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AGENDAS OF ANNUAL CONFERENCES

BCC GROUP CONFERENCE
AGENDA
MARCH 2-3, 1985 - VIENNA

1. The ecology of BCC
(the ecology of BCC human energy psyche):

Ecology of human energy psyche
Ecology of human spirit and human soul
Ecology of faith, hope and love
Ecology of moral energy
Ecology of God's providence

2. The meaning of management:

All creation is energy. It is the irreducible constant. We live in an energy ecosystem. Einstein defined existence as 'dynamic dance of energy'.

Management is managing human energy systems

Management is releasing the energy of others - converting it into productivity and results - making things happen (Malcolm Knowles)

Management is giving or providing a direction to an energy system towards goals, objectives and purpose

Management is translating energy and its quality into results

3. Manager:

The singular and the most important quality and requirement of a manager is to have a clear meaning, perception and vision of purpose and goals and a clean instinct for

- a) Purpose
- b) People
- c) Planning
- d) Priorities
- e) Possibilities
- f) Products
- g) Profit - moral and material

4. The challenge of '85:

The challenge of '85 is to change self (have the will and ability to change)

Challenge of change

Challenge to keep pace with change

Challenge to contribute to the process of change

Challenge to change others

Challenge to change self

5. The conquest of BCC by profit:

The invasion of BCC by profit

The invasion by profit on the ability of 11,000 people to make profit
BCC in 1985

6. BCC has come of age, maturity and strength:

It has acquired:

A new instinct

A new attitude

A new vision

A new wisdom

A new psyche

7. God - providence - divinity - faith - BCC

THE
CONQUEST
OF
BCC BY PROFIT

BCC HAS COME OF AGE, MATURITY AND STRENGTH

BCC has come of age. It is now a major, mature, international financial institution. It has come of age through the clear perception and the clean instinct of our feelings. This is what gives us access to the psyche and the souls of other members of our family and allows us to interfuse. We know that, if ever our feelings stop flowing, the best source of inspiration is in submission to God. BCC is helping us to know our meaning, both individually and collectively. What other organisation provides such an opportunity? Are we always conscious of the value of this opportunity?

BCC is a mission and the ecology of our annual management conferences reflects this. The ecology of this conference hall should be taken into our feelings and preserved there. The members of the BCC family have become what has been discussed for two days at the conference. We have become a human energy system filled with meaning and purpose. We have a pure and simple desire that overcomes the constraints of time. We knew before the conference that human potential was unlimited, but during the conference our nature has unfolded before us.

Now we know the nature of our self-nature, with its myriad qualities in a dynamic state. It is up to each of us to see how much of our self-nature we can bring to our consciousness. This is the process of evolution that each of us is realising. Jointly it means that we are living in God's style of management and under God's providence. The hard pragmatism that is called for in our profession as bankers is not a contradiction of this. Rather, it is the outcome. Because we know our meaning and our feeling, we will be the bank of the 21st century.

In moral terms we have to be ready for this responsibility. In material terms a great amount of profit is required. In each office in each branch, in each region, and in each subsidiary and affiliate the profit for 1984 could have been greater. A truly great amount of profit is required for 1985 and beyond. It will come from the meaning of a new vision and a new instinct. It will come from the clear vision, the clear perception and the clean instinct that has emerged from this year's annual management conference.

Mr Agha Hasan Abedi had sent the following message to the participants of a conference held in Karachi a little before the

annual management conference. It contains so much of the spirit and meaning of '85 that it should be repeated here: 'While you would be in the midst of the discussion on the subject of the conference - that subject that is so central to our efforts during 1985 and the subject that is the heart of our success - the subject of creating a large base of core deposits, building of low cost deposits and actualising the immense possibilities of expatriate deposits, may I request you to pause for a moment and let me reach you. Let me reach out to you on the waves of my feelings and love and bring to you the meaning of a few words I have for you this moment. May I request you earnestly that while exploring the possibilities related to the subject and the discussion through your minds, we should do so also through your feelings. For only when you see the possibilities within you, can you see them around and outside you. I would earnestly request you to feel and experience the meaning of core deposits, the meaning of low cost deposits, the meaning of dollar deposits and the meaning of importance of expatriate deposits. The very meaning of BCC.'

The new approach of balancing the management and marketing capability and the identification of products and possibilities in each market with a clear perception and clean instinct represent a turning point in BCC's business strategy. The role of the newly-formed joint committee for deposits and profit would be to bring this new approach to everyone's consciousness by focusing on its application in the most vital areas of our operations, namely deposits and profits.

If we are able to develop the quality of clean instincts and clear perception we would not only be able to achieve so much more from what is known and visible, but our instinct and intuition will lead us to the limitless possibilities yet unknown and invisible to us. Besides, it will transform each one of us into a clear, clean, creative and highly organised personality, which would give us such happiness that cannot be measured in the often vague and unclear pursuit of life.

The challenge of '85 is now ingrained in the BCC human energy psyche. We have to keep pace with change, contribute to the process of change, change ourselves and change others.

We require just a simple change. That change is that we should have clear perception, clear meaning, clear vision and a clean instinct for our goals, objectives and purpose and for knowing how to achieve them. Let us now develop a clean instinct for profit, deposits and other products and a clear perception as to their composition, how to sell them, relating to each market place and its requirements.

Let us also decide to change in so far as it becomes our clear perception and clean instinct to make the largest number of staff also have a clear perception and a clean instinct for profit, deposits and other products that they can sell in their market places - and how to sell these products.

We would therefore redesign and reshape the deposit structure with a view to:

- a) reduce the cost of deposits
- b) rationalise the categories of current, savings and time deposits
- c) perceive clearly what should be our share of the market.

These aspects have now come into the instincts of BCC management because the major source of profit is now the low cost deposit.

Although deposit is an old product, as a result of our clear perception, it would become a 'new product' for us. Deposits have been identified as the product that would receive the highest priority in having a clear perception in the following respects:

- I What is our present share of deposits in the market place?
- II What are the possibilities of deposits in the market place?
- III What is the present profile and mix of deposits?
 - a) Non-interest-bearing accounts, checking accounts, interest-free balances in margin accounts, compensating balances etc
 - b) Savings accounts
 - c) Term deposits
- IV What should be the new mix of deposits?
- V What quantity and quality of the 'New Deposit Product' do we want to market for in what time-frame and from what sources?
- VI What is the quantity and quality of human resources (energy) available for marketing this 'New Product' and how to build these resources equal to the opportunities available in the market place?

Profit is the end-product of all products and thus has an all-pervading importance in material terms. This year it is being particularly related to the product of deposits because of the realisation that the surest and most reliable way of increasing profit is to change significantly the composition of deposits and shift the emphasis to current and savings accounts and other low cost deposits.

To help achieve all this we should assemble within BCC the largest number of people who realise and accept the meaning and the purpose. We want people of purpose and meaning. If we do not

succeed in doing this, we would be contained by the visible and the known. But when people see the possibility within themselves, they can also see the possibility that exists outside of them. In BCC we combine hard pragmatism with love and compassion. We match our professionalism with our instinct.

We should be mindful of the joy that we are and the joy of what we are going to achieve. God in His infinite mercy gives us each day to live. Let us live it in humility, so that we may receive the divinity of God. We should give love, hope and courage. We should relieve pain wherever we see it - whether it is moral, psychic or physical. We should be careful not to degrade Giving. Each day is another day for Giving and for living in humility.

BCC GROUP CONFERENCE
AGENDA
FEBRUARY 26-27, 1984 - VIENNA

1. Making of a bank in the capsule of humility

Making history.

2. Spirit

What is spirit? Feel the meaning of spirit - its vitality and its quality.

3. Hope

What is hope? Feel the meaning of hope - its vitality and its quality.

4. The call of history

History owns BCC as its proud possession - one of the most glorious chapters in the book of time and quality. How shall we respond to and fulfil the call?

By the power of our Major Purpose. By making this Purpose the will of our people. By the nature of our nationality - global, universal, cosmic nationality. By investing all or our moral capital and resources. By investing and mobilising maximum material capital and resources. By the power of our concept and philosophy of management - "Real Management". By our dynamic planning. By our culture and

ethos. By building up management for one hundred years and beyond. By drawing the moral and material balance sheets simultaneously. The enormousness of the task lies in building up management equal to our hope, our vision.

5. Humility - the common denominator

Humility - the face of BCC. Humility - the soul of BCC. Humility - that runs through the veins of BCC. Humility - the fabric of BCC. Humility - the power behind BCC. Humility - the real dimension of BCC. Humility - the life of BCC. Humility - the container and protector of BCC. Humility - God's blessing to BCC.

6. Interfusion - the twin virtue of humility

Interfusion is the basic law of nature. Interfusion is evolution, is life, is existence. The committees that have been established at all levels are meant to institutionalise the process of interfusion.

7. The imperative of marketing

'84 - The Year of Marketing. Every member of BCC family is a top marketing person. Special focus on marketing low cost deposits. Mobilising the mighty dollar. Every member of the family to contribute in producing some accounts, some deposits, some business. The concept of marketing for profit against the concept of making profit by marketing.

8. BCC challenge

To make the highest profit - highest any bank would make, at the end of the decade.

9. BCC is an inspiration

You are an inspiration. BCC is God's Will.

BCC GROUP CONFERENCES
AGENDA
MARCH 7-8, 1983 - ATHENS

1. Progress of the journey

Progress of BCC in terms of material goals. Progress in terms of moral purpose. Flow of our psyche/energy towards our Major Purpose. Progress in terms of our realisation of the unity of moral and material.

2. BCC is a desire

BCC as reflection of our desire. The origin and source of desire. The volume of desire. The health and quality of desire. The release and flow of desire. The power of desire.

3. Technology of invisible in management

Discovering, identifying and articulating ways and means to deal with and manage the truth and reality of the visible and intangible existence together with the visible and the tangible existence for creativity, higher productivity and self-fulfilment.

Realisation and communication of the invisible and intangible existence.

Identifying and improving the quality of energy psyche at various levels of staff by creating a realisation of various invisible and

intangible aspects of life and existence such as the phenomenon of change, the cosmic wisdom, cosmic will and cosmic action, the relationship of totality and parts, truth, humility etc. The quality of internal energy psyche of a person is formulated by a combination of humility and vision to facilitate expenditure of that energy for productive purposes and its merger with the environmental quality (external energy).

4. Evolution of the nationality of BCC

A global nationality - a universal nationality - a nationality of truth, humility and totality.

5. Our energy psyche as our home

Our external environment/energy as our home. Our soul, energy psyche as our home. Truth and reality as our home.

6. a) Synthesis of point and totality.
b) BCC as universal theory of management.
c) Discovery and role of truth and reality in management.

7. The four pillars of BCC:

Submission to God; Humility; Compassion; Quality

8. Goals and obligations for 1983

9. Is BCC a desire or is BCC a bank?

BCC GROUP CONFERENCE
AGENDA
FEBRUARY 20-21, 1982 - GENEVA

1. Discover the identity of the Group

- a) Major objective ... Submission to God - service to humanity - Giving.
- b) Aspects related to major objective ... Quality of energy - success - phenomenon of change and movement - vision - the unknown and the unseen - growth, health and strength of the organisation.
- c) Particular emphasis on other invisible aspects of the group ... mission - ethos - spirit - concept of management.
- d) Visible and tangible aspects ... size - dimension - facts - figures.
- e) Road to the destiny ... BCC phenomenon.
- f) Heart of the identity ... Confluence, convergence, integration and identification of the mission (which is the journey towards our "destiny") with the tangible, material and practical aspects of the operation - unity of moral and material.

2. BCC Phenomenon

Faith - the substance and power of faith is wisdom - it flows from faith, faith does not flow from it. Wisdom has no substance or power in itself. (It is always relative and doubtful.)

3. Building on success

What is success? How do you build on success?

4. Explosion of energy

Maximum release of the pool of our human energy. Reaching beyond yourself. '82 a year of great mobility.

5. The advent of BCC travellers cheques

A great event of a new and unlimited dimension in the life of BCC.

6. Building an additional base of US dollars one billion - low cost

This is the target for building an extra base besides the normal growth of deposits.

7. Reaching the destiny

Relate this to BCC phenomenon (item 1 e)).

8. '82 - the successor of '81 Profit.