



THE

INTERNATIONAL

BRIDGING THE BCC WORLD

DECEMBER 1982 — NUMBER 16



Our faith is at test-

The
An invi

BRIDGING
THE BCC WORLD

our vision is at test



The theme of this last issue of *The BCC International* for 1982 is building for the future. Ten years ago we hardly existed. Within the next few years we hope to become the largest Third World bank.

We devote articles to the two main facets of our organization – moral enlightenment and material success. 'The heart of wisdom' is an analysis of the source of our energy and looks at how it acquires quality. 'Profit – a source of success – an expression of success' attempts to place the material success of our organization in an historical perspective. BCC is an instrument of change in a world of change.

The profile of the Management Services Division highlights BCC's commitment to all forms of new technology – visible and invisible. The age of electronic banking is dawning and, without the energy and support of the MSD, it would be difficult to sustain the growth of our global network. We cannot overestimate the contribution of automation to the future success of BCC.

The BCC International is a magazine both by and for its readers. On page 14 we invite you to contribute to its continuing development.

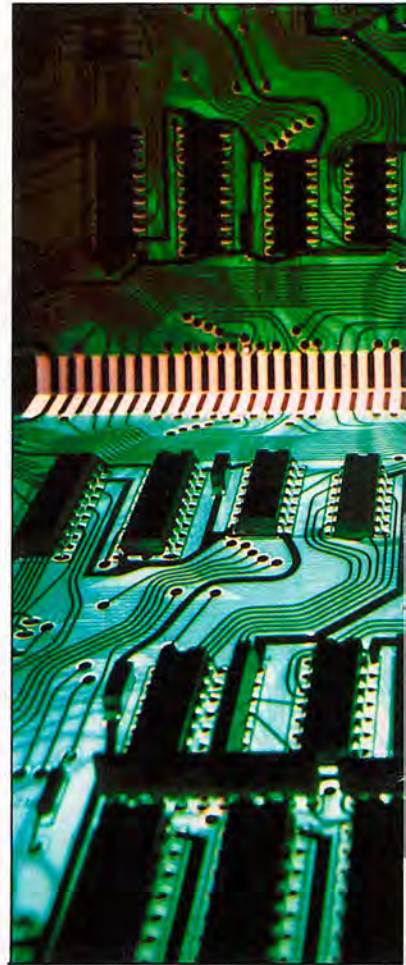
IN THIS ISSUE

Investing in the future	4
Profit – a source of success – an expression of success	6
Kenya – our fourth branch	8
A date with destiny	9
The heart of wisdom	10
Around the BCC world	12
A vital link	14
My luminous universe	15
Golden achievement	16
Performers '82'	18

the most productive weeks
automation to set new records

INVESTING IN THE FUTURE

Management Services Division



1982 is seeing two major technological advances within BCC. The first is the emergence of the technology of the invisible in management. This is technology applied to human consciousness and to human feelings and its goal is to produce a framework for enlightenment. The second important technological innovation is material in nature. It is the initiation of a development project for a new global computer system, known as Falcon II.

The first real time, on-line computer system was introduced in BCC a mere four years after its founding in 1972. This was Falcon I and it symbolized in many ways BCC's commitment to the future. Although the initial use was in the UK, the concept behind it was global. The UAE soon came on stream. Egypt has just done so and Hong Kong is about to do so. Complementing the material benefits of providing a quicker and more efficient service to clients is a strong moral benefit to BCC personnel. Like any business, some aspects of banking are repetitive. They can lead to a dulling of the human psyche and a narrowing of that vital quality – vision. The material technology that is now available to the banking industry can free people for more creative work – work that expands the vision, rather than dulling it.

This is one of the reasons for BCC's continued commitment to new technology and our willingness to invest

many millions of dollars in it. The new technology is seen as an aid to operations, not as a replacement to the personalized service on which BCC prides itself.

Third World

BCC does not have the same requirements as other banks. We have a very large and growing operation in the Third World where the communication industry is often not as advanced as it is in the West. As a result a series of mini-Falcons have been developed for branches in the Third World. A mini-Falcon is a real time, in-house system unattached to a main frame. The only drawback is that it does not provide the economies of scale that can be obtained from a single, linked system covering a whole region. But the mini-Falcons have all the capabilities of the larger version and allow branches in otherwise unsophisticated technological environments to offer the same service

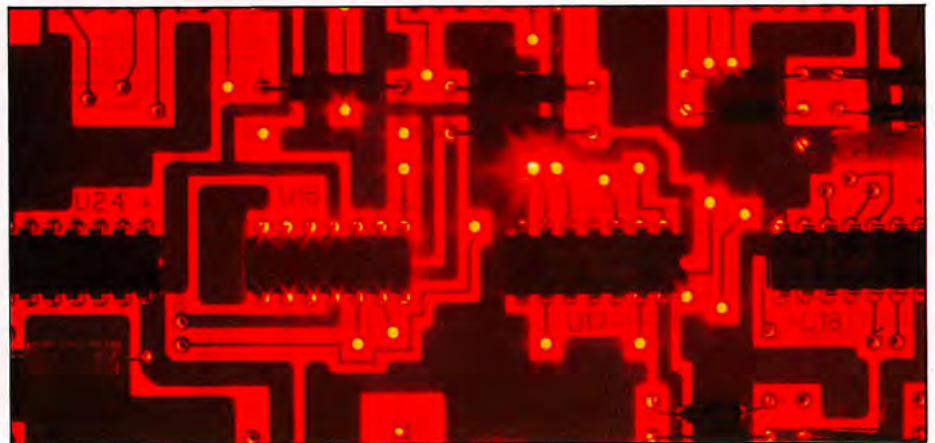
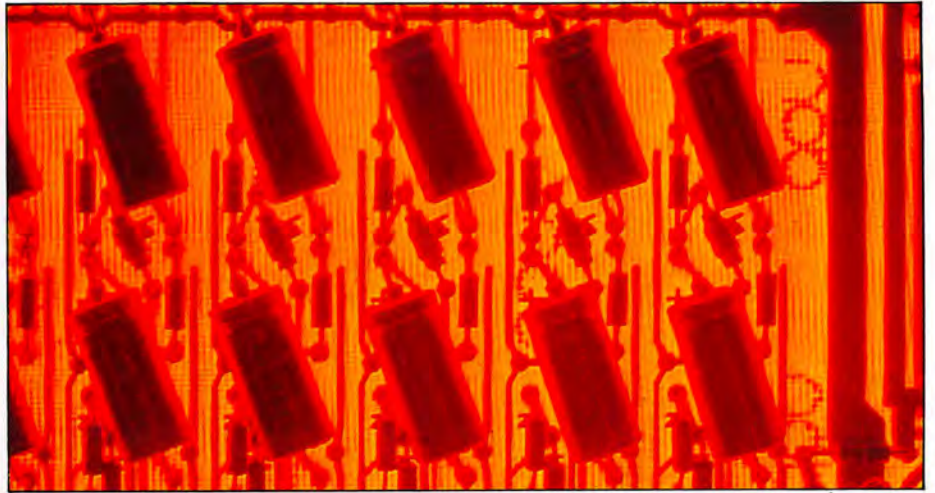
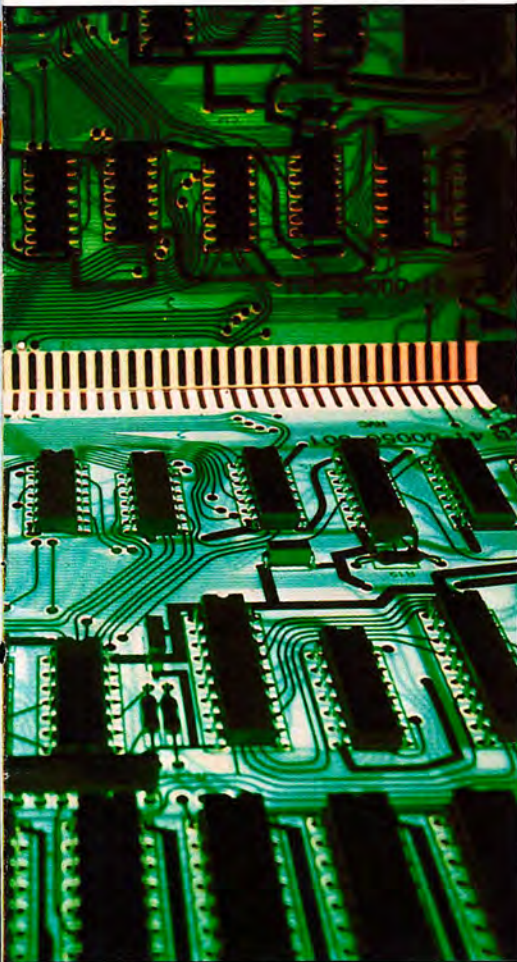
as their colleagues in, say, London or Hong Kong.

Together the Falcon and the mini-Falcons form a unified computer system that serves virtually all BCC's worldwide activities. This is unique in the banking profession. Most international banks develop their computer systems on a parochial basis with the result that a system in one area might not relate very closely to a system in another area. But at BCC figures are consolidated on a country level, then at regional level and then sent to CSO where a global picture quickly emerges.

The first worldwide figures for 1982 will be available as early as 6 January 1983. The speed at which information can be gathered and processed is enormously helpful to management. Next year will see a further acceleration and it should be possible to transmit information from one computer to another through telephone lines, thereby eliminating the need to air-freight magnetic tapes around the world.

Falcon II

The main development over the next few years will be Falcon II. The guiding principle is that it should be more flexible than its predecessor. It must incorporate all the product lines that have



been introduced since the original Falcon came on-line. But it must also be sufficiently adaptable to take on new product lines as they are developed.



Computer analysts and programmers at CSO

Until recently the main focus of the Management Services Division, which is in charge of the computer operations, has been to strengthen the internal systems within BCC. Now that branches can feel confident that a skilled computer department is giving them global support, it is time to develop a new system capable of a stronger market orientation.

At the same time rapid advances in electronic technology have led to an expansion of the services that MSD can offer. Computer technology is now essential to many of the operations

within BCC. Word processors, automated teller machines and a worldwide telecommunications network, for example, are changing the way we work. The age of electronic and home banking is dawning. New services and new products are being developed which have computer technology at their core.

Guiding principles

The guiding principles for the activities of the Management Services Division are:

- first and foremost the systems that it creates in conjunction with the Systems and Operations Division should have a universal acceptance and usage.
- in creating these systems it is important to adhere to tried and tested banking practices. In many ways BCC is a totally innovative bank. But developments in computer technology that have promised to revolutionize a whole industry have been known to fizzle out within a few years, so it is wise to have a degree of caution towards new developments.
- the systems that are adopted should be as simple to operate as possible. The people who use them in the branches are bankers, not computer specialists. An error in feeding data into a computer, or

an error in programming, is recorded. The error can be put right, but the record of the error and its correction remain and appear on print-outs. Computers do what they are told to do and this fact calls for an ever greater care on the part of those who work with computers on a daily basis.



Computer operators and members of the management support team at CSO

BCC was born in the computer age. No other age before ours has enjoyed the technological benefits that we sometimes take for granted. Only a generation ago the work that is now carried out by a computer in hours would have required hundreds of people working for months on end. For helping to provide a unified structure for our diverse operations and for its contribution to increased efficiency, the credit goes to the Management Services Division.

PRO

A source of success, a

Our vision for '82' forms a fully integrated programme. It emerged from the joint vision of the House of BCC at the Geneva conference in February and was a proclamation of our faith.

Ever since the birth of our bank ten years ago, we have been synonymous with success. Would anyone outside of BCC have dared to predict that this new bank with a very modest capital would become a global financial institution in less than ten years? Only those who shared the vision in those early days knew what destiny held for us. The flame of that vision passed from one person to another and the BCC family was born. Like the best of families we are held together by our love, our joint vision and our Major Purpose. Now with nearly 7,000 family members in fifty-four countries, we have a unique culture that is both a source of success and an expression of success.

The courage and the vision that were required in 1972 are still needed today by everyone in the House of BCC. Then it was a vision shared by only a handful of people determined to launch the first truly multinational bank devoted primarily to the Third World. Now we are a large family and our vision and the quality of our energy have grown accordingly. We have a platform on which to build a success of extraordinary dimensions.

Influence

When European countries experienced a highly expansive phase in their history in the eighteenth and nineteenth centuries, they took with them into Asia, Africa and elsewhere their own world view. In the last thirty years the influence of these countries has receded, leaving many countries responsible for their own destiny for the first time in centuries. Inevitably changes of this magnitude produce an initial vacuum. There are, however, signs that a new world order is emerging from this vacuum, based on a less one-sided distribution of wealth.

This is the context in which BCC was born and the framework in which we operate today. As a worldwide

financial institution active in Third World trade, we are instruments of change. In a very real sense the work that we do has an influence that goes beyond the immediate task in hand.

We are effective in what we do because we understand the way the world is moving. Those who do not feel the underlying currents, and cannot see a meaning in events, are increasingly in disarray. For us, understanding brings meaning and meaning brings direction and purpose.

Committed to success

As members of the BCC family, we all have varying degrees of commitment to the '82' programme. Some might be committed to individual success. Those who are

PROFIT

an expression of success

ment in one's life. An individual and an organization can only benefit by merging their own aspirations into a noble cause of submission to God, service to humanity, giving and success. The individuals and the organization that do this are both strengthened. There is no loss of identity, rather a confirmation that universal values can flow through individual channels.

Moral and material

The Major Purpose represents a fusion of the moral and material aspirations which we have for ourselves and for the rest of humanity. There is no conflict between moral and material well-being. Human beings are a balance of the tangible and the intangible. By basing our programme for '82' on this natural structure, we hope to enjoy the support of the laws of nature. A balance of moral and material success is by now deeply integrated in our psyches, and our material success is a reflection of our moral health. The two progress together.

1982 will be seen by future generations as a watershed in the development of BCC. It is the year when our moral commitment comes to the fore. It is also the year when, in material terms, we move closer to joining the league of the one hundred largest banks. We are aiming at a level of success that few people outside of the House of BCC can comprehend. In many ways this is a testing year. If we can prove ourselves worthy at this point in our history, we will find that our rate of growth will continue to accelerate.

As '82' draws to a close, each branch, each office, each country and each region will be able to assess the balance of their moral and material health by reference to the profits they have earned during the year. The profits for '82' will reflect the quality of energy and the strength of vision throughout the House of BCC in our tenth year. If we achieve our worldwide targets, they will remain for all time as a record of fulfilment and dedication. They will be tangible proof that our faith is real and our purpose pure.

should feel free to enjoy it, but they should bear in mind that the scale of success will be limited and its enjoyment will also be limited. Then there are those who seek success for the family to which we all belong. That can be a more worthwhile and fulfilling commitment. In more than fifty countries we are showing the world that people of all nationalities, all faiths and all backgrounds can work together successfully. That in itself is a considerable achievement.

Finally there is the search for success on a much broader scale, the achievement of a purpose that far transcends individual or even organizational goals. This is our Major Purpose, the strongest expression of our joint personality yet to emerge. There is enormous joy in making the Major Purpose the most important commit-

Kenya

Finance Minister opens the fourth branch

*"I sincerely hope that others will follow the example set by BCC."
Mr A.K. Magugu, Minister of Finance*



Amin Jindani, manager of BCC in Kenya, writes about the latest BCC branch to open there.

'We started operations in Kenya in April 1977. Arif Maqsood was the manager for Nairobi at that time. It was my pleasure to open the Mombasa branch in December 1977. I moved to Nairobi in April 1980. By mid '81 a feeling of uselessness was trying to overcome me and I knew something had to be done. There was a feeling of a coming explosion of energy. It was unknown, yet there was a movement. At a reception I had the opportunity of meeting the Minister of Finance who had a good understanding of BCC and a high respect for the Group and its activities. We discussed the possibilities of rural branch banking and I asked the Minister to consider the possibility of allowing us to come to two of the main rural towns. The following day I received his agreement. This was in November 1981.

'As a result, the branch of Kisumu opened on 26 April 1982 and we have just opened a branch in Nakuru. In Kenya we have concentrated on retail banking. We are entirely trade orientated. We have very little project financing and have focused our attention on import/export finance, particularly in the field of agriculture. We have assisted

customers in inventory financing but Kenya's main exports of tea, coffee and pyrethrum have played a very important role for us and our customers. In the past year, BCC has been responsible for 12 per cent of all the coffee exported by the Kenya Coffee Board.

'We are delighted to be the first foreign bank to open branches in Kisumu and Nakuru. The main purpose of these branches is to service the agricultural sector. We have made substantial advances in this sector and we are in the process of further increasing our portfolio. The branches at Kisumu and Nakuru will be looking at viable agricultural projects and will try to finance as many of these as possible. We are convinced that the economic development of Kenya is highly dependent on agriculture, which is why BCC is becoming so active in this sector.'

Official opening

The branch in Nakuru was officially opened by the Kenyan Minister of Finance, Mr A.K. Magugu. In his address the Minister highlighted the special role that Nakuru has always played in his country's economy. It is an important commercial and agricultural centre of the Rift Valley Province. It was fitting, therefore, the Minister said, that BCC should open its fourth branch in Kenya there. He went on to say: 'This

action is based on BCC's confidence in the future of this country. I am extremely encouraged by their commitment in implementing the government's policy of taking banking services outside of the main urban centres of Nairobi and Mombasa. This policy is based on the fact that 80 per cent of the population live in rural areas. It is logical that banking services should be taken to where the people are, instead of people going to look for them in Nairobi.



'I would like to commend the Bank of Credit and Commerce for establishing this branch. It is my hope that it will be able to provide its customers in Nakuru and surrounding areas with badly needed banking services. I sincerely hope that other foreign investors will follow the example set by BCC in investing in Kenya.'

A DATE WITH DESTINY

In October Agha Hasan Abedi gave a newspaper interview to the *MidEast Report*, a New York publication. In it Mr Abedi discussed the high quality of BCC and his vision for the future. These are extracts from the interview.

Mr Abedi, Third World countries face considerable difficulties. What do you consider the most pressing?

They are in great difficulty and I think they will continue to remain in difficulty so far as their debts, their repayment and the interest payment is concerned. I think the problems are not at the level of the commercial banks, but at the level of the Central Banks, and the governments of developed countries will have to do something for this matter because their own interest is also involved. Personally, I believe, given the political will of the leadership, it should not be difficult, because after all, a number that appears to be too big when looked at in the context of the lending by commercial banks, if you see it in terms of the economic resources of the developed countries, you would find that if they want they can resolve this problem. But the Third World cannot resolve it on their own.

In the interest of the Third World and in the Western World's own interest, the West should take it very seriously and resolve this problem and create an agency which would aid both the commercial banks who have lent this money and the Third World to resolve this problem.

The United States, the industrialized democracies and the 'surplus OPEC countries' would have to do something because, if they realize the significance and the dimension of this problem, I think this is the time that they should do something like that. Of course, it would be to the mutual interest . . . and nothing is done on an entirely altruistic basis. There should be a sort of a 'Marshall Plan' to the Third World. Having said that, I think I am not very hopeful

that the developed world would really do something . . . except rescheduling.

How should Third World countries set about tackling their problems?

I think the Third World has to rely on their own resources and, in my view, they do not have the financial resources. But they have natural resources, and, more important than that, they have the human resources.

Take the example of China. What they have done in the short period of thirty years. They have depended much more on human resources than anything else and they have been able to capitalize the energy of these human resources. Given the political stability, the leadership and some support from the West, I think this problem can be solved by the Third World countries themselves.

By the way, we had contributed something in dealing with these issues by establishing a Third World Foundation and a Third World prize which was sponsored by us. Of course, they are new and they are totally independent and we have no links with them other than giving financial assistance.

They have already held two annual conferences where these matters were discussed. Hopefully, this year also there will be a conference to discuss the problems of the South and we may be able to produce something.

It is the people who ought to realize that they have to develop a sense of nationhood and they have to develop a sense of self-reliance.

Could you talk a little about the philosophy behind BCC?

Our philosophy is the age-old philosophy of banking. There is nothing new about it. Our greatest concern and our greatest desire is to protect the interests of the clients, the depositors. For this reason – and otherwise – we maintain the highest standards of banking and we keep our ratios sound.

We maintain a very high liquidity. At the same time, we also try to make progress and more than anything else, we like to grow. We think that growth

is extremely important, because either you would climb up or you would go down. There is nothing static in life. We have, however, taken care that our growth is a balanced growth.

This is so far as the banking aspect is concerned. But, more than this, we had started the bank, not only to make profit and to grow, but also there had been some more important objectives. We had a major purpose in starting this bank. We want to serve a useful purpose, not only for our shareholders, but for our clients and our staff whom we call the 'BCC Family'.

We serve a purpose to society and then to humanity at large. We would like to serve God. We would like to obey His Will. This is the distinction between us and other business institutions. We try to serve society and humanity absolutely without any consideration for bias, caste, creed, colour, religion, or race.

What is your vision for the future?

I do not only have a vision, but I also believe that BCC has a date with destiny and if I was to talk about that now it would be misunderstood because there are a large number of unknown, unseen and intangible factors which the reader would not take into account. BCC is going to grow – and grow beyond the expectations of many people – but this does not mean that it would grow in any other manner except within all the banking disciplines and the highest standards of banking operations. We are not short of funds for capital. We have a high quality, and our emphasis and focus have always been on human resources.

And so the more we are able to collect human resources of high quality, the more we would grow. I have never in my life found any contradiction between growth and being sound and conservative. Provided we have human resources. Provided we have financial resources.

This is what our aspirations are. That we become the largest bank of the Third World and, certainly, it has always been, right from the beginning, one aspect of our major purpose that we create a better understanding between the South and the North, between the Third World and the developed countries, and we are, in a very small way, contributing in that respect.

We intend to develop such a relationship, not only through the banking operations, but also otherwise through the Third World Foundation.

THE HEART OF WISDOM

Technology of the Invisible

It is important for everyone to realize that BCC management is not the monopoly of a few people. We hold meetings and conferences throughout the year in order to involve as many people as possible in the process of management. Only in this way can we evolve together a joint vision and a joint personality for the House of BCC, said the President while addressing the September management conference in London.

Each year the BCC culture grows stronger. It is thriving on its own evolution. We have a management philosophy that is unique in the business world and, without doubt, a large measure of our success comes from this. Now, with the emergence of the technology of the invisible, we are headed for a truly enlightened style of management. It is bringing with it success on a scale that will astound the world.

Management in BCC has two dimensions. The first is a concern for the day-to-day running of a department or a branch, which is the exercise of our professional skills to the very highest standards. We can call this horizontal management. There is also a vertical side to management that seeks to understand and mobilize human energy.

Creative intelligence

Everything that is seen on the surface of life has its origin in the invisible. This abstract, unmanifest, invisible side of life is the home of pure creative intelligence. If, as managers, we can live this level of reality and function from this level, we will lead lives of complete fulfilment. We will be carried forward on the breath of the Absolute. Our energy will naturally be of the highest possible quality and will be converted into productivity and success automatically. These are the material consequences of enlightened management. The moral consequences are the restoration and enhancement of each individual's dignity and self-respect. When this happens, our energy becomes friction-free. A man of stature does not need status.

It is worth taking the time to understand the dynamics of enlightened management and to help promote it through all BCC's offices and branches.

Management is an art, a skill and a responsibility. Its primary function is to find the key to release human energy in life-supporting directions. Our energy must be of the highest quality, and we must have aspirations and ideals beyond reproach. If we give ourselves completely to a purpose that is noble and pure, our enlightenment will guide others to the source of that light. Management of this nature cannot be carried out by external rewards and incentives. You cannot squeeze this quality of energy out of someone as you squeeze the juice from a lemon. Energy at this level has its origin in the soul. It is self-generating. The technology of the invisible is a means to experience, understand and release it for evolutionary purposes.

Change

Energy is synonymous with change. The phenomenon of change is the movement of a state of existence into a state of no-existence and back again into a state of existence. There could not be change, which is the process of life itself, if a state of existence did not move into a state of no-existence. A human being is made up of millions of cells. Within each cell, there are smaller units. Within these smaller units, there are still smaller units. Each cell or unit is constantly evolving or changing, that is to say, passing from a state of existence into a state of no-existence from where a new cell emerges.

The soul is the energy created by this process. It is the power created by the continual integration and disintegration of cells and smaller units within each cell. Nature has given cells the ability to absorb external influences during the process of change. That is why it is important for us to create a good ethos and a good environment. As these influences are absorbed, they become the tendencies of an individual's personality and form his or her wisdom. Our moods change. Sometimes we are in high spirits, sometimes in low spirits, and this depends on three things: the speed of change, the power generated by change and the influences to which we are subjected. The quality of our energy, the tendencies of our personality and whatever wisdom we might have all reside in the power that is

generated through the phenomenon of change in human cells.

Our soul is our home. We can use many words to describe it. We can call it soul, spirit or instinct. It is all the same thing – that tender, delicate, awe-inspiring power generated through the process of change. The laws of nature perpetually bring about the creation and dissolution of the universe on the same principles that apply to human life. But the difference is that human beings can absorb valuable qualities from outside, whereas inanimate objects cannot. We can grow in judgement, comprehension, self-direction and discretion. We can grow in enlightenment. Energy within us has the marvellous ability to understand and to integrate with what is happening.

Universal pattern

We can consciously become part of God's grand design. Whether we know it or not, we are part of a universal pattern. But by being aware of it, we can enjoy to the full its immensity and its beauty. This does not usually happen overnight. At first there is the merest suspicion that beyond the boundaries of individuality there might lie something of value. This turns into a fleeting experience of the transcendent. The demands of everyday life might still overshadow us, but the experience remains valuable. The breeze coming off an ocean is refreshing even before you can see the water.

Once enlightenment starts to become a reality, it seeps into the awareness and the heart with an ever increasing strength and beauty. This does not mean that the boundaries of individuality drop away. We still lead our personal and professional lives. But the bliss of the unmanifest becomes an ever-increasing reality until the full glory of enlightenment dawns. This is the birthright of everyone born on earth.

BCC management has the joy and the responsibility of helping to bring this fulfilment to all members of the House of BCC, and from there to the world.

AROUND THE

Best performance

The Park Lane branch in London's West End has been awarded the title of Best Performance for the UK during 1980. During that year deposits were increased by 260 per cent and profits were up by 189 per cent. At a ceremony to mark the occasion Agha Hasan Abedi presented a plaque to the manager, Z.A.H. Kasim, on behalf of the whole branch.

Mr Abedi said that the branch was a joy to watch because of its vigorous energy coupled with its high aspirations for success. Mr Kasim conveyed his deep gratitude for the award and assured everyone that the branch would not be content to rest on its laurels. The objective of the branch, he said, was to continually expand its vision and achieve greater success by uniting moral and material aspirations.



From left (seated):

Mrs D. Lambert, Miss M.C. Laboucarie, Miss I. Van-de-Castele, Miss M. Rocks, Miss T. Burke, Z.A.H. Kasim, Miss C. Denton, Mrs S. Singer, Mrs K. Horne.

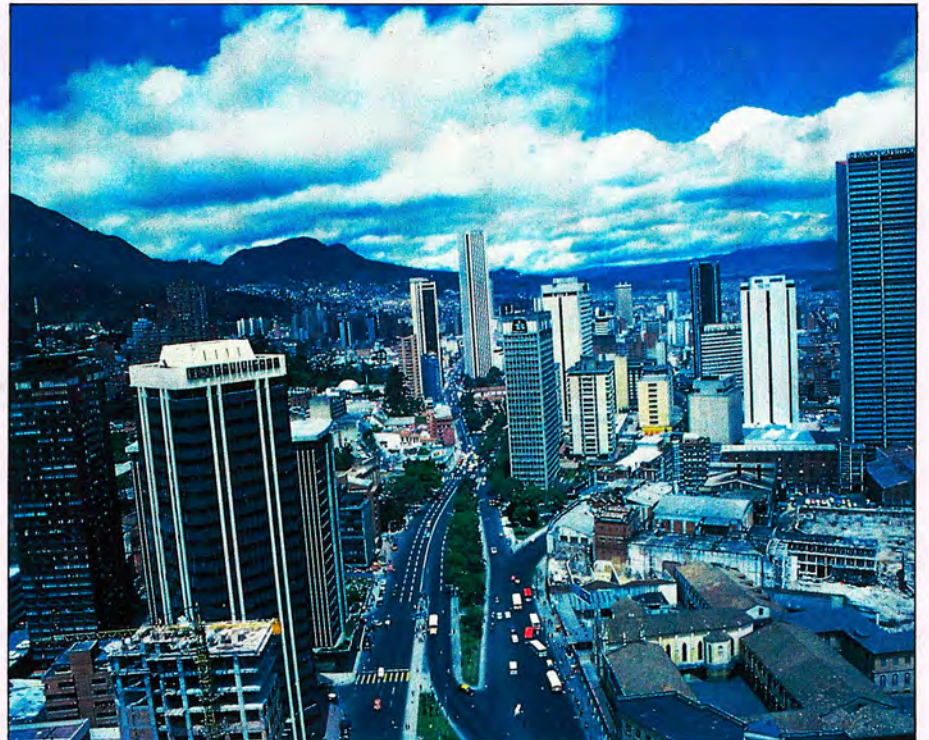
From left (standing):

D.E. Hampton, T. Westlake, N.G. Patel, A.G. Hoare, N. Naqvi, A.H. Burney, W.S. Leslie, K.G. Patel, S.I. Kamara, M.H. Khan, T.J. Hatcher, S. Emblem, Miss V. Walker, K.K. Misri.



Excellence

Madelyne Walsh-Holme, secretary to Mr Ameer Siddiki at CSO, has won first prize in a competition to determine the ideal qualities in a secretary. The competition was organized by *Girl About Town*, a London magazine. Madelyne wins a summer holiday for two in the Mediterranean and a winter holiday in the Alps, a bunch of flowers every month for the next year, and a cash prize. We offer Madelyne our sincere congratulations.



Colombian heights

This is Bogota, capital of Colombia in South America. BCC's office there is part of our growing network in the Caribbean and South America.



WORLD

Anguish and ecstasy

A group of BCC family members from the UK region recently spent a weekend learning to parachute. Most of the time was spent getting to know the complex equipment and practising landing until, by late on Sunday afternoon, they were all bruised and weary and feeling decidedly nervous. A plane then took them up to 2500 feet, the instructor opened the door and the first in line was told to jump out! A feeling of sheer terror was quickly followed by a rush of wind, a tug at the shoulders as the 'chute opened and then a few ecstatic moments as the ground slowly rose to meet the jumper.

All those who went on the first course have been back for more and want to learn to free fall. Anyone interested in joining them should contact Colin Bennett in the Pensions Department at Leadenhall Street or Nicky Bingham in the Travellers Cheques Division at Cunard House.



Jambo from Mombasa!

Jambo is the traditional Kenyan greeting and our colleagues from Mombasa have sent us these salutations:

'We at Mombasa have also experienced the effects of the philosophy of our tenth anniversary year. The branch has been renovated and expanded pro-

viding a bright and airy commercial banking environment. Besides this the branch has transformed its manual operations to a very modern computerized system (NCR 250) giving us the capacity to handle business efficiently and accurately. We expect profits to double by the end of '82 over '81.

Deposits will also be well up on last year. This will make our BCC unit the fifth largest bank in Mombasa out of a total of fourteen commercial foreign and local banks. We are today working with the BCC family all over the world to be a progressive and truly international Third World bank.'



A VITAL LINK

Finding ways of improving the quality of life, both material and moral, is a major concern for everyone at BCC. Our approach to banking is based on humanitarian ideals of service and caring. This applies as much to the internal dynamics of the House of BCC as to our relations with clients and the world at large. In this respect our personnel departments play a vital role. They work to ensure that the quality of our energy is always improving and that it flows without hindrance towards the realization of our goals.

In the Hong Kong Metropolitan Bank Jennifer Yu shares the responsibility for the Personnel and Training Department with Mrs Kezia Loong. 'I joined Metrobank in 1980 just after we had become part of the BCC group,' says Jennifer. 'At that time there were 150 of us. Now we are 500 and the need for a fully fledged personnel department is all the greater. We have a responsibility for the welfare of individual members of the bank that includes salary, a very broad grading system, placement and career development. We also ensure that there is a match between personal and organizational aspirations in new applicants before senior management take a final decision. The attention that management at Metrobank give to the Personnel Department is very gratifying. It creates a supportive atmosphere for what we are doing.'

Full flavour

'I had previously worked on the administrative side of a large American bank. When I joined BCC I found a huge contrast in style between the two. I'm sure everyone who comes to work here experiences this to some extent. One of the things we always emphasize to new applicants is the uniqueness of this organization. But I sometimes wonder how far words can convey the full flavour of our culture. It's really something that needs to be felt. Sometimes people can feel uneasy at first with the way that we do things, with our apparent lack of structure and formality. But once they realize that this is a deliberate policy to promote self-



Jennifer Yu

knowledge and self-motivation, it can become the key to a very great happiness.

'We are very concerned to strengthen the family feeling that already exists at Metrobank. This autumn we opened our twenty-first and twenty-second branches. We have a branch in San Francisco and the rest are all in the colony of Hong Kong. We have grown at an explosive rate over the last three years and in order to allow continued growth we are making great efforts to harness the tide of change brought about by the deliberately fast evolution of our bank. So it seemed like a good time to come to CSO and understand how the BCC world looks from this angle.'

Feelings and energy

'I regard my role as helping to provide a link between Metrobank and the rest of BCC in the vital area of its own people. It is very important to convey accurately how our culture is evolving, and this needs to be a two-way flow of energy and feelings.'

'We have found some interesting parallels between BCC and traditional Chinese culture. Confucius said that an enlightened person should base his or her life on benevolence, humility and following the Way of Heaven. Every culture seems to evolve its own language for expressing these universal truths. I'm sure the success of BCC comes from its ability to absorb these truths into the fabric of its being and then to apply them in everything that it does.'

Invitation

The BCC International has two main functions. It aims firstly to provide a record of the evolution of our culture, and it is also a means of communication between all members of the House of BCC.

In future issues we would like to feature some of the fifty-four countries where BCC operates. We invite readers in those countries to help compile the articles. Ideally a feature on a country should comprise an economic and cultural over-view, a survey of BCC's involvement and profiles of some of the family members who work there. We would also need their photographs.

The feature on Italy, '*The Italian Experience*', in last July's issue could serve as an example. Please feel free to send a finished article or, if you prefer, just sent us your notes and we will write the article for you. The address is

The Editor
The BCC International
Bank of Credit and Commerce
International
100 Leadenhall Street
London EC3
England

We also invite contributions to '*Around the BCC World*'. Please do send photos of 'happenings' at your end and of course any other contributions, criticisms or suggestions you would like to make for the house journal as a whole.

My Luminous Universe

by Helen Keller

Blind, deaf and speechless since the age of nineteen months, Helen Keller, one of the world's most sensitive women, writes of some of the lessons she has learned during her remarkable lifetime.

'It is difficult for me to answer when I am asked what are the main lessons life has taught me. Looking deeply into my inner self, I feel that ultimately I have not been influenced by any particular "lessons", but rather by forces working on my subconscious that have borne me on an unseen current.

'The tendencies which my teacher* divined and developed were the making of the ship that has carried me far out into the ocean of public life. Joy in adventure, travel and love of service to my fellow men were stronger than physical handicaps.

'Instinctively I found my greatest satisfaction in working with men and women everywhere who ask not, "Shall I labour among Christians or Jews or Buddhists" but say rather, "God, in Thy wisdom help me to decrease the sorrows of Thy children and increase their advantages and joys." Blindness and deafness were simply the banks that guided the course of my life-ship until the stream joined the sea.

'But there is one lesson I have consciously learned – that, although in *Ecclesiastes* it is said "There is no new thing under the sun," yet history is full of new meanings in every age and nation, which continually blossom and bear fruit. To my surprise I discovered in my Greek sayings, "There is no force so mighty in the world as perseverance." It never occurred to the writer of that rich sentence in ancient times that it would sow new seeds of significance until a day would come when the blind, the deaf, and the crippled would rise up in the might of purpose, compel their obstacles aside, and press onward to creative accomplishment.

'I have caught rays of light from different thinkers – Socrates, Plato, Bacon, Kant, and Emanuel Swedenborg, the

Swedish seer. With Socrates I believe in thinking out the meaning of words before committing them to speech. Plato's theory of the Absolute strengthens me because it gives truth to what I know is true, beauty to the beautiful, music to what I cannot hear, and light to what I cannot see. Swedenborg has shaken down the barriers of time and space in my life and supplied me with likenesses or correspondences between the world within and the world without, which give me courage and imagination beyond my three senses.

'Thus I move from one philosophy to another, constructing out of a fragmentary outward environment a luminous, resonant universe.

'These varied thoughts convince me that, blind or seeing, one is not happy unless one's heart is filled with the sun which never dissolves into gloom. God is that sun, and if one's faith in Him is not strong, He will somehow or other reveal one's powers and brighten the darkest days with His divine beams.

'Since my seventeenth year I have tried to live according to the teachings of Emanuel Swedenborg. By "church" he did not mean an ecclesiastical organization, but a spiritual fellowship of thoughtful men and women who spend their lives in a service to mankind which outlasts them. He called it a civilization that was to be born of a healthy, universal religion – good will, mutual understanding, service from all to each and each to all, regardless of dogma or ritual.

'Swedenborg's religious works are in many long volumes, but their sum and substance are in three main ideas – God as Divine Love, God as Divine Wisdom, and God as Power for use. These ideas come as waves from an ocean which floods every bay and harbour of life with new potency of will, of faith, of effort.

'By love I do not mean a vague, aimless sentiment, but a desire for good united with wisdom and fulfilled in work and deed. Because God is infinite, He puts resources into each human

being that outrun the possibilities of evil. He is always creating in us new forms of self-development and channels through which, even if unaware, we may quicken new impulses towards civilization, art, or humanitarianism.

'My confidence in the final triumph of idealism over materialism does not spring from closing my mental eyes to the suffering or the evil-doing of men, but rather from a steadfast belief that goodwill climbs upward in human nature while the meanness and hatred drop into their native nothingness, and life goes on with unabated vigour to its new earth and heaven.

'Love and brotherhood and harmonious thoughts send fragrance and music into the atmosphere as they are brought into service. Life in heaven is free from the clogs of time and the burdens of weight.

'I do not believe that anyone ever attains perfection because that attribute belongs to the Infinite alone. But the longing for perfection, which is one way of loving God, causes one to grow nobler and to taste innumerable delights through eternity.

'As I look to the future, I feel the thrill of challenge to greater self-realization. I do not know what I shall do in the coming years, but I shall continue whatever services I can to the blind and others who are handicapped, and I intend to enlarge the studies which delighted me when I was young – philosophy and languages and the laws of the spirit.

'I want to survey quietly the treasures of thought which I have gathered, but have not had leisure to explore. I do not know what they will lead me to, but I shall endeavour to gain fresh insights from my odyssey of work for the blind and the deaf. While I pursue my studies, I shall be sure that creative personalities will put a richer interpretation on my concepts of earth-life and fortify mankind for still higher areas of accomplishment.'

* Anne Sullivan, who began teaching Helen Keller at the age of seven.

GOLDEN ACHIEVE

The glow in the final results for '81' could not have been possible but for the leadership and excellence of seventeen outstanding performers. Here are their names. We also publish with gratitude the names of all '81' performers whose remarkable efforts have been fully recognised.

*Bilal Bin Zaheer
Ashok Kapoor
S. R. Hussain
A. Hadi Ansari
S. M. Sachedina
M. Nasim Khan
Amin Uddin
Arif Maqsood*



AMEER SIDDIKI
Chairman
Central Profit Committee

Dear '81'

Thank you and thank you once again for all the co-operation extended to me and all you desired and did for '81' as a Profitman and a Performer. The glow in the final results could not have been possible but for the leadership you have shown and for the individual and joint efforts of all the members of your staff.

In order to give this golden achievement a form of permanence and a light for future glories, I have great pleasure and privilege in presenting to you, on my behalf and on behalf of all the members of the '81' Central Profit Committee, a gold memento, which will always remain symbolic of '81' and of the vital role you played in making it so far the best year in the history of BCC. '82' and thereafter can only be but better and a greater expression of our major purpose.

With sincere thanks, regards and congratulations, I am,

Yours gratefully

100 LEADENHALL STREET LONDON EC3A 3AD PHONES 01 729 5566 TELEX 8913651

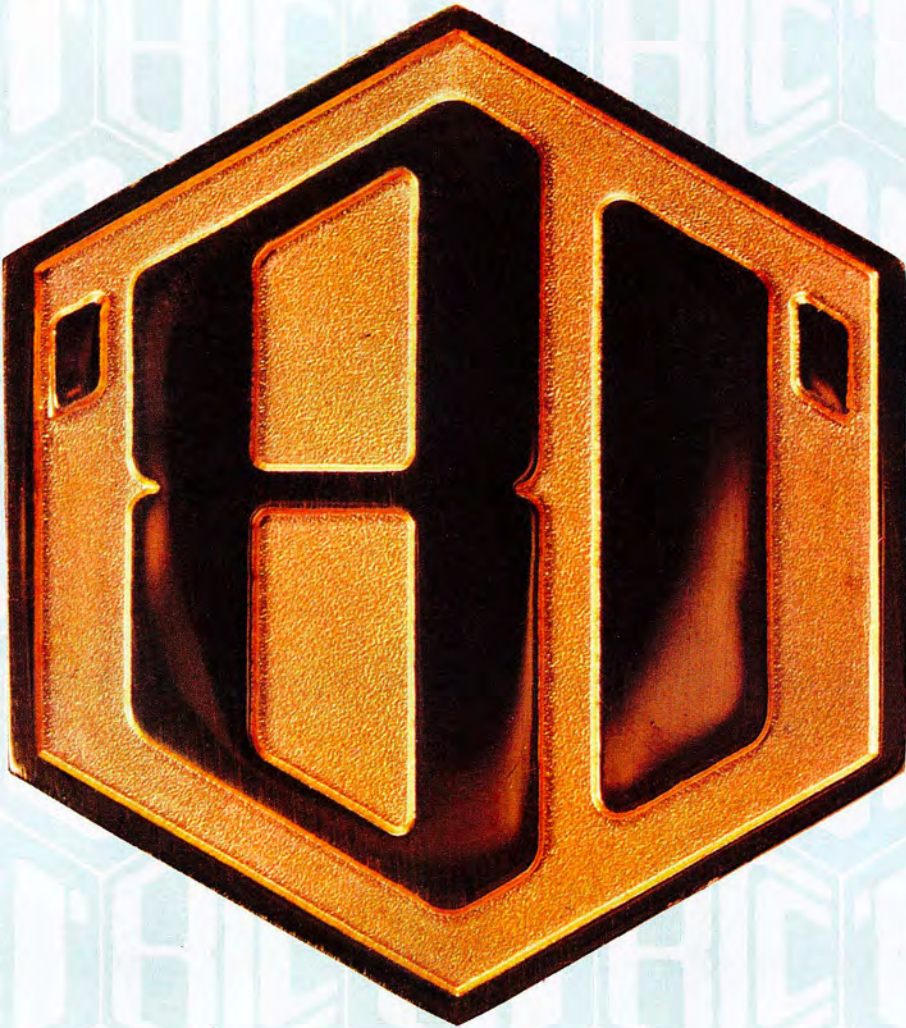
*Mohd. Ilyas H. Umer
Fathy Abdel Aal
Farid Wasif
Arif Mansoor
Nayaz Ahmed
S. Mehdi Naqvi
Abdel Hafiz
R. N. Shah
Ismail Elfil
Mohd. Hasan Afifi
Ibrahim Osman
A. G. Arabi
Mohd. Ismail
Ahmed Mohd. Shams
El Nour Elias Tawfiq
Mohd. Ahmed Ibrahim
Abel Waheb El Khalifa*

*Y. E. Rhee
Tae Gil Kim
Ishtiaq Nasim
B. C. Cho
K. S. Koh
Ms. Mee Young Cho
Mrs. Y. S. Kwon
R. N. Pawar
J. H. Won
M. H. Samad
S. S. Dinamani
Raymond Lam
Ahmed Nasar
Farooq Zafar
Ashok Kapoor
Arif Khan*

Miss Hyun Sook Yang

*Raza Hasan
Ikramullah Chaudhry*

MENT



*Mamnoon A. Alvi
S. Mohiuddin
S. Zahiruddin
Rasheed Gohar
S. S. Dinamani
Feroze S. Deane
K. Murari
Shafiqur Rahman
Abrar Zaidi*

*Rasheed Waheed
Mansoor Ahmed Javed
Syed Zilur Rehman
Khalid Absan
Kh. Toseef Rashid
Hassan M. Jafri
Jamshaid A. Minhas
Ghulam Hannani
S. Rasheed Husain*

*Syed Mehdi Raza
Khalid Sharib
Madame N'Diaye M.C.
Souleyman Ndaw
Suleman Murunga
Naeem Ahmed
Amin M. Kaba
Farzadak Khanbhai
Christopher Twichin*

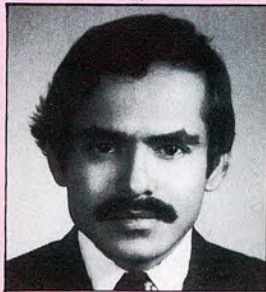
*Miss Marilyn Rodriquez
Mde. Combelles
Pierra Chkaïban
S. K. Mathur
Ikram A. Alam
D. V. Lewis*

*Siddiq Ghouse
Ranjit Gunasekera
S. A. Ranjan
M. Z. Husainmiya
Agha Hasan Naqvi
Riaz Ahmed
Ata-ur-Rab Rana
Mobtasham Sarfraz Ali Khan
Haq Nawaz Piracha
Jhangir Mir
M. Fernandes*

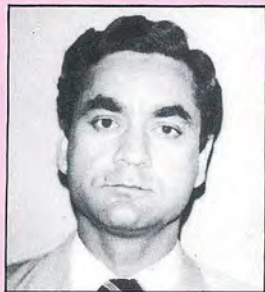
*S. H. H. Rizvi
S. H. Hyder Rizvi
Basit Ali
Nazirur Rahman
Miss M. Micallef
Nasrullah Khan
A. K. Haq
Norman Scott
M. S. Gupte
Munib Burney
E. P. Williams
K. K. Misri
H. H. Channad
Z. Kasim
Shafiqur Rahman Khan
G. R. Gilray
Khaliq Shaikh
S. R. Patel
Nisar Haider*

*R. N. Mahmud
P. Sidney
J. M. Patel
S. A. Ashraf
S. A. Jaffer
N. A. Wood*

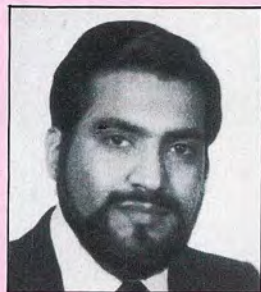
PERFORMERS 82



A.I. Patwary
Chittagong, Bangladesh



K.A. Khwaja
Ilupeju, Nigeria



F.S. Azm Ali
Kasr Al Aini O/S



Emdad Haider
Hamburg



Mrs Zeinab Mohd El Sayed
Roushdy



Waqar-ul-Islam
Luxembourg



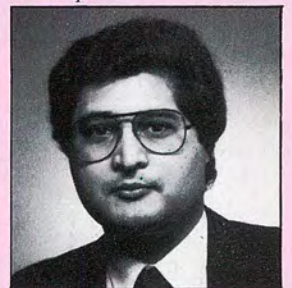
M. Yamin
Kaduna



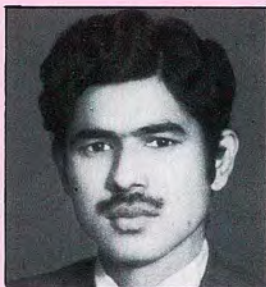
Miss Irene Matambo
Bulawayo, Zimbabwe



Abul Khair Miah
Dacca



M.Y. Kassim
R.O. Luxembourg



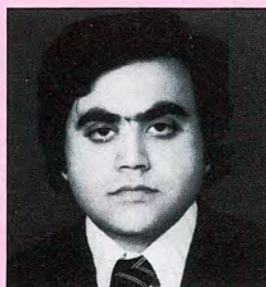
Zulfiqar Hussain
Rawalpindi, Pakistan



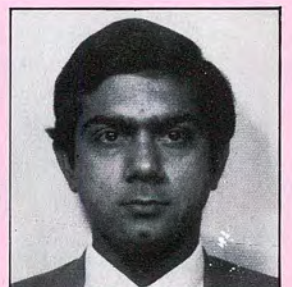
Ala Eldin Sarhan
Port Said



Ajaz H. Khan
Hamburg



Husnain Raza Gardezi
Kasr Al Aini, Cairo



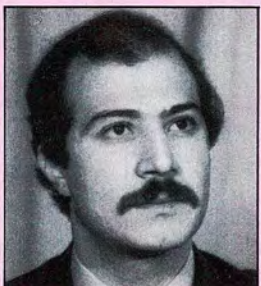
Asad Hasan Burney
Park Lane, London



Miss Moment Moyo
Bulawayo, Zimbabwe



S.H. Burney
Hong Kong Metropolitan Bank,
Kowloon Main



Ahmed Al Shafie
Safia Zaghol, Alexandria



Munsif Zaidi
Luxembourg



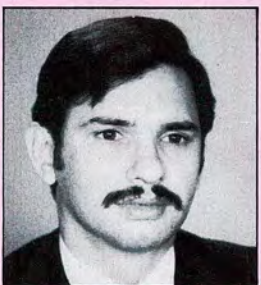
W. Kuchenbrandt
Hamburg



Mrs Mervat Wadie Yassa
Alexandria, Kasr Al Aini O/S



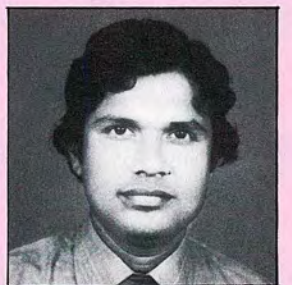
Patrick Leuing
Hong Kong Metropolitan Bank,
Western Branch



Sahibzada Rafat Rauf Ali
O/S Main Deira, Dubai



Essam Victor El Mallakh
Heliopolis



S.A. Moyeendowlah
Chittagong

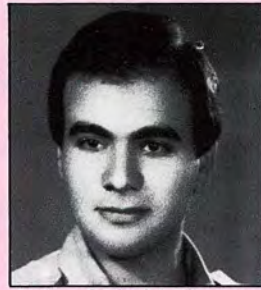
our warmest congratulations



Samir Mohd El Shafie
Port Said



Irshad Ghouse
Luxembourg R.O.



Ashraf Fathi Hassan
26th July St, Cairo



John L. Tembo
Bulawayo, Zimbabwe



J.H. Won
Seoul



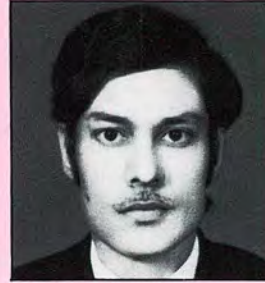
Miss Myrna Roberts
Bulawayo, Zimbabwe



Miss J. Patel
Lusaka



S. Bolokor
Apapa, Nigeria



Razaullah Khan
Luxembourg



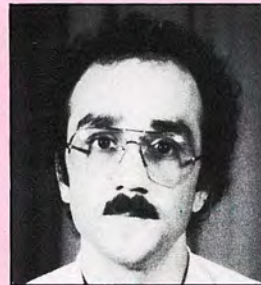
Farid Wassef
Kasr Al Aini O/S



Kazem Naqvi
R.O. Luxembourg



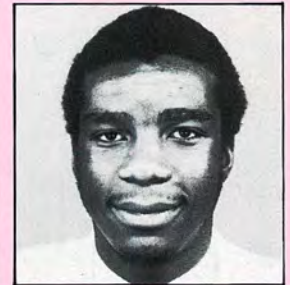
Shahid Naseer
O/S Main, Abu Dhabi



M.H. Malik
Edgware Road, London



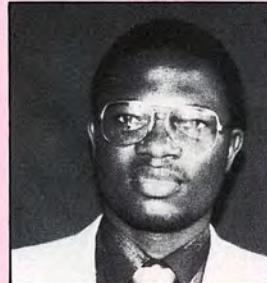
Miss A.H. Ahn
Seoul



Bernard Madudzo
Bulawayo, Zimbabwe



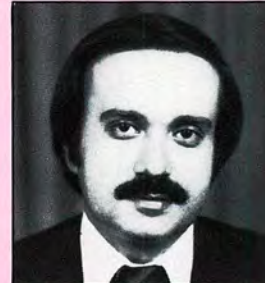
Ismail Petker
Bulawayo, Zimbabwe



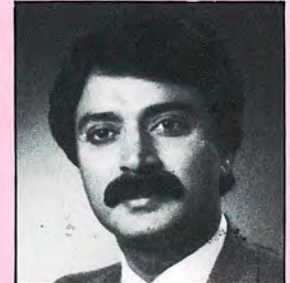
A.E. Okoli
Ketu, Nigeria



Vijay Shringarpuri
Luxembourg



Hassan M. Jafree
Greater Muttrah



Ajmal Afzal
Luxembourg



Mrs Zeinab El Barouny
Port Said



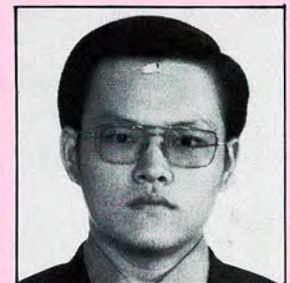
Samieh Ahmed Farghal
Kasr Al Aini



S.S. Anka
Sokoto, Nigeria



Miss Leena Naik
Bulawayo, Zimbabwe



Tweesak Dheerakiatkumchorn
Bangkok, Thailand

