputy General Manager, Administration & Finance, and Faisal Galadari, Assistant General Manager, Retail & Commercial.

The following best participants were selected from the four rounds.

### Gold Medalists

Name	Branch
Pravin Mahabal Gujran	Al Maktoum Branch
Savita Muthukrishnan	Al Ain Branch
Muhammad Waseem Muhammad Saleem	Deira Branch
Zawahir Thayyil Kakkat	Deira Branch
Sankaranarayanan Namboodiri Palayoor Mana	Dubai Branch
Samir Zubaer Saidi	Abu Dhabi Branch
Fatin M. Hassan Elsayed Helil	Ras Al Khaimah Branch
Mohammad Nihad Rashad	Al Ain Branch
Ijbarah Murshed I Ibrahim	Ras Al Khaimah Branch
Dexter Savio Cornel	Al Garhoud Branch
Rauf Thayal Kappanukkal	Al Ain Branch
Mohamed Elgendy Mousa Hassan	Al Garhoud Branch
Moh'd Ahmed Moh'd Al Jarrah	Sharjah Branch
Noora Yousuf Mohd Obaid Al Mansoori	Al Maktoum Branch
Nassim Mohammad Ali Ghiyaspour Al Awadi	Al Garhoud Branch

### Silver Medalists

Name	Branch
Raed Odeh Ahmed Odeh	Al Garhoud Branch
Ashraf Ali Arman Ali	Deira Branch
Ronald Gregory D'Souza	Al Maktoum Branch
Mozhgan Ibrahim Parham	Al Maktoum Branch
Rani Fawzi Mohd Ayyad	Al Ain Branch
Shabana Syed Ali	Dubai Airline Centre
Mohamed Saleh Ismail Abu Zour	Abu Dhabi Branch
Hamad Juma Al Mas	Al Qusais Branch
Abdul Rahman Ibrahim Yousuf Mohammad Kalbat	Souq Al Wasel Branch
Nuha Darwish Yahya Al Ansari	Al-Maktoum Branch
Majid Mohd. Rafi Ibrahim Mohd. Al Marzooqi	Main Branch
Farida Mohd. Yousuf Mohd Ismail Al Hashemi	Main Branch
Arun Kumar	Jabel Ali Branch
Sheinesh Kumar	Al Maktoum Branch
Rehana Dawood	Sharjah Branch
Taysir Mustafa	Ras Al Khaimah Branch
Barakat Al Sharif	Abu Dhabi Branch
Hareendra Varma	Dubai Branch
Luai Mohamed El Sheikh El Fazari	Abu Dhabi Branch
Markandan Sridhar	Jabel Ali Branch
Amal Ali Ghuloom Mohammad Baker Ahli	Dubai Branch
Rana Talib Jassim Abdulla Al Hawai	Sheikh Zayed Rd Branch



Deira Branch winner of the Gold Medal



Al Maktoum Branch winner of the Silver Medal



Ras Al Kaimah Branch winner of the Bronze Medal

## Training Centre News

In its efforts to gradually migrate from a cost centre to a profit centre, the Training and Development Centre has signed a number of Memorandums of Understanding with various local/regional and international institutes. This initiative shall generate income to our bank and enhance reputation and image.

Memorandums of Understanding were signed with:

- Tanmia
- Emirates American Consulting & Training Center (EACTC)
- Various Saudi banking and finance firms
- Various UAE banking and finance firms



## 'Customer Satisfaction' Survey received great response



The bank recently conducted a Customer Satisfaction survey through a specially designed questionnaire, which received a great response. More than 1,000 customers participated. It helped us in understanding the needs of the customers, as a result of which the bank could come up with new ideas in line with the market and improve upon their services.

At the end of this survey, a draw was held when Yaqoob Yousuf, General Manager - Business Group, picked the six winners of the questionnaire.

The gifts won by the winners were: Olympus digital camera, LG Mobile phone and LG DVD player.

## CBD receives a delegation of 'Saudi Business Women Council'



CBD received a delegation from the Saudi Business Women's Council and Dubai Business Women's Council at their Headquarters in Dubai. HH Princess Mashael Bint Turkey Bin Abdul Aziz Al Saud and HH Princess Nauf Bint Abdulla bin Abdul Aziz Al Saud headed the Saudi delegation.

Yaqoob Yousuf, General Manager - Business Group welcomed both the delegations and updated them on the economic developments of Dubai. He also discussed the possible ways of cooperation and expressed his assurance to support all matters that would strengthen the relationship between investors of Saudi Arabia and CBD.

Yaqoob also expressed the bank's willingness to support all initiatives of both councils by providing them with all the required and necessary banking services.

Yusra Abdul Ghaffar, in-charge of ladies banking in the Main Branch, escorted the delegation around the different areas in the bank such as the Main Branch, Training and Development Center and the Majlis. They were very impressed with the building, its advantages and facilities.

Last, but not least, they expressed their satisfaction and happiness about the increasing percentage of the national working ladies, which now stands at 55% of the total national workforce.

## Bank's delegates visited the Genetic and Thalassemia Centre



As part of CBD's commitment to supporting humanitarian and community services, a delegation from the bank visited the Genetic and Thalassemia Centre. During their visit, they took a closer look at the centre's activities and discussed ways of mutual cooperation.

Khalida Khamas, Manager of the centre, informed the delegates about the Thalassemia disease and about the plight of its victims, its symptoms, how to avoid it and how to cure it. She elucidated

on this while taking them through the various sections, including the laboratory. The delegates also saw live check-ups of the patients, including blood transfers. They presented gifts to all the patients in the department and wished them good luck and good health.

The delegates expressed the bank's willingness to support the Genetic and Thalassemia Centre, which is working for such a noble cause by providing care, finance and social support to these patients.

This good intention is a part of the mutual cooperation between the bank and humanitarian associations in the UAE. This comes in accordance with the instructions and guidelines established by our Chairman and the members of the Board of Directors to provide all support and help to the service institutions.

The management of the centre expressed their thankfulness to the bank for the humane touch and noble feelings towards the centre and its patients.



# Sharjah Award for Voluntary Work Honours CDB



HH Dr Sheikh Sultan Bin Mohammed Al Qasimi, Member of the Supreme Council and Ruler of Sharjah, thanked

CBD for supporting the efforts and activities of Sharjah Award for Voluntary Work.

During the ceremony, Ahmed Al Aboodi, Manager Credit & Risk of CBD, delivered a speech during which he demonstrated his trust in the award concept and also talked about the programmes of Sharjah Award for Voluntary Work. In his speech, he thanked HH Dr Sheikh Sultan Bin Mohammed Al Qasimi, Ruler of Sharjah, for initiating this award and bringing it to such a glory. Besides this, Sheikh Sultan’s unlimited support for the voluntary services in different fields was also appreciated.

“It’s a matter of great honour for CBD to be contributing in this grand endeavour, in addition to our support to many other cultural, social and sport activities of the country. Through all this, we are fulfilling our duties towards society by being socially responsible,” added Ahmad Al Aboodi.

## Ajman Arabian Horse Championship

As part of our participation in preserving traditions and actively getting involved in sports and youth events in the UAE, CBD sponsored the Ajman Arabian Horse Championship, which took place 5-6 January 2005 at Ajman Equestrian Club.

Yaqoob Yousuf, General Manager, Business Group, said: “We at Commercial Bank of Dubai are proud to have always participated in the sponsorship of horse races, in particular this event as it holds the name of our father, leader and Arab Knight – the late Sheikh Zayed Bin Sultan Al Nahyan.”

He added: “We would like to thank HH Sheikh Humaid bin Rashid Al Nuaimi, Supreme Council Member and Ruler of Ajman, for his keen interest and efforts in developing equestrian sports in the country, which have developed in great leaps, met by praise and appreciation on all levels, and has achieved global status.”

## Football Team Geared Up for Tournaments

In support of the social and sports activities as well as the bank’s initiative in strengthening the social links between the employees and creating a healthy work environment, a football team was formed which includes the bank staff who will represent the bank during local sports tournaments and championships between

various companies, corporations and banks in the UAE.

Based on this and upon the encouragement of the bank officials, the management reserved every Monday for training, during which time the team will prepare and practice for the tournaments and championships.





# Abdul Salam Al Rafi'

## Memories, Success and Ambitions



### Abdul Salam Mohammed Rafi' Al Rafi'

- Experience broadens and stimulates one's mind.
- Demand and supply lead the way to direct business.
- The youth should benefit from the experience of the fathers.

If "Trial is the best proof" is the general term for the criteria of results, the law of success and creativity in the quest for continuance represents the full meaning of evolution and change from individuals to societies. It also reflects the signs of a healthy environment for numerical jobs, which encourages generations to utilise experiences of ancestors and enrich them with their own, supporting relentless efforts towards more achievements and creativity.

These words summarise a history of success for the renowned businessman, Abdul Salam Mohammed Rafi' Al Rafi', whose accomplishments form a chain of everlasting success. He is an expert in the market and a specialist in the field of real estate and economy.

### The Early Years

Of his early years, Abdul Salam Mohammed Rafi' Al Rafi' recalls: "My primary education was at Ahmadeya School in Dubai from 1953 to 1957. Later I worked with my father who taught me hard work and perseverance and to abide by the teachings of Islam: honesty, truth and respect to others."

He adds: "I worked with my father in the foodstuff sector where we imported flour, fat and other products from Burma, India, Yemen, Kenya and Australia. Later we started trading with Iran in foodstuff and other products. I then found that the foodstuff industry was the turning point in my life, as it combined trade, industry and craftsmanship in a smart and ambitious way."

### Real Estate

With regards to real estate he says: "I started working in real estate in 1972, depending on demand and supply. My experience taught me that real estate is the best field of investment and that the core of decision making is demand and supply. It also saves time with quick profit. Trade was what led me to real estate, which tends to show that success yields success and life is one big school."

### Travelling

During my work I was given the opportunity to visit a number of countries such as South Korea, Japan, Singapore and Sri Lanka. I also toured Britain, Germany and France. The benefits of travelling are numerous as the experience broadens the mind and intensifies its ambitions as each step is followed by another."

On the subject of fate and planning and their effect on trade, he replied:

"Fate was my guide as I didn't plan my success, and it all goes back to the market, but because my father was an accomplished businessman, I anticipated success and worked on completing his mission. At the same time, I don't like taking risks and I initiate my decisions in a sensible, cautious manner in order to achieve positive results and avoid mistakes, as high ambitions can only be achieved step by step."

His advise in life is that we should always do good deeds for the sake of God and for the good of others. He feels an indescribable happiness when he does any charity work for the sake of God. "I feel that God is blessing all my charity work. I read the Qur'an every day at dawn. I also attend social, cultural and scientific circles."

### Advice to the Youth

His advice to young people is that perseverance and hard work are the key. Then comes respect to your parents, reading, choosing the right partner, avoiding friends with bad influences, truth and honesty. All these can be unified under the fear of god and the good upbringing of children.

To conclude our meeting, Abdul Salam Mohammed Rafi' Al Rafi' showed us his many medals and honorary plaques awarded to him by the rulers of the UAE and the heads of government organisations and charity institutions in different events.

"Fate was my guide.

Because my father was an accomplished businessman, I anticipated success and worked on completing his mission. I initiate my decisions in a sensible, cautious manner in order to achieve positive results and avoid mistakes, as high ambitions can only be achieved step by step."



Photographs provided courtesy of Government of Dubai, Department of Tourism and Commerce Marketing.



## عبد السلام الرفيع ذكريات ونجاحات وطموحات



عبد السلام محمد رفيع الرفيع،

- الخبرات توسع المدارك وتضاعف من الحوافز
- قانون العرض والطلب يحدد اتجاه العمل
- أنصح الشباب بالاستفادة من تجارب الآباء

إذا كان شعار "التجربة أكبر برهان" هو المصطلح العام لمعايير النتائج ومقاييس الخلاصات، فإن قانون النجاح والتميز والإبداع في منهج التواصل، يكرس ظاهرة التطور، ويفضي بهذا التطور من الأفراد إلى المجتمعات، بقدر ما يعكس معالم البيئة الصحية للأعمال التي ترتكز على الأرقام، وتحفز الجميع جيلاً بعد جيل للاستفادة من تجارب الآباء، وإضافة المزيد، والسعي الحثيث الدائم نحو الأكثر والأكثر من النتائج والإبداعات.

بهذه الكلمات المعدودات يمكن إنجاز مسيرة النجاح لرجل الأعمال المعروف سعادة عبد السلام محمد رفيع الرفيع الذي يسطر بمسيرته وإنجازاته ومبادراته قصة نجاح متواصل، وهو الخبير في السوق، والمتخصص في مجال العقارات والاقتصاد.

### بداية وحوافز

عن البدايات يقول الأستاذ عبد السلام الرفيع: بدأت الدراسة في مدرسة الأحمديّة بديبي، في المرحلة الابتدائية، وذلك بين العام ١٩٥٣ والعام ١٩٥٧. بعد ذلك بدأت العمل مع والدي محمد رفيع محمد سعيد الرفيع، وتعلمت منه الجد والاجتهاد والمثابرة، والالتزام بقيم الدين الإسلامي الحنيف وأعني الصدق والأمانة واحترام الناس.

وأضاف: كان الوالد يعمل في مجال المواد الغذائية، فعملت معه في نفس المجال، حيث كنا نستورد المواد الغذائية كالدهن والطحين وغيرها من

بورمة، وكذلك من الهند واليمن وكينيا ثم استراليا. بعد ذلك بدأنا بتجارة المواد الغذائية ومختلف أنواع السلع من إيران. وكان الاتجاه لصناعة المواد الغذائية نقطة تحول في حياتي حيث أنه يجمع بين التجارة والصناعة بذكاء وحرفية وطموح.

### إلى القطاع العقاري

وحول عمله في القطاع العقاري قال: بدأت العمل في القطاع العقاري في العام ١٩٧٢ حسب العرض والطلب. وقد وجدت من واقع تجربتي أن العقارات هي أفضل المجالات، وإن واقع العرض والطلب يشكل قاعدة للقرار، وفيها اختصار للوقت وجدوى لتحقيق الأرباح بشكل أسرع. ولولا العمل في مجال التجارة أصلاً لما استطلعت العمل في مجال العقارات، وهذا يدل على أن كل خطوة ناجحة تأتي بخطوة ناجحة أخرى، والحياة هي المدرسة الكبرى.

### أسفار وخبرات

واستلهم يقول: وخلال أعمالي سنحت لي الفرص زيارة عدد من البلدان مثل كوريا الجنوبية واليابان وسنغافورة وسيريلانكا، كما زرت من باب السياحة بريطانيا وألمانيا وفرنسا. وفوائد السفر لا تعد ولا تحصى، كما أن تراكم الخبرات يوسع المدارك ويضاعف من الحوافز والعلوم، فتأتي الخطوة الواحدة بخطوات أخرى، وإذا عزم فتوكل على الله. وحول سؤالنا عن دور الأقدار والتخطيط في مساره التجاري يقول السيد عبد السلام الرفيع: إن الأقدار هي التي سيرتني، والسوق هو صاحب القرار، فلم أخطئ مسبقاً لنجاحي، ولكن وجود والدي تاجر ناجح كنت أتوقع النجاح، وأرغب بمواصلة خطواته، وكما يجمع الحكماء فإن البيت هو المدرسة الأولى. وأكد على أن الطموح كبير، وتحقيقه يكون بالمتابعة خطوة خطوة، وكما تقول الحكمة: "في التاني السلامة وفي العجلة الندامة". فطبيعتي لا أميل للمغامرة، وإنما لدرس الأمور بالتأني والروية قبل القرار والمبادرة. فالحذر مطلوب، ومن الحكمة حسن تقدير الأمور، وعندها تأتي النتائج صائبة.

أما التسرع والعجلة فحصادهما الندامة. كما نوه إلى أن منهجه في الحياة هو أن يعمل خيراً في كل الاتجاهات، لخدمة المصلحة العامة، ارضاء لله سبحانه قبل أي اعتبار. وأكد أنه يشعر بسعادة غامرة وغبطة لا حدود لها إزاء أي إنجاز أو أي عمل خيري يقوم به ارضاء لله.

وأضاف: "كما أشعر بأن الله سبحانه يبارك كل أعمال الخير والإحسان، وعلى قدر نواياكم ترزقون. كما وأني أحرص والحمد لله على قراءة القرآن فجراً كل يوم، كما أقرأ التفسير أحياناً، وأهوى المجالس

الثقافية والحوارات الجادة النافعة فكراً وعلماً وثقافة، فتجارب الكبار خير زاد للشباب".

### خير الزاد التقوى

وحول نصائحه للشباب في ضوء تأملاته وتجاربه قال سعادة عبد السلام الرفيع: "أولا الجد والمثابرة، وثانياً احترام الوالدين وبرهما، وثالثاً القراءة والمطالعة، ورابعاً حسن اختيار الزوجة، وخامساً تجنب رفاق السوء، وسادساً الصدق والاجتهاد، وسابعاً عنوان كل هذه النصائح تقوى الله - وتزودوا فإن خير الزاد التقوى واتقون يا أولي الأبواب - كما أكد سعادته على أهمية التربية الصالحة للأبناء. وفي ختام اللقاء اطلعنا سعادة عبد السلام الرفيع على كثير من الأوسمة التي حصل عليها بتكريمه من قبل أصحاب السمو الشيوخ حكام الإمارات والمسؤولين والدوائر في الإمارات، والمؤسسات الخيرية، وجمعيات النفع العام، في مناسبات عدة.

"أشعر بأن الله سبحانه  
يبارك كل أعمال الخير  
والإحسان، وعلى قدر  
نواياكم ترزقون. كما  
وأني أحرص والحمد لله  
على قراءة القرآن فجراً  
كل يوم، كما أقرأ  
التفسير أحياناً"



"وجدت من واقع تجربتي أن العقارات هي أفضل المجالات، وأن واقع العرض والطلب يشكل قاعدة للقرار، وفيها اختصار للوقت وجدوى لتحقيق الأرباح بشكل أسرع"