



Opening of CBD's Fujairah Branch



- The Bank participates in Dubai Summer Surprises 2006
- Commercial Bank of Dubai has been awarded the JPMorgan Chase 2005 Elite Quality Recognition Award
- Hamad Bin Souqat : A companion of Sheikh Zayed and Sheikh Rashid

Attijari Tadawul

Online trading, anytime anywhere



“Attijari Tadawul” the online trading service from CBD Financial Services allows you to buy and sell all the listed shares on Dubai Financial Market and Abu Dhabi Securities Market, anytime, anywhere at your convenience.

“Attijari Tadawul” offers you the following services:

- Trade and invest without referring to a broker
- Monitor DFM and ADSM
- View your daily trading transactions
- Receive SMS alerts upon successful transactions.

To open an account, please visit CBD Financial Services located at Commercial Bank of Dubai Headquarters or at the Dubai Financial Market.

For more information, call 800 CBD (800 223) or log on to www.cbdfs.ae

دبي التجاري للخدمات المالية
CBD Financial Services





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:



Message from the Chief Executive

Dear Colleagues

I would like to thank all of you who worked so hard in conjunction with McKinsey & Company to finalize the strategy review for the bank as scheduled. I am very pleased to announce that the Board has approved the strategy. Soon we will implement the program, which is expected to take around 12 months. Over this period we will make sure that we present to you the highlights of the strategy review, but I would like now to share with you some of the most important elements:

1. Corporate client segmentation

Commercial Bank of Dubai has been a leading player in the commercial banking market in the UAE for many years, providing banking services to more than 15,000 companies, with a clear focus on building long term relationships. Not all these corporate clients have the same needs and requirements, which is why we started earlier this year to segment the corporate client base. Going forward, we will segment this client base into three areas:

1. Large corporate companies with sophisticated product and service requirements
2. Mid-market companies
3. Small businesses

Each segment has different needs, so we will define service models to suit. These will be characterized by the number of clients served per Relationship Manager, the type of products to be delivered to the client, the credit approval process, whether a Client Service Team will be formed, location of the service delivery, and so on.

The ultimate goal is to be able to provide each client segment with the type of products and services it needs. To achieve this we must also provide some more advanced and innovative products such as treasury derivatives, cash management and debt capital market products to the more sophisticated clients.

2. Consumer client segmentation

Although consumer banking does not represent a very large part of CBD's revenue and income, we believe that there is a significant upside potential. Within the consumer client segments, we can distinguish the following areas:

1. Affluent individuals
2. Retail clients
3. Lower income clients who generally do not qualify for lending and investment products, and who will be served mainly through direct channels like ATMs, telephone banking and the internet.

For affluent clients we will introduce a "tailor-made" service concept in some branches, with highly trained RMs and best-in-class investment products. We will also enhance our consumer lending capabilities, including the introduction of mortgages.

3. Client satisfaction

Client satisfaction is one of the main Key Performance Indicators and because we aim to be among the best in the market regarding this we will ensure that structured activity programs are implemented to further increase the client satisfaction level. We will be constantly monitoring the levels within each of the corporate and consumer client segments.

4. Employee satisfaction

We are fully aware that we will not reach the desired client satisfaction levels if you yourselves are not satisfied. We are therefore determined to improve the areas which you have rated in the Employee Satisfaction Survey as below your expectations. The bank's performance culture will be revised to stimulate and reward outstanding performance.

5. Further improve key processes and service quality

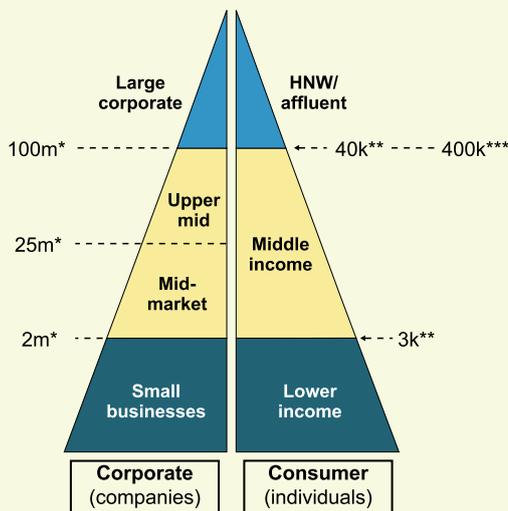
Last but not least, we have to ensure that the most important processes in our bank are performed efficiently, the aim being to provide a high quality service and to increase our transaction capacity. For each client segment we will not only meet the required service levels but also consistently strive to exceed them.

The above overview shows that we have a huge and exciting challenge ahead of us. By implementing the strategic review, Commercial Bank of Dubai will be well positioned to continue its profitable growth in all client segments.

I am confident that with your commitment and dedication the implementation of the strategy will be a great success. Let's make it happen together.

With kind regards,
Peter Baltussen

Customer Segmentation



* Annual Turnover

** Salaries per month

*** PFA (Personal Financial Asset)

Contents



"Imagine your future...and draw it"
Competition
Page 6



Ajman Branch
Page 9



Training Courses
Page 12



Opening of CBD's Fujairah Branch

Under the patronage of H.H. Sheikh Hamad Bin Seif Al Sharqi, Deputy Ruler of Fujairah and in the presence of H.E. Ahmed Humaid Al Tayer, Chairman of Commercial Bank of Dubai, Mr. Peter Baltussen, Chief Executive, Mr. Yaqoob Yousuf Hassan, Executives of the bank and its customers the new Branch of Commercial Bank of Dubai in Fujairah was officially inaugurated recently.

Mr. Peter Baltussen, Chief Executive of the bank said: "The opening of Fujairah Branch emphasizes on the Bank's persistence to support the economic development witnessed by the UAE. It also shows our strong support for the economic diversification initiatives now being undertaken by the Rulers of the Emirates under the visionary leadership of the country's President and Ruler of Abu Dhabi, His Highness Sheikh Khalifa Bin Zayed Al Nahyan and HH Sheikh



Mohammed bin Rashid Al Maktoum Vice President and Prime Minister and Ruler of Dubai".

Mr. Peter Baltussen added: "Opening the Fujairah Branch reflects our commitment to provide quality services to our individual and corporate customers alike. It is also in line with the ambitious plans the bank is pursuing to expand its reach throughout the UAE, which now constitutes a

network of 24 branches. We will be opening more branches and ATMs in the coming months in selected parts of the UAE."

Abdulla Al Suwaidi, Manager, Fujairah Branch said: "We will endeavor to provide our customers with the best banking services to meet their requirements in a pleasant and friendly environment."

The new branch will offer complete banking service i.e. Current and Savings Accounts, Personal and Car Loans, Credit Cards and Safe Deposit Lockers. In addition, the Branch is provided with a 24 hours ATM.





Vice President of Zayed University Visits CBD

H.E Ahmed Humaid Al Tayer, Chairman-Commercial Bank of Dubai recently received in his office at CBD headquarters Dr. Sulaiman Al Jassim, Vice President, Zayed University along with a delegation of Zayed University officials.

During the meeting, they discussed the means of cooperation between the bank and the University as Dr. Sulaiman explained about the courses and programs the University offers in its premises in Abu Dhabi and Dubai.

Al Jassim also gave a presentation about the Graduate Programs that the University launched, which are the Executive Masters in Business Administration, Health Care Administration and Education in which the University targets local cadres working in various UAE organisations.



H.E. Al Tayer also looked at work placement programs that ZU organizes for its students in various organisations, which is considered an important

requirement for graduation and lasts for around 8 – 10 weeks under supervision of College professors and organisations' officials.

Dubai Human Resources Forum Seminar

Following the Ministerial decree of Emiratisation of HR managerial and secretarial posts in the private sector, CBD hosted a Q & A session with Dr. Ali Al Ka'abi, Minister of Labour and Dr Khalid Al Khazraji, Undersecretary at the Ministry of Labour who came to discuss this issue at the invitation of the Dubai Human Resources Forum on 19 July 2006. The session saw a large turnout as the auditorium was packed with over 200 senior HR professionals from across the UAE.

Dr. Ali Al Ka'abi thanked the management of The Commercial Bank of Dubai for their hospitality.



“Imagine your future...and draw it” Competition

Commercial Bank of Dubai organised the Mustaqbali drawing competition- “Imagine your future...and draw it”, in cooperation with the Department of Economic Development during the Back-to-School Surprises.

The Bank had prepared special fully equipped drawing area in Mall of the Emirates to enable children to participate in this creative and joyful competition as they were asked to imagine their future aspirations and transfer them into colorful drawings.

Faisal Galadari, General Manager – Business Group said: “We are proud to be involved in such an event which renders Dubai as one of the top destinations for families from around the world. This

step is part of our commitment towards our community and our contribution to the development of the economy of the UAE”.

Shahab Al Mur, Manager – Marketing said: “Back to School Surprises is considered a joyful event for kids as they start preparing for a new academic year. Taking this into consideration, we organized “Imagine your future...and draw it” competition. We, at Commercial Bank of Dubai, strive to help our young customers achieve their future dreams and encourage them to develop their skills and talents through ‘Mustaqbali’ program”.



The competition witnessed a large turnout of children who came to express their ambitions and inner talents.





Modhesh greets the children during his visit to CBD's Headquarters

As part of the Back-to-School activities, organised by the Department of Economic Development, the Bank welcomed its young Mustaqbali customers at the Main Branch to meet & greet Modhesh.

The children were very thrilled meeting Modhesh and thoroughly enjoyed the fun filled evening. Starting from games, face painting, sand painting workshops and ending with the Clown and Magic show, the children's participation reflected their enthusiasm towards 'Mustaqbali' savings program and its success. The event



concluded with snacks and the distribution of gift bags, which were well appreciated by all.

Shamsa Al Suwaidi, Manager - Marketing expressed her gratitude for the Bank's contribution to see the children excited. She said: "Since the launch of 'Mustaqbali' program we have been working on enhancing it by introducing innovative ideas that give joy to the children."





CBD announced Mustaqbali drawing competition results

CBD announced the names of the winners of Mustaqbali drawing competition “Imagine your future...and draw it” which was held in Mall of the Emirates during Back to School Surprises.

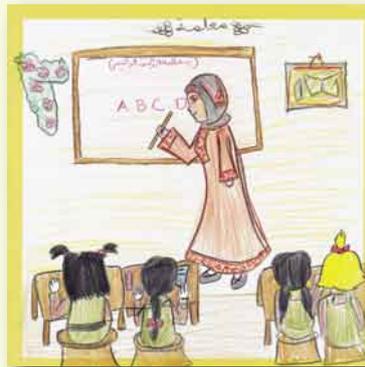


1st Winner

2nd Winner

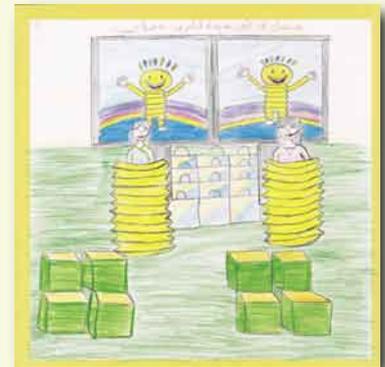


Ishraq Muhsin Naji (14 years)
Won a Mustaqbali account worth AED 2000



Nadia Ali Abdul Rahim (11 years)
Won a Mustaqbali account worth AED 3000

3rd Winner



Eman Mohammed Saeed (13 years)
Won a Mustaqbali account worth AED 1000

The 4th to 12th winners won Mustaqbali Accounts worth AED 500 each. Additionally, all the drawings were entered into a raffle out of which another 3 winners won Mustaqbali Accounts worth AED 250 each.





Ajman Branch is relocated to its new premises

CBD's Ajman Branch was re-located to its new premises on Sh. Rashed Bin Humaid Street recently. The new branch is modern and spacious, redesigned and equipped to offer excellent services and banking facilities to its clients.

Mr. Marwan Ebrahim Al Zarooni, Executive Manager Ajman Branch said: "Relocation of the Ajman Branch to its new premises reflects our commitment to provide quality services to our individual and corporate customers alike. It is also in line with the rapid growth and development of the economy of the Emirate of Ajman."





Commercial Bank of Dubai has been awarded the JPMorgan Chase 2005 Elite Quality Recognition Award

Commercial Bank of Dubai has been awarded the JP Morgan Chase 2005 Elite Quality Recognition Award, for the third consecutive year and JP Morgan Chase Quality recognition Award for the sixth consecutive year to honor the Bank's consistent, high quality performance standards and service excellence achieved by the Bank in international operations management.

Mr. Yaqoob Yousuf Hassan, Deputy Chief Executive, Mr. Mahmood Hadi, General Manager - Systems & Operations and Mr. Hassan Al Redha, Manager – International Banking received the award from Mr. Ali Moosa, VP & Treasury Services Area Manager - MENA region and Mr. Ebrahim Mustafa, VP from JP Morgan Chase Bahrain Representative office during a ceremony held at the Bank's Headquarters which was attended by officials from both banks.

Mr. Peter Baltussen, Chief Executive of CBD said: "We are very proud and deeply gratified at being recognized by JP Morgan Chase Bank for this award. This achievement indicates our commitment



to quality and enhances our efforts in achieving continuous progress as well as improving the services rendered to our customers both locally and internationally". He also stressed the fact that the Bank's adoption of quality standards was not aimed at winning an award or a certificate only but at developing its performance so as to guarantee maintaining the reputation and position which the Bank has attained and to provide the best service to our customers. Mahmood Hadi, General Manager – Systems & Operations said:

"We are proud of being recognized by JP Morgan for the excellence of our operations management. Only 1% of JP Morgan's clients received this award for achieving 92% and above of error-free operations. CBD received the elite award for exceeding the stringent criteria for the award, a straight through rate of 99%"

Mr. Ali Moosa expressed his happiness at the Bank's success in winning the award following the successful implementation of all the measures conforming to the award standards.

Delegates from Sheikha Latifa Award visit the Bank

As part of the continuous cooperation between the Sheikha Latifa Bint Mohammed Award for Children's Creativity and all official departments as well as companies of the private sector to support and promote creativity, CBD management received delegates of the award's team at the Bank's Headquarters presided by Amina Al Dabboos, Executive Manager of the award. The delegates were received by Yaqoob Yousuf Hassan, Deputy Chief Executive and Shamsa Al Suwaidi, Manager – Marketing Dept. Mr Yaqoob

said: "We appreciate the continuous efforts to promote the creativity levels of children, and honest competition in all activities and fields. No doubt that supporting the local community and the constructive projects that contribute to the UAE's progress is one of the priorities of the Bank's management, in addition to the humanitarian and creative projects that serve youth, children and girls in particular." Amina Al Dabboos applauded the Bank's efforts in supporting the mission of the award which is considered



an addition to the Bank's rich and fruitful record of the innovations in the UAE. The delegates concluded their visit by presenting a plaque of loyalty to HE Ahmed Bin Humaid Al Tayer, Chairman of the Bank, in recognition to his continuous support for blessings and goodwill giving. The plaque was received by Mr Yaqoob Yousuf Hassan.



“Customer Satisfaction Survey” receives great response

The bank recently conducted “Customer Satisfaction Survey” through a specially designed questionnaire, in which more than 500 customers participated. It provided a lot of information & insight into the customers’ satisfaction levels on the products and services of the bank. It also helped us in understanding the needs of our 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 Mr. Faisal Galadari, General Manager, Business Group, picked the four lucky winners of the questionnaire who are:

- Samih Mohammed Abdu - won an LCD
- Essa Ali Mohammed Al Balooshi – JAL Branch won a digital camera
- Alexandra Shatahi - Deira Branch won a mobile phone
- Ameen Khusro – JAL Branch won a mobile phone
- Ali Imran Ansari – Maktoum Branch won a mobile phone



Pay your Zakat online!

Commercial Bank of Dubai, in association with Dubai eGovernment and Zakat Fund has made it easy and convenient for you to pay your zakat online.

So now, all CBD account holders with Attijari Online Banking service can pay their zakat conveniently, saving a lot of time and effort. All you have to do is log on to www.zakatfund.ae and select Bank Account method of payment. It really is as simple as that!

Attijari Deposit Card



CBD has recently launched Attijari deposit Card, which allows you to deposit cash and cheques through selected CBD ATMs without having to visit a branch. Moreover, Attijari Deposit Card does not require any PIN, which means that you don’t have to do it yourself.

CBD launches a new website



Commercial Bank of Dubai is delighted to announce the launch of its redesigned website: www.cbd.ae. The new website offers its visitors a comprehensive overview of products, services and promotions offered by Commercial Bank of Dubai. The recently redesigned site is sophisticated and appealing to your eyes, and yet quick on loading. Designed with support from the latest technology, the site has a clean, crisp graphical interface, and uses web technologies including Flash and DHTML. Special attention has been given to website navigation to make it user friendly, quick and easy to access.



Various Training Courses conducted at the Training and Development Centre

New Courses:

The Training & Development Centre is in the process of developing some new courses. "The Change Management" is one of the important courses, which will be conducted soon.

Change is the biggest challenge to the banks especially in UAE. Gone are the days when a business could constantly grow by simply repeating what it did successfully in the past or even recent years. Aggressive, innovative competitors and rapidly changing technology make it impossible.

Attijari Students:

The Training & Development Centre conducted "Attijari Students" Internship Program for 19 national students from various high schools, colleges, universities and other educational institutions.

The program comprised of a range of subjects outlining the basics of banking and banking services that the bank provides. It also explained to them the importance of work ethics defining the nature of work in the banking sector of the United Arab Emirates. Various workshops were conducted for the development of their skills and abilities. The trainees had ample opportunity to actively learn and participate through group and individual exercises. The participants were given hands-on training at the COD and Main Branch.

The program also highlighted the responsibilities of young nationals and their duties as UAE citizens to serve their country and improve its economy.

Secretarial Skills for UAE Nationals:

The Training & Development Centre conducted a Secretarial Skills Course for UAE national women in July 2006. The objective of this program was to support the ministerial decree issued regarding localizing the secretarial posts in the private sector.

A total of 16 trainees attended the 11 days program.

Training Courses:

The Training & Development Centre conducted the following courses during the month of June and July 2006.

June - July 2006

Course Category	No. Of Staff Trained
In-house	65
In-house (OLL)	71
Local (EIBFS)	15
Local (Others)	14
Total	135





“Wisdom from the Forest”

by Frederick V. Samar, Abu Dhabi Branch



“No man is an island” so the eternal song goes and “The Tree”, a popular poem by Royce Kilmer are just the few literary works I learned to admire from my elementary years. However, little

did I know then that these analogies, among others, contributed a lot to the wisdom and values I accumulated for years.

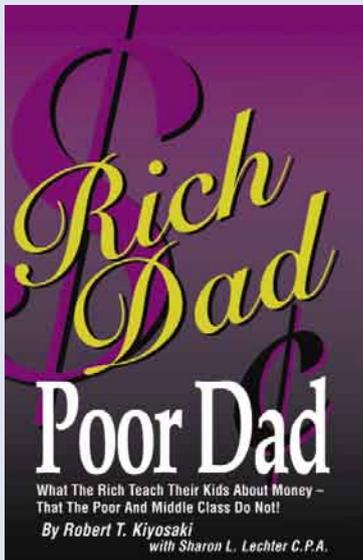
In a business environment where the culture of competition is so fierce and intense, the law of the jungle, i.e. “survival of the fittest”, best fit to be recognized. On the other hand, leadership and teamwork

are well demonstrated by the wild geese that are flying in a V-formation. This strategy boosts an uplift thrust for the team members as the leader vigorously and intrepidly braves various challenges so as to reach their destination. Bravery and valor amidst a turbulent and hostile environment are best depicted by the red salmon that put their lives in jeopardy as they try to return and deliver their offspring to where they once dwelt.

Who can’t admire the faithfulness, sacrifice and dedication of a prolific male sea horse where its being monogamous bears to carry and withstand the pain of conceiving and delivering their offspring! How about the formidable gallantry of the ants that

ferociously fights (bites) back a mammoth elephant in defense of their territory and abode notwithstanding the fact that they lose their life in the process? This is not to mention their admirable value for hard work when they toil night and day under the scourging heat of the sun and harsh condition during the cold winter just to save and prepare during lean season. A Philippine lizard camouflages its color and appearance with the surrounding trees and bushes to ‘educate’ us what it means to be adoptable and flexible in any given condition/situation.

Indeed, the wisdom and values we get from the forest is so enormous that it only requires our sensitivity.



**“Rich Dad, Poor Dad”
By Robert T. Kiyosaki**

**Available at
Magrudy’s Bookstores
Price: Dhs 32**

Rich Dad, Poor Dad

What the Rich Teach Their Kids About Money - That the Poor and Middle Class Do Not! was written by Robert Kiyosaki. It was the book that launched Kiyosaki into the success of an Internationally best selling author. Rich Dad, Poor Dad talks about how to be financially successful from investing, real estate, owning businesses, and using finance protection tactics. Rich Dad, Poor Dad is a story of how Kiyosaki grew up learning from his real dad (the poor dad), and his friend Michael’s dad (the rich dad). Poor dad was well educated and had a good job, but retired poor as he did not learn how to effectively grow his wealth. Rich dad was not well educated academically, but learned how to use money to build a great fortune through owning businesses and investing. The book is more of a motivational book to get readers thinking about money, rather than a step by step guide to wealth. Rich Dad, Poor Dad is written in an entertaining anecdotal manner that makes a topic that many avoid (finances), interesting. Rather than using the book as a practical guide to wealth, use it as a motivational tool and a first step on the path to learning about money. It is more of a fictional novel to inspire people to learn more. If you are already well along the path of learning about money, finance,

and investing, you will probably get very little from Rich Dad, Poor Dad. But if you rarely think about money and have just enough to pay the bills each week, this book could be the start of your financial freedom. Just don’t stop with this one book, keep reading others as this is only a small part of what it takes to learn about money and investing. Rich Dad, Poor Dad Book Quotes

- "A true luxury is a reward for investing in and developing a real asset." Robert Kiyosaki
- "The only way to get out of the "Rat Race" is to prove your proficiency at both accounting and investing, arguably two of the most difficult subjects to master." Robert Kiyosaki
- "I have mentioned before that financial intelligence is a synergy of accounting, investing, marketing and law. Combine those four technical skills and making money with money is easier." Robert Kiyosaki
- "Most people are poor because when it comes to investing, the world is filled with Chicken Littles running around yelling, "The sky is falling. The sky is falling." Robert Kiyosaki
- "Many of today's youth have credit cards before they leave high school, yet they have never had a course in money or how to invest it, let alone understand how compound interest works on credit cards." Robert Kiyosaki



Join us in welcoming the new members of the CBD family

Head Office



**SHADI RASHAD AHMED
ALSHAMALI**
Head Office
[Direct Banking - Call Center]



ABBAS HOUSNI OSMA
Head Office
[Direct Banking - Call Center]



**VIRAJ JEEVANATHA
WICKRAMARATNE**
Head Office
[Credit]



**MOHAMMED ATTA H
ZAINALDIN**
Head Office
[Operations - Trade Finance]



**SAMAH FAROUK IMAM
ABDEL-HAY**
Head Office
[Operations - Trade Finance]



**ABDULRAZZAQ AHMED
ABDULRAZZAQ USTADI**
Head Office
[Operations - Central Operations]



**SUHA ABDULLA ALI
SAEED ALHUSSEINY**
Head Office
[Credit]



**HUSAM ABDULLA ABOU
AL SHABAB**
Head Office
[Financial Control]



NARULA ANUPAM
Head Office
[Operations - Trade Finance]



**WIJESUNDERA
MUDIYANSEELAGE LATHIKA
KRISHAN**
Head Office
[Credit]



**HAYA FAREED ABDULLA
ABDURAHMAN ALAWADHI**
Head Office
[Corporate Banking]



**NOURIA JASIM MOHAMMED
ABDULLAH**
Head Office
[Human Resources - Administration]



**HENDA ABDULLA KHAMIS
KHALIFA BIN NATOUF**
Head Office
[Information Technology]



**ABDULAZIZ HAMAD
ABDULAZIZ AL SHAMSI**
Head Office
[Retail Banking]



**MARYAM SAEED
JAFFER KAZIM**
Head Office
[Retail Banking]



**WAFI MOHAMMED AHMED
AL MUTAWA**
Head Office
[Retail Banking]



AYESHA AHMAD ALI IBRAHIMI
Head Office
[Human Resources - Administration]



**DALIA ABDULKARIM
ABDULLAH HASSAN ALHALABI**
Head Office
[Direct Banking - Call Center]



MARIE JULIAN NAVATA
Head Office
[Information Technology]



**IBRAHIM MOHAMMED
HASSAN ABDULLAH**
Head Office
[Financial Control]



**RUWANI DILAKSHI
NANAYAKKARA**
Head Office
[Operations - Trade Finance]



**NISHAN DODANWALAGE
PERERA**
Head Office
[Credit]



VINESH NARULA
Head Office
[Risk Management]



**MEAAD NAJIM REDHA
HUSSEIN**
Head Office
[Direct Banking - Call Center]



AASHLESHA ANIL KAMAT
Head Office
[Operations - Central Operations]



VINAYA NAIK
Head Office
[Risk Management]



**BRIGITTE NAFFAA EP.
ANTOINE ROBEHMED**
Head Office
[Credit]



**ASMA BILAL KHAMIS
ABDULLA AL FALASI**
Head Office
[Administration]



Branches



AHMED JOUDAT SWAID
Abu Dhabi
[Teller]



IMRAN HAROON SIDDIQUI
Dubai
[Business Relationship]



PARKAR ZULFIQAR ISMAIL
Sheikh Zayed Road
[Customer Services]



AL NOUD MOHAMMED
ABDULLA ALI AL MAZROUEI
Dubai
[Customer Services]



FAISAL MOHAMMED HUSSAIN
ALI ALKHAJA
Al Aweer
[Trainee]



YAQOUB AHMED ABDULLA
AHMED ALMANSORY
Main
[Teller]



NOURA SAEED JUMA
HABASH ALBALOUSHI
Al Ain
[Trainee]



HAMAD RASHED
MOHAMMED S.O. KAHBOOS
Ras Al Khaimah
[Teller]



SAEED MOHAMMED ALI
SAEED ABDOULI
Al Garhoud
[Teller]



AHMED ABDULLA
MOHD AL SHEHHI
Jumeirah
[Teller]



HUDA SAEED JASSEM
OBAD MUBARAK
Al Qusais
[Trainee]



SANJAY KUMAR
PHARASI
Dubai
[Branch - Operations]



HEND HAMAD RASHED
HAMAD AL DHAHERI
Al Ain
[Trainee]



CHRISTINA JACINTHA-
DMELLO
Fujairah
[Secretary]



AHMAD HASHIM
AHMAD ALHASHIMI
Sheikh Zayed Road
[Customer Services]



FARZAD NASER SALAMAT
Sharjah
[Branch - Operations]



BUSHRA QAHIS AHMED
AL YAMI
Abu Dhabi
[Trainee]



MARYAM HASSAN MOHAMMAD
AHMAD ABDULLA ALABAIIDILI
Dubai
[Trainee]



HASSAN KAZIM
MOHAMMAD ALKHAFAJI
Al-Maktoum
[Trainee]



AMENA SAIF ALI AL ZAABI
Sharjah
[Teller]



QUSSAI ZUHDI
YUSEF HILAL
Sharjah
[Branch - Operations]



MARYAM MOHD FAHIM JUMA
Souq Al Wasel
[Secretary]



AMMAR REDWAN SALEH
Al-Maktoum
[Teller]



JOSE MARI DATOR
Deira
[Branch - Credit]



SHAIKHA ALI
KHALFAN ALALI
Ajman
[Branch - Credit]



EMAN ABDURAZZAQ
MOHAMMED BALOUMA
Deira
[Customer Services]



IBRAHIM AHMED
IBRAHIM AL ZAABI
Ras Al Khaimah
[Branch Management]



WALID BASSAM ELAMINE
Main
[Business Relationship]

Your comments are important to us!

We would greatly appreciate if you could spare a few minutes of your time and fill in the feedback form available on our website www.cbd.ae/newsletter/newsletter.asp with your suggestions / comments if any and send it back to us.

Thanks!
Editorial Team



Hamad Bin Souqat : A companion of Sheikh Zayed and Sheikh Rashid



Hamad Bin Souqat says:

- Sheikh Zayed was a leader and a role model
- Sheikh Rashid was an endless stream of thinking

The Early Years

Businessman and poet, Hamad Bin Souqat says: “I was born in 1934. I studied the recital and interpretation of the Holy Quran at Al Ahmadiyya School of Dubai. The late Sheikh Mohammed Nour and a host of other scholars, such as Sheikh Ahmed Bin Mohammed Al Shibani, Sheikh Matar Bin Obaid, and Mohammed Bin Ali bin Da’foos, taught us. Bin Souqat said: “I joined the Court of the Late Sheikh Rashid Bin Saeed Al Maktoum, may Allah bless his soul, and served as his companion until he passed away in October 1992. Sheikh Rashid was an infinite stream of thinking. His Majlis was very much like a school, his conversation a book, his insight unique and the positions he held were renowned. He was modest and liked people. He did not like repetition of the word “Sheikh” more than once. He neither liked being treated with distinction, nor did he want to be any different from his people. He just wanted to be like other people. I always accompanied him during his travels. He always spoke about matters concerning the public interest. The passion he had for Dubai was incomparable. He gave Dubai

everything he possibly could.”

Sons Follow Father’s Footsteps

His Excellency, Hamad Bin Souqat, continued to say: “The footsteps of Sheikh Rashid were traced by late Sheikh Maktoum, and they are currently being followed by Sheikh Hamdan, Sheikh Mohammed, Sheikh Ahmed and their children. Sheikh Rashid was truly an all-encompassing school.”

Hamad Bin Souqat adds:

“Among all of Sheikh Rashid’s children, Sheikh Mohammed Bin Rashid bears the closest resemblance to his father in terms of work ethics, courage, initiative and interaction with people. Since an early age, Sheikh Mohammed Bin Rashid was clearly curious, with a great passion for knowledge and monitoring all details. He was fully conscious of his responsibilities and recognized the importance of initiative at work. Late Sheikh Rashid saw all these personality traits in Sheikh Mohammed at a very young age and began to encourage him. Sheikh Mohammed responded to his father’s ambitions and aspirations.”

From Rashid to Zayed

His Excellency Hamad Bin Souqat goes to recall his memories on how he started working for Late Sheikh Zayed Bin Sultan Al Nahyan. He said: “Following the death of Sheikh Rashid, may Allah bless his soul, we went to visit Sheikh Zayed may Allah bless his soul with Sheikh Maktoum and his brothers. He took the initiative and asked me to be his companion at home and abroad. I then accompanied Sheikh Zayed until his passing away in 2004.”

Hamad Bin Souqat went on to say: “I learnt from Sheikh Zayed Bin Sultan Al Nahyan, may Allah bless his soul, that ultimate happiness is associated with the act of giving. He had his happiest moments when he gave something to

someone. In this respect, I wrote a poem in which I said:

A Sheikh ... when his right hand gives, feels happy just as the person who receives.

A Sheikh ... who built glory and glory offered him banners of pride majestically standing up for him with grandeur

Travels Worldwide

About his travel, Bin Souqat said: “I accompanied Sheikh Rashid to Iran, especially Tehran, Shiraz and Asfahan. I went with him to London, India and the US. Similarly, I always accompanied Sheikh Zayed on his visits to Morocco. I went with him to the US, Britain, France and Switzerland. From Sheikh Zayed, I learned virtues, ethics, patience, acceptance and the infinite act of giving.”

Advice to the Young People

Addressing the young generation with a number of valuable advices, his Excellency Hamad Bin Souqat says: “I advise the young people to take advantage of prosperity and growth of our country and the world. I urge them to seek knowledge, pursue their studies and work diligently in this direction. I also advise them to keep the company of scholars and virtuous people, in line with the poet’s wise-sayings:

Keeping the company of scholars shall benefit you.

His Excellency Hamad Bin Souqat emphasizes the importance of piety, associated with learned people, people of wisdom and integrity, adhere to virtue and stay away from vice. This goes in line with the Quranic verse: “But the best provision is At-Taqwa (piety). So fear Me, O men of understanding.”

