



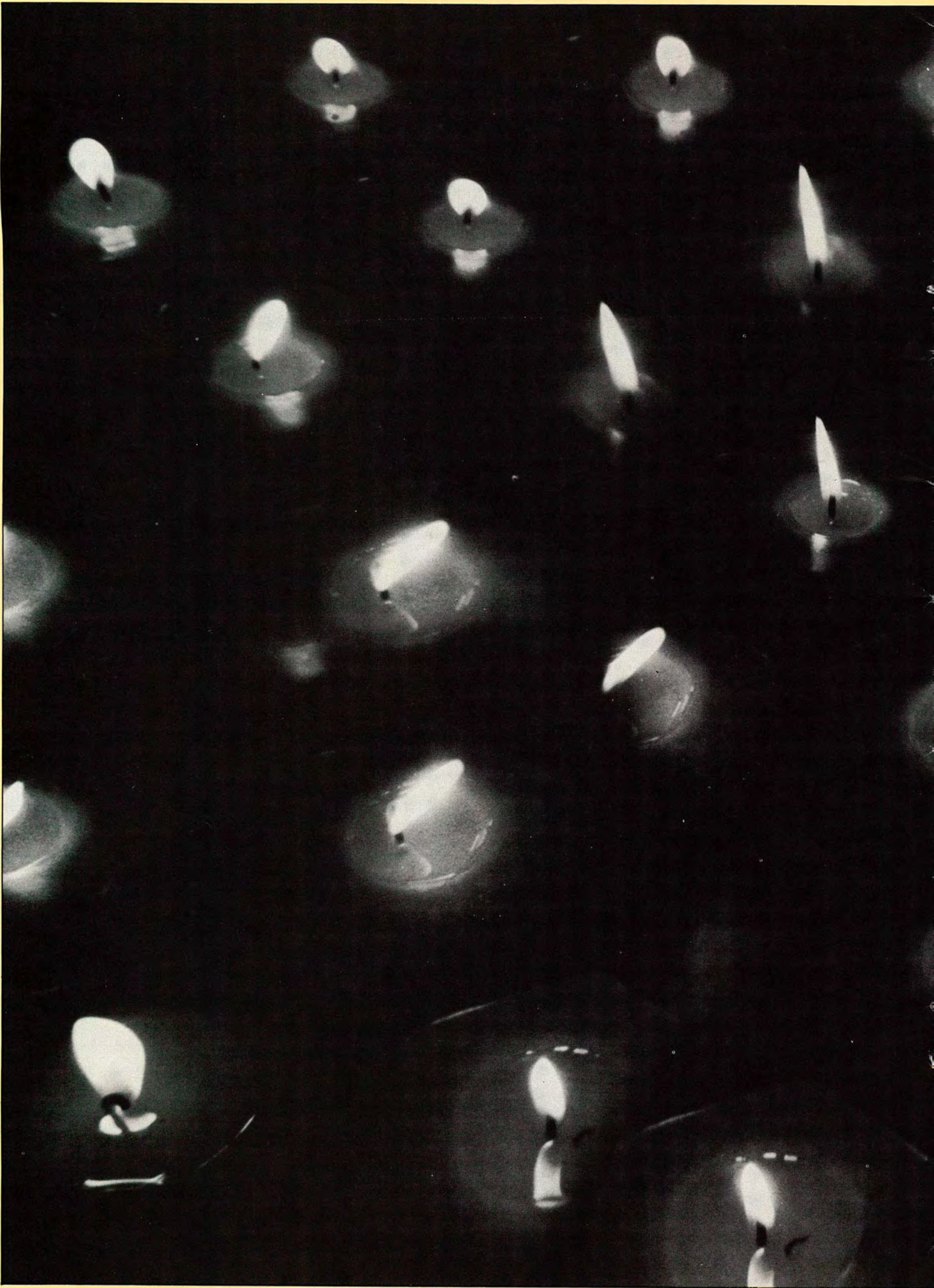
# THE INTERNATIONAL

BRIDGING THE BCC WORLD

NUMBER ELEVEN









# BRIDGING THE BCC WORLD

## "FLAME AND LIGHT"

**T**he cover of the last issue of the BCC International showed the light of BCC passing from one unit of energy to another. The symbol of the flame is a hallowed tradition.

Right from his primitive ancestry, man believed that light symbolised good in the human consciousness. To some, the flame of the burning lamp was an attribute of God who was conceived of as radiant, pure and unbounded.

When lit by human hands, as a conscious act to ward off darkness, the lamp seemed to possess the power of the sun. It signified a reverent effort at self- and mass-illumination; for one single lamp may be used to light a great array without loss of its own radiance.

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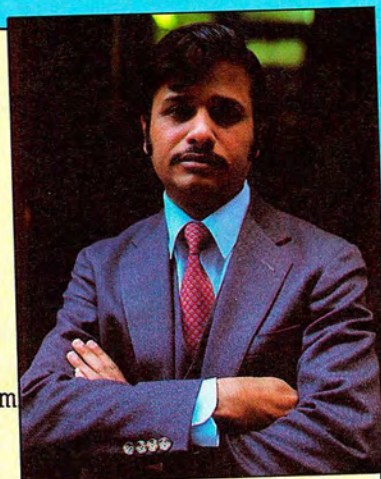
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Mr K S Krishnan  
Bank of Credit and Commerce  
International (Overseas) Ltd  
100 Leadenhall Street  
LONDON EC3A 3AD

20th November



K S Krishnan: "I grow with my bank."

Dear Mr Krishnan,

May I take this opportunity of congratulating you and your staff on the excellent manner in which Bank of Credit and Commerce International (Overseas) Ltd managed to prepare the launch of the new Visa Travellers Cheque.

Your implementation programme has been very well organised and you have managed to bring the cheque to the market-place in a remarkably short time, the fastest implementation programme of any of our issuers.

May I also say how much I have personally enjoyed working with you in bringing this project to fruition, and I feel sure that the association of our two organisations will prove to be of great mutual benefit.

Yours sincerely,

Derek J Pearmund  
Manager, Travellers Cheque Development



# A NEW PERIPHERY

## A NEW THRUST

**A**t BCC, we are constantly developing new services for our customers. The latest venture is the launch of our own travellers cheques, which we can now offer worldwide to international customers. The cheques are attractively designed and come in two sets, one in Arabic and the other in English. The currency is US dollars, and cheques in sterling will follow in the New Year. The denominations are \$20, \$50, \$100, \$500. The Arabic sets also include cheques of \$1,000. The BCC travellers cheques are linked to Visa International, which guarantees universal acceptability of BCC cheques in 146 countries at more than 3,000,000 points around the world. They will be at par from the very first day with the travellers cheques of, say, Barclays, Chase, Sumitomo and First National Bank of Chicago.

The cheques are available in two forms: *prepacked*, which allows for greater speed for the customer buying and cashing cheques, or *loose*, if the customer prefers to handle the cheques one at a time. There is a very quick and foolproof system for refunds in case the cheques are stolen or lost. This means that our travellers cheques are better than cash: they are just as acceptable all around the world and you can get a refund if they are lost.

Together with the BCC credit card, we are now offering a very full financial service to our customers. By the end of 1981 the BCC credit card will be processed in our facility in Abu Dhabi. Early next year we will bring out our golden premium card which will offer more facilities than some of the "Gold Cards" presently being issued by some agencies.

Mr K S Khrishnan, from the Systems and Operations Division at CSO, has been in charge of the launch of the travellers cheques. The project was started at the end of August this year and has been completed in a record three months.

"There are two reasons why we have been able to move with such speed on this project," said Mr Khrishnan. "One is that we have had a lot of cooperation from Visa International. They are based in San Francisco, but we have been dealing with their London office.

"The other reason for the success of this project lies in the nature of BCC. I have been working with BCC for four years and find it very different from anything I had known before. I used to work for one of the major banks in India, and I went along to BCC to find out about this new bank that had appeared in the community. They told me that although they do not attach great importance to job titles, this does not mean any lessening of individual responsibility. They also told me that any new ideas have the full support of management. I felt at home straight away. It is an exhilarating place to work. I spent my first year with BCC studying systems in many of the bank's different locations around the world. This has proved very helpful, and I have now been based in London for three years.

"Within BCC there is freedom to operate. You feel you can produce something worthwhile. There is a lot of opportunity for growth and I grow with my bank. There is also a genuine

concern for individuals and their families in this bank. The atmosphere is superb. Decisions can be taken very quickly. These are all reasons why we have been able to launch our travellers cheques within three months of starting the project."

Talking about the future of the BCC travellers cheques, the glow in his eyes was clearly visible. "I have talked to several of my colleagues; I have talked to several managers. We are determined to create a world record in the first year sales. Come back to me this time next year and I will show you the figures," he said with great enthusiasm and confidence.





# BONDING

What are the problems and how can they be overcome? — by Dennis Drew, CSO

**A**ny discussion on "bonding" in its broadest sense requires an understanding of "risk analysis." For a wide range of UK banking clients, particularly those in the construction industry, this area is crucial and although defined as a part of tendering it needs special consideration. This article first surveys the nature of "risks" involved, and then goes on to offer some guidelines on how the effects of these risks can be mitigated.

## Uncertainty and how to cope with it.

Researchers in the field of "risk analysis" have identified that the contractors are confronted with three kinds of uncertainty:

- a. Uncertainty about facts
- b. Uncertainty about what people think about facts (i.e. their subjective assessment)
- c. Uncertainty about future consequences that arise from present decisions.

A detailed analysis can identify the range of uncertainty within which contractors have to work. The development of risk profiles can assist both in more effective planning, as well as providing a better understanding and control of the risks involved; the latter during tendering and negotiations and, if successful, during execution of the contract. Today, competitive tenders are the name of the game and any technique that may make them more effective must be worth considering. In the past, the contractor's own accountant or the company secretary or similar used to deal with this aspect of the conditions of the contract, but today, risk analysis is generally accepted as a specialist function.

## Joint and several liabilities.

In the present world climate it is very often the total projected liabilities and associated risks from a contractor's point of view that prove to be a major obstacle in setting up joint-bond ventures or consortiums for large scale overseas projects. This problem is particularly acute where clients have insisted on joint and several liabilities; attempts to reduce risks inherent in this exposure occupy considerable management resources in the pre-tendering stage. It is now becoming apparent to many contractors that by diverting in-house expertise, an often scarce resource, into somewhat unfamiliar fields, there is a danger that actual tender management is left without effective leadership. This can lead to crucial tender decisions having to be taken by the contractor's inexperienced tendering personnel, resulting in lack of expertise in handling on both fronts — analysing risks and tender management. Research in this field suggests that this state of affairs can be a cause of tender management. Unless and until a contractor develops an in-house expertise in analysing risks "professionally," it will be in their interest to treat these two as specialist fields to be integrated by coordination.

As a first step, the contractor needs to draw a clear distinction between the political and commercial risks. Most contractors have their own corporate policy on what are acceptable countries for new ventures, although sophistication of their sovereign risk analysis usually leaves much to be desired. After the analysis comes detailed identification of those risks that are essentially commercial, such as payment terms; exchange risks involved, if any; the types of guarantee that are

required whether conditional or unconditional; whether there are real risks of unfair calling in the case of on-demand bonds; which country has legal jurisdiction over the contract and finally, what institutional services should a client utilise to issue the bond.

## On-demand bonds and banker's viewpoint.

In recent years the risk of calling of on-demand bonds has reduced, nevertheless, this risk is still a very real one which can always be used to sanction during the life of a contract, either for political or commercial reasons.

It is also useful to bear in mind that it is not only performance bonds that are "callable," even tender, advance payments and maintenance bonds can fall into that category. Contractors often have no alternative but either to accept terms and conditions imposed upon them, or risk losing out to competitors who are prepared to enter into these obligations. Sometimes, however, it is possible for main contractors to spread the risk by the use of sub-contractors and having back-to-back arrangements for taking counter bonds from them. In practice, this aspect of bonding often occupies considerable management resources.

Some people have argued that banks prefer the on-demand type of bond, but in practical terms most bankers prefer not to be involved at all with this type of bond. However, unavoidably, present day international trade requirements make a demand on bonds an essential fact of life, particularly when dealing with the Third World and the Middle East.

## Unfair calling

Fortunately, the insurance market has now become actively involved in covering risks associated with unfair calling. Nevertheless, in general, insurance companies are extremely reluctant to become involved with the issuing of demand bonds. In addition, foreign government contracts are increasingly stipulating that on-demand bonds should be issued by local banks in their own country. Naturally, banks tend to underwrite bonds on the basis of their knowledge of the contractor rather than of any particular contract and, furthermore, bankers much prefer to have no involvement in argument or litigation over the calling of a bond — their international reputation is of prime importance to them and as a result the wording of all bonds must always be as clear and precise as possible.

## Insurance cover

What opportunities are there for contractors to protect themselves against some of the very real risks in the field of substantial overseas contracts? For many years now underwriters at Lloyds have been providing insurance cover against risk of:

1. Import/export restrictions.
2. Repudiations of foreign government buyers.
3. *Force majeure* circumstances.
4. Exchange transfer restrictions.
5. Restrictions imposed on the movement of personnel overseas.
6. Cover against war that does not involve the five major powers, or the country of the buyer or seller in the contracts.
7. Cover against non-ratification of contracts, but this is selective and does not apply automatically in every case.
8. Unfair calling as already referred to in this article.

Over the past few years the insurance market has provided a much wider range of policies in response to the economic and political realities of the 1970s and 1980s.

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# CREATIVE INTELLIGENCE

**W**ithout exception, everyone has creative ability. At BCC we are keen to encourage everyone to develop their creative thinking on productive lines. Brainstorming is a technique for doing just this. This article presents a systematic approach to brainstorming that is virtually guaranteed to generate a large number of new ideas.

## Definition

Brainstorming is a means of getting a large number of ideas from a group of people in a short time.

Brainstorming sessions that are well-run will produce hundreds of ideas. These will range from brilliant winners to the totally wild, silly and useless. All ideas are acceptable: indeed, the wild and silly ideas have a number of uses, such as promoting laughter. Laughter is an excellent catalyst — silence will kill a brainstorming session very quickly.

The optimum size for a brainstorming group is about 12 people — this size gives everybody an opportunity to contribute. Larger groups prevent the flow of ideas, while smaller groups either get too personal or too formal.

The essential guidelines of a brainstorming session are:

*Suspension of judgement*

*Free-wheeling (to remove inhibitions)*

*Quantity*

*Cross-fertilisation*

## Six stages of brainstorming

- State the problem, providing a minimum of information, and discuss it.
- How can the problem be restated?
- Select the basic restatement (there should be at least a dozen suggestions for this) and write down, "In how many ways can we . . . ?"
- Warm-up session — "Other uses for . . ."
- Brainstorm. The flow of ideas should be fast. (These should be written down so everyone can see them, but not tape-recorded.)
- Pinpoint wildest idea, to encourage the further breakdown of barriers and development of creative thinking.

## Factors that determine success

- Optimum size group of about 12.
- Group must involve outsiders.
- A breadth of knowledge and range of experience must be included.
- Care should be taken in mixing hierarchy levels, particularly in organisations where people are status-conscious.
- Proper briefing is essential.
- Group should be given advance notice of the problem.
- The leader who runs the session must be aware of the stages and guidelines, and also contribute ideas. A sense of humour is also important.
- Location in a neutral room.

The success of a brainstorming session can be assessed in two quite different ways. The first lies in the volume of ideas produced and the second, which is the real test, is how many of these ideas are actually implemented.

## Perspective

Brainstorming needs to be put in proper perspective. It is simply one of a large number of analytical and creative problem-solving techniques.

While a brainstorming session will throw out a large number of ideas — in most cases hundreds — it only *may* give winners. The correct perspective is to regard brainstorming, and its associated techniques, as just another of the tools in the manager's problem-solving kit. Like any of the other tools, it cannot be guaranteed to give success; but it should be remembered that a critical (if not the most critical) element is the effective definition of the problem.

A third perspective is to realise that the brainstorming session is not the end of the process. In fact, the hardest part is still to come — evaluating the many ideas obtained from the session.

## Evaluation

There are two objectives in the evaluation process. One is to identify any good ideas and implement them, and the other is to demonstrate to the participants that action is to be taken. The evaluation process should take place a day or two after the original session. The ideas should be listed and it is usually best to evaluate them within a smaller group, or perhaps two smaller groups, so the results can then be compared. The overall process of evaluation can take a month and the final stage should be in the presence of all the participants.

Implementation is a separate exercise altogether. It is useful — if not essential — to have top management commitment both to the process and to the implementation of the subsequent ideas. In addition, reverse brainstorming can be undertaken by asking the question, "In how many ways can this idea fail?"

It is natural to get some initial scepticism to the idea of brainstorming. One way to overcome this is to present it as an exercise that everyone involved can enjoy.

It is important that the atmosphere for a brainstorming session is relaxed and the discussions wide ranging. In this way, people's natural creativity will flow forth and some of the ideas may well be acknowledged winners.

## Some do's and don'ts

*Encourage noise.*

*Encourage laughter.*

*Allow wild and silly ideas.*

*Write the ideas down.*

*Display the four guidelines.*

*Enforce suspension of judgement.*

*Suspend judgement yourself (when leading).*

*Allow variation of ideas.*

*Transmute ideas, to obtain two for the price of one.*

*Identify repeats — the later version may be different.*

*Identify barriers for newcomers.*

*Brief seniors who take part.*

*Number all ideas serially.*

*End on the wildest idea.*

*Take other restatements when the first dries up.*

*Write down each restatement — "In how many ways can we . . . ?"*

*Have a warm up session to encourage laughter and start free-wheeling.*

*Don't ever tape-record.*

*Don't allow observers.*

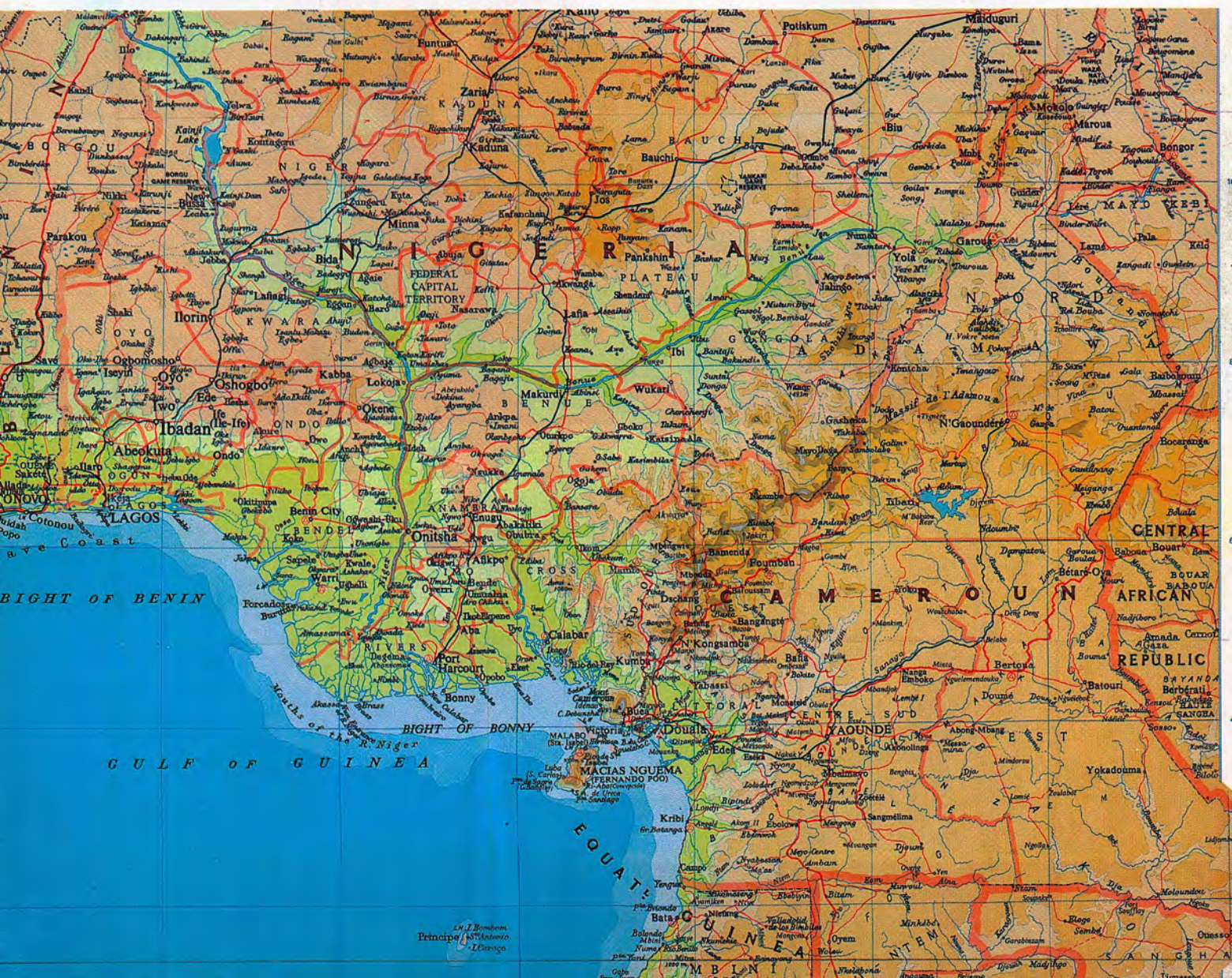
*Don't allow interruptions.*

*Don't slip over completed sheets.*

*Don't spend too long on the initial discussion, or allow too much detail.*

*Don't drag out a session that has dried up.*







# GROWTH IN AFRICA

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## CAMEROON-OUR LATEST HOME

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**B**CC has more branches in more countries in Africa than any other bank operating in the continent. This is the conclusion of a survey by the Middle East Economic Digest. BCC now has 48 offices in 19 African countries, with ten representative offices in three countries and nine subsidiaries in eight countries.

The survey goes on to praise BCC's network as the "most prolific in terms of the number of branches in the largest geographical spread." It is a proud achievement for a bank so new on the African scene and testifies to the vision and the dynamism of the bank's officers.

**T**he west African nation of Cameroon is the latest to welcome BCC into its business community. The decree for the establishment of a joint venture bank between the BCC Group and the government of the Cameroon was issued in November. The bank will have a capital of CFA 500 million (US \$1=300 CFA). BCC will now open two branches, one in Douala, the main commercial centre and chief port, and the other in Yaounde, the capital. The premises for both branches have been acquired and it is hoped that the branches will be ready to start operation by the end of 1981. Mr S A Shabbir, of the Abidjan branch, has been appointed as the first general manager of the new bank.

### The Cameroon — some background information

The republic of Cameroon is 183,000 square miles in area and bordered on the west by Nigeria and the Gulf of Guinea, on the east by Chad and the Central African Republic and on the south by the Congo, Gabon and Equatorial Guinea.

Interest in the Cameroon has increased recently as oil revenue expectations have grown.

Oil production so far has been limited to an offshore field in the Rio del Rey estuary near the Nigerian border, which in 1980 produced 2.8 million tons. In March 1981 a major new discovery was made in the Gulf of Guinea. The estimated production level for the 1981-82 period is 40 million barrels a day. There are proven reserves in the region of ten million tons. Admission to OPEC and a dramatic rise in the per capita GNP are logical consequences. Cameroon is also rich in natural gas and will be a major exporter by 1987. There is a very big hydro-electrical potential and Cameroon has an estimated billion tons of bauxite of its own, but until the necessary rail links are built this cannot be developed. Maybe the oil revenue will help build rail links throughout the country.

The backbone of the economy, however, remains agriculture which employs 75% of the workforce and produces nearly one-third of the GNP. The two main crops of cocoa and coffee have until recently accounted for 70% of exports, although oil has now become a main export item.

The economic slow-down that lasted from 1976 to 1978 appears to be over, with a real growth in GNP of about 6% in the year ended June 1980. With GNP estimated at about \$6 million and a population of just over 8 million, Cameroon is well up in the African prosperity league. The World Bank predicts an annual rate of growth for the next few years of 5-6%.

Foreign investment is increasing because of the favourable investment laws and because the business prospects for the country are well above average. BCC will start operations in a country that is looking forward to a considerable wave of prosperity.

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### Bonding

(continued from page 6)

### How can banks assist?

Because most developing countries do not have sophisticated credit intelligence facilities, wherever possible contractors should utilise the services of banks that have a detailed knowledge of conditions of the particular overseas territory. A thorough knowledge of local laws and customs is of vital importance to the UK contractor.

In some circumstances banks are able to assist in negotiations, suggesting wording in any agreement that would prove more readily acceptable to all parties. Banks may also advise contractors of ways of phasing out risks involved through careful planning of the stage payments which result in corresponding reduction in the exposure. Contractors in general find this special advisory role played by banks particularly useful especially in turnkey projects where clients tend to be reluctant to "release" contractors from their main obligation — to "deliver" a project on a turnkey basis as the title suggests.

Under certain circumstances it is possible to incorporate a

"cash facility" within the overall project finance package that also results in a reduction of the risks associated with the bond or exchange exposure.

Another advantage of utilising the services of a bank with on-the-spot representation is that this can expedite the return of the bond for cancellation, thus avoiding unnecessary delays and additional expense to the contractor.

### Conclusion

In conclusion, it is important to recognise that it is becoming increasingly necessary for companies, large and small, to seriously consider utilising the services of professional advisers to guide them through their initial "risk analysis." In this area and in the subsequent issuing and supervision of any bond, banks have an essential role to play. They are also an invaluable source of advice on what insurance cover might be the most appropriate in each individual case.

*This article has been reprinted in Westminster World, Trident and Commerce International.*



# THIS AGE OF CHANGE

BY JOHN HILLBERY

To be successful in the contemporary world it is necessary to understand the vast changes that are taking place in every area of life. We are living through a period of unprecedented change. The ability to act with benefit to oneself and others depends on an understanding of these changes. If you can understand what is going on, then you can weave a thread of personal aspirations into the cloth of universal patterns. Let us look at those areas where the upheavals are the most marked.

During the last few decades the industrialised North has enjoyed huge technological advances which have brought wealth and comfort to millions, and the rate of change is accelerating all the time. Before the end of this century the micro-computer will radically change the lifestyle of many people. The North is entering the post-industrial society where the tasks of industrial production will be performed by machines, freeing humans for more rewarding activity. One recent estimate suggests that within the next 30 to 50 years the material needs of society could be produced by about ten per cent of today's workforce with a shorter working week. Scientific predictions of lifestyles before the end of the century sound like science fiction, and yet they are entirely feasible given the present rate of technological advance. The oceans will soon be cultivated and space will be inhabited and developed. Yet many of these advances are bypassing the countries of the South. There is a split in technology and resources between the South and the North which cannot be allowed to continue. Fortunately there is a growing awareness on a global level that, as the Brandt Report said recently, "a new morality in international relations" is gaining ground. What is needed now is to translate this new morality into effective action.

In the medium term the most hopeful effect of the computer revolution on the South is likely to be the widespread introduction of computerised teaching. The cost of computers is falling all the time. This will allow computers to be used to solve a wide range of the South's problems. The areas most likely to benefit are medical science, meteorology, climate control, crop control, agricultural science and economic planning. Most important of all, however, will be the application of computers to education. Education and knowledge have enriched men's lives since the beginning of time, and material wealth has grown and been maintained only when ignorance has been conquered. With the virtually free computer power that is about to be unleashed, there exists for the first time the possibility of a global educational programme. The next generation born in the South will be the first to benefit from computerised teaching and the end of ignorance may well be in sight.

But millions of people in the South cannot wait for the computer revolution or for a rebalancing of international trade. They need action now. Many have migrated to the

industrialised North in search of work, taking with them their cultural heritage, folklores and languages. An example is Western Europe whose economies could not function effectively without the energy and resources of manpower from the Third World.

This massive shift of people from one continent to another is the cause of one of the most intriguing changes of our time. It is the cross-fertilisation of cultural values from one people to another. Until very recently the culture of one country was largely defined by its borders. A way of life and an outlook used to evolve in a particular location as a result of past history and environmental factors. That is no longer the case. Underlying any outward expression of this change is a realignment of people's attitudes. Hong Kong, for example, is dominated by what used to be called "the Protestant work ethic" while Londoners hear the chants of "Hare Khrishna" in their streets. The meeting of East and West is one of the most important changes of the twentieth century. Rudyard Kipling, the nineteenth century imperialist poet, said it would never happen. He was wrong. Western physicists now discuss the nature of matter with Eastern philosophers and the amazing thing is that they are beginning to understand each other.

It is clear that the modern period of very rapid population growth is a transitory phase. If the growth rate of the 1970s were to be maintained, the world population would double every 35 years so that in 500 years' time there would be standing room only on the earth's surface. A return to a growth rate much nearer zero than 2.0 per cent per annum would seem inevitable, but whether this will be achieved by lower birth rates or by higher death rates, or a combination of the two, is the great imponderable. It is important in this context to bear in mind that hunger and malnutrition in the world are not caused by population pressure on limited resources, but by insufficient economic development.

In many parts of the Third World the young are coming to dominate numerically. In China, Brazil, India, the Philippines and Indonesia, the average age is between 16 and 20. As always the young are demanding change, but the difference is that they are now becoming influential enough to bring about the reforms they seek. In recent months Western Europe has seen massive demonstrations largely by young people in favour of nuclear disarmament. This is rapidly becoming a worldwide demand.

If the indications of progress on cultural and social issues look encouraging, the political arena is as disturbing as ever. Yet despite the obvious dangers there are underlying themes that hold some promise for the future. The two superpowers — the USSR and the USA — are finding it difficult to dominate the world as they would like to. The rise in power and confidence of the Polish Solidarity Movement threatens to break the USSR's dominance of Eastern Europe.

The Soviet insurgence into Afghanistan has had the surprising effect of giving new life to Islam in Southern Russia. Partly as a result of this there is a re-emergence of regional consciousness within the Soviet Union. Lithuania, Georgia and Armenia are recreating their national identities and may well seek to emerge as nations in their own right.

In the US the continued economic uncertainty is beginning to undermine national confidence and pride. It is quite possible that a combination of inflation and high interest rates will bring about a depression that will affect much of the rest of the world as much as America itself.

On a brighter note, new nations have emerged in Africa. New wealth has been discovered there and new influences are





**Changes in human affairs are a reflection of changes in nature.  
After the silence of winter comes the expansion of early spring.**



being brought to bear within Africa and by Africans in the UN and other international agencies.

Another continent with a growing influence on the world stage is South America, long regarded by the North as a cultural desert. We now hear of poets, philosophers and educators of the highest calibre. Seen in conjunction with the rapid development of natural resources, this development of human potential could well be the harbinger of technological and social change that will bring South America to the forefront of the world stage.

The balance of power is constantly shifting. The 1980s will see the culmination of a move towards greater national integrity for many countries in the South. The nations of the South are asking to be treated as equal partners with the North. The time has come for them to play their rightful role on the world stage and we will be all the richer for their contribution.

The philosophy of BCC is to welcome change. It is in the nature of things and cannot be resisted. The successful banker needs to be aware of what changes are going on around him. He will look at all the changes in the world and ask himself: "What opportunities are springing up in the wake of these changes? In what way do they fit in with the aspiration of myself and my colleagues? How can we bring together the pattern and the thrust of change with the direction which we wish to take? Could it be that, of their own accord and quite naturally, many of these changes are exactly what we would wish to happen to see a better world emerge?" It would seem that our endeavours enjoy the support of the laws of nature. It is a great responsibility that we carry on our shoulders. Let us carry it with humility and with joy. Let us go forward together welcoming change — for it is nothing other than the evolution of life on our planet.



# MEETING THE FUTURE

**T**he BCC academy in London is a symbol of the vision of the future that is at the core of everything that we are doing. Founded in March 1977, the academy is situated in Trafalgar Square in the heart of London's West End. There is an impressive feeling of stability and dedication throughout the academy. The rooms have oak-panelled walls and the beautiful stained glass windows are over 200 years old.

The worldwide training of new staff is coordinated by the International Development Management Committee based at CSO. The oldest academy is in Karachi, and there is another fully operational academy in Hong Kong. By the end of 1981 there will be two more, one in Cairo and the other in Lagos and a fifth academy is planned for Zimbabwe. The instructors from all the academies met in London this summer for a series of conferences to coordinate their worldwide activity. The vision of BCC is the common property of everyone. It is the foundation on which BCC in each country builds its success according to local customs and requirements. The academies emphasise the way BCC operates and integrate this into the standard banking procedures in each country.

When new students arrive at the London academy, they are welcomed into the fold and introduced to the BCC vision. This delightful task is performed by Mr K Q Din and a team of five instructors. The academy offers two main courses. The first is for school leavers aged about 16. This year there were over 500 applicants for the 60 places available. Mr Alfred Orriss, personnel manager for the UK region, helps with the selection and successful applicants are given six months' training that

combines theory and experience to give a thorough introduction to the banking profession. The students spend two weeks in the academy, followed by six weeks in the London branches. This cycle is repeated three times during the course and each cycle represents a progressive deepening of the students' knowledge of their new careers. All the major aspects of banking are covered as well as sound grounding in computers, public relations and the law. The students are taught to pay great attention to every detail of their work. They learn to understand what our customers require and then to tailor their services to those requirements.

For their part the academy staff pride themselves on giving individual care to their young students, looking after all aspects of their welfare.

The second main course taught at the academy is the graduate training programme. This is open to graduates from any discipline. There are 18 students on the current course. They have come mostly from universities in the United Kingdom, but others have come from the United States, Pakistan and India. As with the school-leavers course, the graduate students divide their time between learning the theory of banking at the academy and the practice of banking at a London branch. Their cycle is two weeks in the academy, followed by two weeks in a branch.

The purpose of the graduates course is to produce officers for the bank. The graduates will be expected to take on responsible positions and some of the early students are already branch managers. When talking to a prospective student the selection committee look for two qualities: their adaptability to change and a willingness to accept new challenges. There are between 40 and 50 different nationalities working at BCC in the UK and it is essential that all new staff can quickly blend into the existing teams. One of the strengths of BCC management philosophy is the emphasis that it places on the joint personality concept, rather than on rigidly structured graduations of rank. Mr Din and his colleagues have seen again and again that the new students respond to this. They see the success of BCC and want to involve themselves in it.

Apart from the two main courses, there are many others held at the academy. There is an induction course for all new members of the BCC family and there is a whole series of refresher courses aimed specifically at all the main functions in a branch, including deposit banking, advances and securities, documentary credits and foreign exchange.

The academy is also used for senior and junior management courses. Seminars are held on special subjects such as computer operations and a good deal of emphasis is given to helping students prepare for the examinations of the Institute of Bankers. The academy likes to encourage branch members to join the Institute. "We want to see our students prosper in their careers," says Mr Din. "We would like the branches to introduce a manpower training programme so that all members of the BCC family can grow together in ever greater knowledge and understanding of our profession. The courses are not expensive, but ignorance in banking matters could be very costly. Our students are the future of the bank and we are very proud of them. We will be taking in more school leavers and graduates and we will be holding more management courses.

"1982 has been designated the Year of Lift-Off for the UK region. In the last few years we have had very rapid horizontal expansion. Now, for the time being, we have enough branches and we are aiming at vertical expansion. That is to say, expansion of profit. The contributions that we hope this academy will make is to prepare the hands that will carry out this task and ensure that the take-off is technically sound. Our fulfilment comes from seeing success in the branches."

Mr K Q Din: "Our students are our future."







"... a job I find satisfying."

**U**K regional manager Alfred Orriss has been elected a Fellow of the Institute of Bankers. Mr Orriss has been in banking all his working life and became an Associate of the Institute of Bankers in 1959. He joined BCC after 25 years with Lloyds and a further four with the Hume Corporation. "Although I had heard of BCC, I was not sure it was for me," says Mr Orriss, "but in the summer of 1977 I talked to three members of the general management and became very interested. I joined in September of that year. The intention was that I should open a new branch for the bank in

## FELLOWSHIP FOR ALFRED ORRISS

Croydon, where I had been with Lloyds as assistant manager. Although suitable premises were found and planning permission was obtained, it was eventually decided not to proceed and for the first nine months I managed several branches at different times.

"This was a difficult time for me and I could not identify with the aims of BCC. In fact I almost left. But with the help of my colleagues and mainly Mazar Abbas, who had just arrived from Paris, I survived the difficult settling-in period.

"In June I came to the regional office and was attached to the marketing department on the sixth floor. Here I came to know my colleagues much better and I began to feel part of the organisation and understand it much more.

"In December 1978, much to my surprise, I was asked to take over as personnel manager for the UK region. I was not at all sure that this was the right role for me. But I was persuaded by my superiors that it was the correct move and I agreed. Suffice it to say that they knew me better than I knew myself, and I now feel happier than I have done for years, doing a job which I find satisfying and, I hope, contributing in a worthwhile way to the organisation and its future."



*Some of the latest graduate students to join the BCC family at the London academy. They are:— **Back row:** W H R Wilkes, M Jensen, T Westlake, S Zadmehr, K Kardar, A S Quick, J E Campbell, R Ul-Haq. **Middle row:** Miss S A Fox, M E R Charman, Miss T Bristow, M A Redican, N G Campbell, A Hussan, Miss S Khaleeli, Miss S Amin. **Front row:** Miss Y Khan, Miss S A Fitzpatrick, J C Skipwroth, K Q Din, T S Bhogal (instructors), Miss C Streeter, Miss V A Walker.*





Mr Shirazi and M de Larosière

## A SHINING EXAMPLE

**B**CC management is made up of a galaxy of international stars of the banking world. Seen here on the right is Mr S M Shirazi who is concerned with the development of international business and marketing. With him is M Jacques de Larosière, the managing director of the International Monetary Fund. This photo was taken at the IMF annual meeting in Washington in September.

Mr Shirazi has had a very distinguished career in banking. After studying in the UK, Mr Shirazi returned to Iran in 1957. Soon after this, Iran began to enjoy a rapid rate of economic growth that was coupled with a relative price stability. This provided the ground-work for a considerable increase of prosperity in the country. Mr Shirazi has experienced what he calls "all the aches and pains of a developing country" as well as its achievements and rewards. "After 1973 there was tremendous growth," says Mr Shirazi, "but it was unco-ordinated. The infrastructure in Iran could not sustain it and it is one of the causes of my country's present difficulties. I have enjoyed a long association with BCC. I first became involved in 1974 when BCC was establishing itself in Iran. At the time I was vice governor of the Bank Markazi, the central bank of Iran."

Mr Shirazi has a long string of glittering accomplishments to his name. He helped to found the Asian Clearing Union and was later its director. He has represented Iran at both the OPEC fund and the IMF, and was active in initiating the dialogue between the developing countries of the South and the industrialised North during the time of Henry Kissinger.

"In 1978," continued Mr Shirazi, "I became president of the Iran Arab Bank, which was partly owned by BCC. It was nationalised soon after and I realised that my future lay with BCC. It is something I shall never regret. BCC is growing rapidly and I enjoy the excitement of that growth. It is also a truly multinational bank. There is a merging of different cultures here that is a symbol of how all people can work together for a common purpose. BCC has become my home."

# OUR

**O**ne of the most remarkable conferences that London has ever seen took place in September. It was the BCC management seminar, and we print below a summary of the direction that the discussions took over the two-day conference.

Right from the start, the exchange of views was lively and profound. The first item on the agenda was "Discovering the identity of the BCC group." In tangible terms, it is easy to define the BCC organisation. There are 220 branches in the worldwide network. Our operation extends to 47 countries and our staff number nearly 6,000. This is excellent and shows one aspect of our growth, but on the whole we prefer to talk about the intangible qualities of our organisation. We like to concentrate on the units of energy — their quality and quantity; the concept of management; the culture of the organisation; the future of the organisation; the unknown and the unseen; our vision of possibilities; the phenomenon and process of change, of success, of excellence and of destination.

We prefer to talk of these things, because in doing so we are trying to reach the very heart of what we are. We want to capture the central point of our identity which is nothing other than truth and life itself.

Related to this is the truth and reality of the process of change and why we wish to understand it. The purpose and the truth of all creation is change.





# IDENTITY

## TOWARDS THE UNBOUNDED

For us, as relative newcomers on the world scene, change creates a vacuum which in turn becomes an opportunity for growth and development. Change at its own speed is inevitable and it is to be welcomed. We joyfully accept the process of change, which allows us to live constantly in the future. Our belief is in movement, so our goal is a direction, not a target. We can allow ourselves to enjoy the beauty of change because we ourselves are not static but part of that process.

"There is an ecstasy of joy and faith in the process of change which is taking us to our destination," said BCC President Agha Hasan Abedi. The skill of management lies in remaining in tune with the universal process of change and its speed. When we succeed in doing this, we start to see what was previously unseen. We see a vacuum, which is also an opportunity. When this happens we start to live through the process of change and our life becomes transformed. The boundaries on our thought and perception disappear and our awareness becomes unbounded. It is the responsibility of managers in BCC to open the awareness of everyone to the concept of living through change and enjoying the unlimited possibilities which are thus offered to us. This, then, is our identity:

- a sublime purpose of service to humanity
- concept and culture
- quality and quantity of energy
- quality and the health of the matrix — the human relationship behind the working relationship
- challenge to success — an obligation to succeed
- challenge of international banking
- commitment to profit and growth
- pursuit of excellence for excellence — picking the best in excellence — vision — discovering the unknown and unseen and reaching beyond ourselves
- health of our ethos
- humility

These elements form the identity of BCC. Taken all together, they form the flow of energy of the BCC family. It is a journey which is fascinating.

Our identity is like the flame of a candle. One candle can light other candles. Our vision can be passed to others. The light of a flame is our identity. A flame cannot be described —





it is abstract but its light can be seen. Our identity is the flame within us which will kindle others.

Our purpose is to reach our destiny through change. In order to reach there we first take stock of our corporate identity and then pass it on to the other members of the family. The objective of the flame of corporate identity is to create other flames. Life is not happy when restricted by boundaries. We must take our awareness and our perception to the unbounded which is so much more powerful than the visible. BCC is a unique combination of commercial objectives and the sublime purpose of service to humanity.

We have taken a certain direction. We will have three to four times the amount of assets in the next four years. Where are we to get the capital required for this? We should remember that change creates a vacuum and opportunities spring up in its wake. Within us and around us there is always change. The secret of success and achievement is to be in tune with this change. We have certain values that give us a direction, values like humility which we see not as a moral value but as an element of scientific and enlightened management. It is pure delight to use humility to earn a living. It has become a passion with us.

The other components of our achievement are: concept and culture, freedom to operate, a joint personality (that is the merging of different people's thinking into one rich thinking while maintaining the integrity of the individuals), multi-leadership, flow of energy from one to another and the freedom to take the initiative and become a leader.

**BCC is** *a phenomenon*  
*a platform*  
*a commercial organisation*  
*a family*  
*an instrument*  
*an agency*  
*a climate of feeling*  
*an atmosphere*  
*a culture*  
*an opportunity*

within which we have the freedom to fulfil our ambitions and aspirations, and within which we can develop and promote the spirit of entrepreneurship along with the freedom to operate and manage.

It is in change that everything is happening and it is the change that is producing everything. Our ethos is the product of the process of change.

BCC did not evolve, it was not planned — it was destined. When we look at change, we find that it is composed of two elements. There is intelligence in change. It is not a random thing. There is order in creation and we are part of that order.



In our own small way we share in the intelligence of creation. With the broadened perception that our understanding gives us, we can begin to see the patterns that underly change, whether within us or outside us. The second constituent of change is energy. Everything is moving, changing, thrusting forward. There is a continual explosion of energy in the simple fact of creation. It is, as one poet called it, "the naked wonder of existence." Taken all together, the individual units of energy form our corporate identity. It is a question of the whole being more than the sum of the parts. Individually we can all achieve something. But by allowing our individual energies and intelligences to flow together into a common purpose, we can achieve great things. We want to serve humanity. We want to improve the quality of life for all humanity. That is the direction in which we wish to direct the explosion of our energy. Reach beyond yourselves — what are the heavens for?

There is one more thing that we must add to the beautiful picture that we are building up of our corporate identity. We have discussed how there is beauty and purpose in change. We should also look at the basis of this change. On what does it rest? If we can anchor our endeavours in this, then we will have captured the most sublime treasure of all. All change is relative. But the source and the goal of all change is itself unchanging, unbounded and absolute. It is silent. In silence we become bigger and better. All creation is in the joyful grip of evolution, of change. We find it exhilarating and sublime. Then there is also the uncreated, the unchanging. Let us deepen our experience and understanding until they are immersed in an ocean of silence. This is the unbounded reservoir of pure energy.

BCC is an instrument, a direction that change takes in order to fulfil itself. It is a natural thing. In our lifetime we are going to see the world change. Let us enjoy together the fulfilment of our aspirations. Remember, *you* are the Corporate Identity. You are the most important aspect — nothing else. You tell this to others and treat them as most important — let them feel most important. You will not give them vanity, you will give them humility. When you are one with the sublime purpose, it will lift you, it will make you bigger and better. You are BCC, you are a phenomenon, you are an ethos and as a result something beautiful will happen.









# EDUCATING ENTREPRENEURS

**T**major role of bankers is to help business. Through aid to commerce we help people to enrich themselves, their communities and their countries. For bankers it is a case of enlightened self-interest. By doing good for others, we are also benefiting ourselves. Many of today's large international businesses started out as very small concerns. At BCC we must be able to identify the successful businessman of tomorrow and give him our help today. We want to create a climate of understanding and sympathy for the entrepreneur. In this article we outline a course of action to encourage entrepreneurs to get started in business and help ensure their success and prosperity.

We are primarily concerned with educational and commercial requirements for encouraging entrepreneurs in the business community. This does not mean that the activities of "social entrepreneurs" are any less important. The most successful enterprises are often those that combine a sound, pragmatic approach to business with a sublime vision of possibilities for the whole human race.

Whether you are in the industrialised North or the developing South, there are always three main kinds of entrepreneur:

1. The artisan or craftsman who primarily wants personal satisfaction.
2. The classical entrepreneur who primarily wants financial reward.
3. The social entrepreneur who wants to help his fellow man.

The artisan or craftsman may in many cases be in most need of help but is often the least likely to receive any training in how to manage the financial side of his business. It is sometimes a family affair, with traditional skills being passed from father to son. The most common reason for starting a business is the desire to work for oneself. The second most common reason is redundancy. Another reason is often job dissatisfaction.

Research has shown what needs be done, what ought to be done and when *can* be done. The main difficulties in small businesses are a lack of experience, both commercial and of the wider world, and an insufficient understanding of the specific areas of commerce. These are problems which can be overcome. It is merely a question of educating people and training systems have three vital roles to play in this process:

1. To focus attention on people who are considering starting a new business. There is a growing demand for such courses from management students, especially those who do not see a future for themselves in existing large businesses. Executives and workers who have lost their jobs are also often keen to learn entrepreneurial skills, especially when they have "golden handshakes" to invest. A third group includes community associations who want to set up training workshops, co-operatives or other means of providing a livelihood for their members.
2. To help those who are already in business to improve their work practices. The problem is not just how to increase the number of small businesses. It is equally important to help their growth and prevent those in difficulties from going under.
3. To provide research and consulting facilities for small businesses.

It is essential that a wider knowledge of the opportunities of industry and commerce be made available throughout all educational systems. The traditional view is that entrepreneurs

are self-starters who do not need to be trained. They are considered to be people who know what they want and how to get it, and refuse to be intimidated by problems that lesser mortals would succumb to. There is a strong element of truth in this, but there are a great number of people who could become entrepreneurs, with varying degrees of success, if they were given the right kind of help. Would-be entrepreneurs should also be given some insights into what to expect when starting their own business. They should be able to learn at the outset some basic management techniques.

These educational programmes need to be very different from conventional business education as it is found in many countries. They need to be firmly anchored in the reality of the day-to-day running of a small business. Most theoretical frameworks have evolved with reference to big business and do not seem relevant to the lone entrepreneur. Indeed, there is little in the way of a theory of small business. The situations of each small enterprise are often too particular to make any wide generalisations valid. So it is vital to stick to the immediate problems that the entrepreneur will face. The problems of premises, legal constraints, sources of information and finance must be adequately covered.

It is also necessary to pay attention to the personal risks and the opportunities of starting a small enterprise. Above all, the entrepreneur must be encouraged to make a whole series of judgements that will help determine the success or failure of his endeavours. The entrepreneur must be self-motivated, and it would be useful for him to compare his own entrepreneurial characteristics and motivations with those of established and successful entrepreneurs. At a very early stage he must be able to assess the overall feasibility of his project. He must learn how to set realistic goals. These are all critical to entrepreneurial success. And he must assess his own specific management skills, strengths and weaknesses and their implications for the success of his venture.

There is a growing awareness in many countries that education generally needs to take more account of industry and commerce. The education of older schoolchildren should be closely linked with the social needs of the community. Teachers need to be more aware of the opportunities for starting new businesses and should introduce into the classroom topics like "How to set up your own company." More early education should be project-orientated and entrepreneurial talents should be identified and developed. Colleges, universities and polytechnics should be encouraged to develop strong links with local industry and the community. They should serve as a focus for developing short part-time courses aimed at the small business sector. They would then become a forum for the lively exchange of ideas, experiences and inspiration on how to create wealth in the community.

In most countries there exist government agencies to give grants to business. They are often concerned with big business to the detriment of small business. There should be a more equitable balance between the two. In this way government agencies will be successful in meeting the real needs of society.

Most people have an entrepreneurial streak and this needs to be developed and encouraged to a much greater extent than has been done in the past. This will create jobs and wealth, and will thus help ensure well-being. The development of the small business sector and the expansion of entrepreneurial education is probably the main challenge facing educational systems as a whole in the 1980's in many countries.





Tony W Oei



Henry Wat

# PACIFIC LINK

**T**he Hong Kong Metropolitan Bank is fast becoming a very notable financial institution throughout the Pacific. We asked two of its senior executives to tell us their background and explain their role in the bank.

## Tony W Oei

I come from a banking family. My grandfather was the founder of the China and South Sea Bank which was one of the largest banks in China, but has now been nationalised by the Chinese government. My brothers and some of my nephews are all managers in various banks. As a student I majored in accountancy and my career followed this path while I was in Hong Kong in the 60s. But when I got to the US in the 70s I moved into banking and joined the Controller's Department, first with the Union Bank and later with the Bank of Montreal.

After two years I was transferred to the Money Management and Operations Department and, later, to Investment. These transfers helped me gain valuable experience and insight into bank operations and functions. They also prepared me very well for my return to the Controller's Department in 1976 as assistant controller.

Soon after that I became controller and agent for the Bank of Montreal. In October 1980 I was promoted to assistant vice president controller and agent.

Now that I have joined the newly opened branch of Hong Kong Metropolitan Bank in San Francisco I plan to utilise my

experience to the fullest and to learn all that I can about BCC. San Francisco, that marvellous banking city, is often called the gateway to the Orient. But it is a gate that swings two ways. For us it will open up the United States to the Hong Kong Metropolitan Bank and BCC.

## Henry Wat

I was a student at Queen's College — one of Hong Kong's oldest and most prestigious colleges — before I began my banking career in 1948. I have since served in a number of leading international banks and am now regarded as a senior banker in the community. The local media come to me from time to time to get an opinion on Hong Kong's financial trends. Before I joined the Hong Kong Metropolitan Bank in June 1980, I was vice president and manager in a major US bank.

Since taking up the heavy responsibilities as chief general manager and executive officer, I have dedicated myself to propelling the Hong Kong Metropolitan Bank into the keenly competitive banking milieu. I hope that my long experience in the South-east Asian marketplace will be a valuable asset for a young organisation like ours.

Despite my commitments in the business field, I have always been a strong believer in giving equal emphasis both to one's family and career. I have been very happily married for 22 years and I have two children currently pursuing higher studies in England.



# ACTION



## PARIS REGION

Since the birth of BCC in 1972 numerous meetings have taken place under the guidance of President Agha Hasan Abedi, and each has added a new meaning in the context of the bank and provided the participants with a new dimension. One such meeting took place this September, under the shimmering splendour of crystal chandeliers, in the gold and red regalia of the "Salon de la Paix" of Hotel George V.

The Paris Regional Profit meeting was under way.

In the last ten years, the principal topic has not changed. We were still discussing BCC, but with a difference.

In 1971 we were discussing the "body" of the bank. We were not worried about the "process of birth," but whether the new "baby" would be in good health. In this conference, we discussed the spirit and the soul and the quality of performance of that "body."

For many of the 80 participants, it was their first time to hear the President. The Paris Region was started in 1977 with the opening of the Paris branch. By the end of 1981 it will include 16 branches in seven countries, and two representative offices in Portugal and Morocco. Despite the fact that two branches were opened this year and six are to be opened in the next three months, the region reflects a very healthy balance sheet.

The President, however, looked deep into the spirit and the quality of the commitment which were mobilised to achieve these results. He was more interested to look behind each and every face present there, to know the How and the Why of these results rather than examine the results themselves.

The concepts of humility, home and flame were also discussed by all participants at the meeting. Is BCC a home or a working place, or is it both? Home is not something which consists of four walls and a

roof. Home is within oneself. Home is where you feel it to be. In that context, is BCC home? Are we each of us a flame burning with the desire to light other flames? And in doing so are we humble, or do we just pretend to be? These were simple words but created a lot of soul-searching within all of us.

Beautiful and profound sentiments and thoughts were expressed in the meeting and a determination to succeed was created.

The effect was electrifying and certainly not what some had expected.



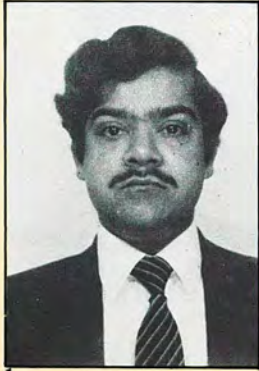




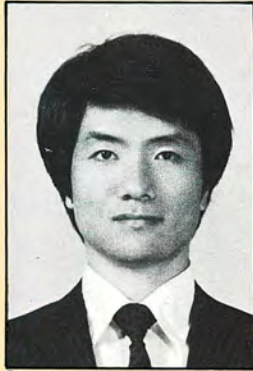


# PERFORMERS

our warmest congratulations



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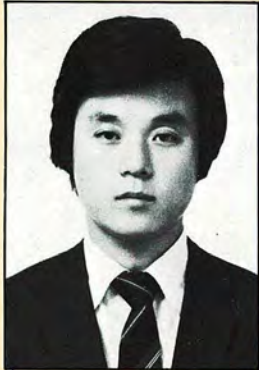
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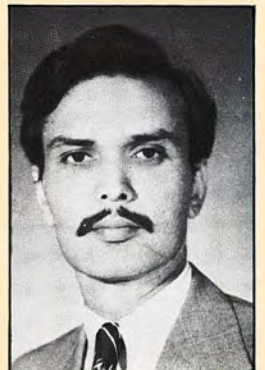
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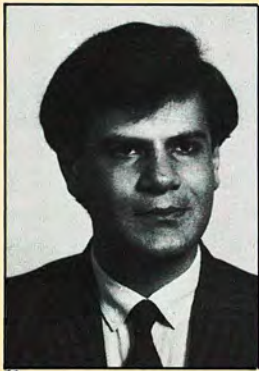
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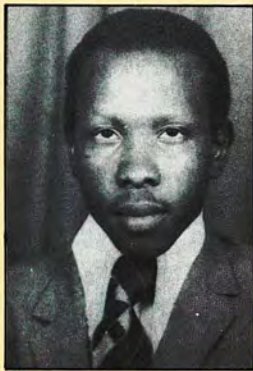
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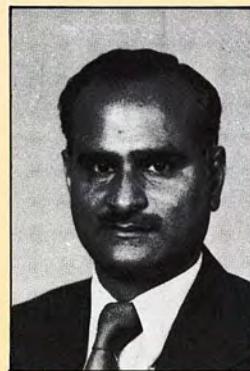
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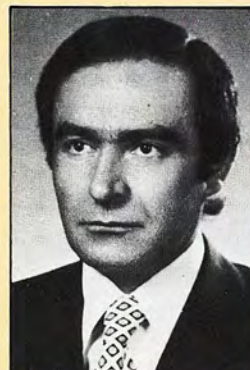
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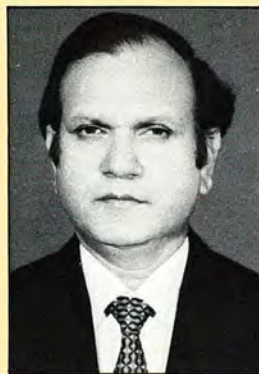




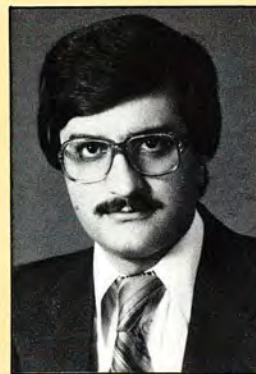
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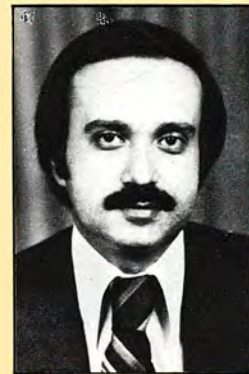
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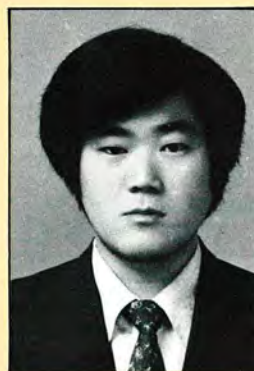
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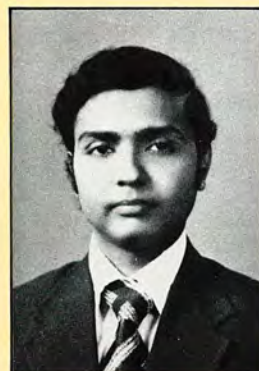
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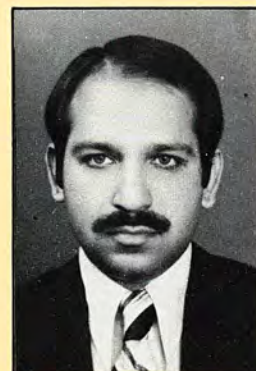
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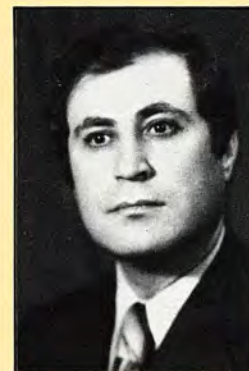
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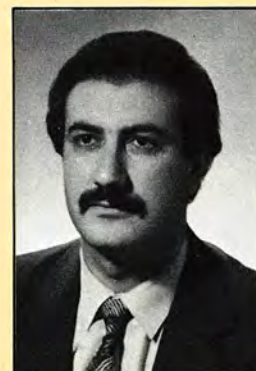
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- 1 **Munib H Burney**, Sloane Street, London
- 2 **B C Cho**, Seoul, Korea
- 3 **S N Haider**, Oxford Circus, London
- 4 **Abdel Hafiz**, Khartoum, Sudan
- 5 **Arif Khan**, Manila, Philippines
- 6 **K S Koh**, Seoul, Korea
- 7 **Ranjit Gunasekera**, Colombo, Sri Lanka
- 8 **M S Gupte**, Ealing, London
- 9 **K J Lalwani**, Hong Kong
- 10 **R N Mahmud**, Commercial Road, London
- 11 **Arif Mansoor**, Cairo
- 12 **Mohamed Ismail Mohamed**, Port Sudan
- 13 **Ishtaiq Nasim**, Seoul, Korea
- 14 **Haq Nawaz**, Rawalpindi
- 15 **J M Patel**, Handsworth, Birmingham
- 16 **S H Hyder Rizvi**, Brompton Road, London
- 17 **Marilyn Rodriguez**, Marseille, France
- 18 **Ahmed Mohamed Shams**, Port Sudan

- 19 **Zouein Zouein**, Jounieh, Lebanon
- 20 **Farid Wassef**, Cairo
- 21 **Raza Hasan**, Khorfakkan branch
- 22 **Ikramullah Chaudhry**, Overseas, Sharjah branch
- 23 **Rasheed Wahieed**, Overseas, Rashidiyad branch, Dubai
- 24 **Jamshaid A Minhas**, Overseas, Sea View branch, Abu Dhabi
- 25 **Hassan M Jafri**, Overseas, Greater Muttrah branch, Muscat
- 26 **J H Won**, Seoul, Korea
- 27 **S R Patel**, Wembley, UK
- 28 **S A Ranjan**, Colombo, Sri Lanka
- 29 **Ata-ur-Rab Rana**, Lahore, Pakistan
- 30 **Hasan Al Khazem**, Lebanon
- 31 **S A Jaffer**, Kilburn, London
- 32 **A K Shaikh**, Bradford, UK
- 33 **Mrs Zeina Steir**, Jounieh, Beirut
- 34 **Antoine Feghali**, Jounieh, Beirut
- 35 **R N Shah**, Khartoum, Sudan

**F**ormed at the beginning of this season, BCC's London football team have embarked on an ambitious series of matches against banks and other companies as a run-up to joining the Banks' League next season.

Dougie Veit is captain, David Crimmin is club secretary and Trevor McCarthy fixtures secretary. All three are based at CSO. Team members come from CSO and branches in and around London.

## TEAM SPIRIT

Until recently, Amjad Awan was team chairman but he has now gone to work for BCC in Panama and James Fairfield has taken over. All the team members would like to thank Mr Awan for the help he gave in getting the team going and wish him every success for the future.

Later this season the BCC team will be

playing matches against the London Chamber of Commerce and the Bank of Ireland.

In December they played a charity match to raise money for a Christmas party for old age pensioners.

Dougie Veit would like to get two BCC teams into the Banks' League next season, so if there are any aspiring footballers in the London region, please get in touch.



