

FIRST STEPS

Kemal Shoaib, General Manager UK Region gave the introductory lecture. He said that our graduate trainees were beginning a learning process that was designed to make them better and more knowledgeable bankers rather than getting through exams.

"Banking is primarily about people," he stressed. "Money is not just figures, it relates to people's desires, decisions and attitudes."

He said that the course was as broadly based as possible, starting at retail branch banking. "It is a mistake to restrict one's growth by ignoring certain subjects," he added.

The unique qualities of the bank had also to be learnt said Mr Shoaib. He was especially concerned that students should understand that BCC was not just another bank. "We have a certain philosophy which I hope this course will make clearer,"

John Hillbery, the bank's public relations executive then addressed the students. He spoke of his role and the need to educate people both inside and outside BCC about the many facets of the bank.

Talking about 'The BCC International' he said: "I want people to read about the academy and the students who are attending this course". He said that he realised that the assembled students were each about to embark on careers in the bank, each going on to play an important role. "It is my hope that every one of you will contact me about your progress through this course and after it is completed," he said.

"And if you inform me we will tell others in the bank by describing your experiences in the 'The BCC International'."

Below we describe each of the students on the course.

Olivier Follin, who had spent nearly two months at the Paris branch, gained a wealth of experience before he joined our bank.

This experience included a spell with Société Général, some time with Electrodiesel GmbH in Austria, and a year with Renault in the USA. In our Paris branch he has been involved in all services and has written a paper on efficiency and worked on the country's marketing plan.

Why did he join BCC? "Because I realised that such a young, fast-expanding bank would have a lot of opportunities. And I am right because I've been accepted quickly, and people listen to my ideas," says Olivier.

He was looking forward to the course. "I'll be meeting lots of new people, making contacts, and I'll also learn about the ethos of BCC."

Olivier, who will just be married as this is being printed, enjoys playing tennis and bridge and is a keen rider.



Mohammed Sennara has had two years experience in the marketing and credit division of the African Regional office in Cairo. Before that he worked for the Bank of Alexandria and Amoco.

He took his degree in International Business at the American University in Cairo where he was also President of the Management Society.

Mohammed wants to gain more branch exposure – which he is now doing in our Park Lane branch – and hopes that the course will give him a wide banking experience.

"The more knowledge I gain, the more useful I can be to BCC in any capacity," said Mohammed.

"BCC gave me the continuous challenge of being able to use my incentive to help my career grow and thus help the bank."

When not working, Mohammed enjoys reading and playing squash. He is a member of the famous Heliopolis Sports Club in Cairo. At one time he also held the Egyptian junior record for the 100 metres.

"It is my hope that every one of you will contact me about your progress through this course and after it is completed."

Peter Hamilton, who has gained experience in accounts and remittances in his two months at Leadenhall Street, decided to join our bank because he was so impressed at his interview.

"And in the brief time I've been here the professionalism, regard for service and emphasis on the individual have all been confirmed," he says.

Peter read modern languages at Oxford, and was looking forward to the graduate trainee course: "I see it as giving me a general knowledge of the elements of banking, and hope it will back up the practical knowledge I am gaining all the time."

When relaxing, Peter enjoys reading – even books on banking – and for exercise plays squash and skis.

Syed Raza Khan is one of the veterans on the course, having been with our bank for 5½ years during which time he has gained experience in the remittances department, central payments section and now cash and deposits at the Leadenhall Street branch where he is in charge of cash.

An electrical technician before he joined the bank, Raza has gained a huge amount of practical experience and looks to the course to build up his theory of banking.

His 5½ years with BCC proves the benefit of our bank's open management structure:

"I have found that there has been no restrictions in my growth with BCC and as the bank grows I will grow with it," he says.

His main outside interest is sport and he was a founder member of the bank's cricket team.

Nasim Ahmed at present manager of the bureau-de-change, Hyde Park branch, is one of the veterans on the course, having been with our bank for 3½ years.

Aged 26, he graduated from the Punjab and so far in his career with us he has worked in the customer deposits department, dealt with Bills of Exchange, been involved in marketing, worked in the reconciliation department and has gathered information for Bank of England returns.

Nasim's attitude was typical of those on the course. "I want to learn more about banking and about BCC. In fact, this is the second course I've attended," he says.

When not working, Nasim is still involved with the bank being a leading member of the welfare association of which he was formerly the general secretary.

Ashek Rughwani's first day on the course was also his first day with BCC. Which meant that he had formed no real image of our bank, its business and character.

Nevertheless, he was extremely excited to be working for BCC. "I wanted to be a banker for several years, and chose BCC because of its rapid progress and its international nature," he said. "I realise it is too early to define goals, but I think I would like to work for international division."

His outside interests include snooker, tennis and music, and he has just started to run a mobile disco.

Gillian Bennett had three months' varied experience at Leadenhall Street when the course started. She began in the Bills Department, moved to foreign exchange and then looked after cash deposits.

Graduating from Exeter University with a degree in modern languages, Gillian decided to apply to BCC because she believed it would stretch her talents, and because she was genuinely excited at the international nature of our bank.

"And now I want this course to give me the knowledge to move successfully into a management position," she says.

Gillian has found that she has had to adapt to the multi-racial and multi-national nature of the bank.

"But I soon realised this was one of the greatest strengths of our bank."

Gillian's main hobbies are tennis, badminton, travel and the cinema.

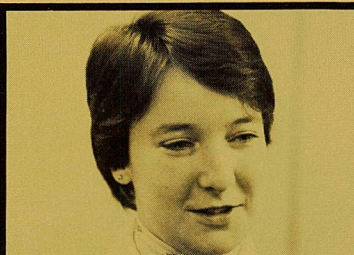
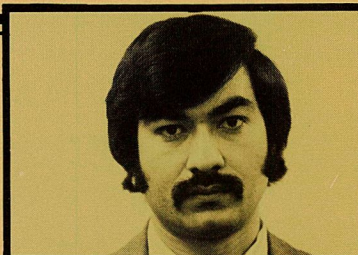
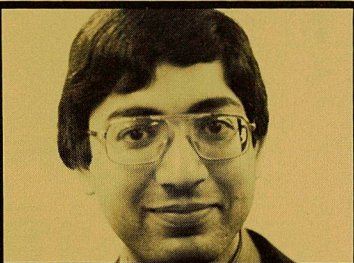
Sally Wyatt is one of the few people on the course whose degree is far removed from economics or business studies – she graduated from Durham University with a degree in Chinese.

She had been working for two months when she began the course, spending that time in the Leadenhall Street branch learning the deposit and loans side of banking.

"So far I've been most impressed with BCC, especially the emphasis placed on service," says Sally, who, on leaving university decided to make BCC the only bank she would apply to.

"And now I want to learn as much as I can about our bank and banking."

In her spare time Sally, who is single, enjoys sport and listening to most types of music.



Pam Chua is at present working in the Wigmore Street branch to pick up practical experience to complement the course.

By the time she started the course she had been working for the bank for six weeks. She began as a computer terminal operator, then moved to reconciliation, forecasting, standing orders and then investment.

Says Pam, "I have learnt a lot in a short time and hope to gain a wide general knowledge of banking by the time I complete the course."

Despite being married – appropriately enough to a banker – Pam is very much a career woman. "I can certainly cope with two roles – one as a wife and the other as a banker, and I want to make a success as both."

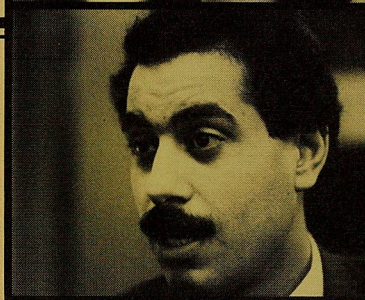


Tariq Mowafi, at present working in the Brompton Road branch, joined our bank nearly two years ago in Cairo. After initial training he was made posting officer in charge of remittances and deposits, and was also involved in the marketing and development of the branch.

"In many ways this was the most important part of my work, for it involved meeting clients and selling the bank by emphasising its service and other qualities."

For this reason, Tariq was excited at the prospect of learning more about the concept and nature of BCC during the course. "Another benefit of the course is that I can get to know my colleagues which will make it easier to deal with them later on in my career here," he says.

Tariq, who is married, is an avid fan of Egyptian folk culture, and also enjoys swimming and football.

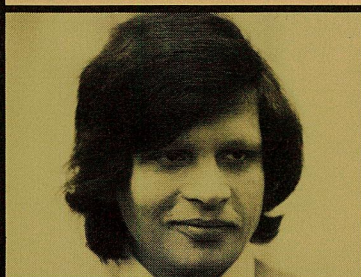


Qaim Zaidi, aged 25, had only been with the bank one week when he commenced the course and in that week he worked in the accounts department at Leadenhall Street.

He graduated in Business Management at the Middlesex Polytechnic, and although that course is extremely useful, he readily admitted that he knew little about banking. "Which is why I'm so pleased to be on this course", he said.

"I hope to learn both from the course and the time I spend in the branches. The combination of classroom work and practical knowledge is the ideal way to learn."

Qaim, who is married, enjoys playing cricket and chess, and has several pen-friends in the Middle East and Japan with whom he is in regular correspondence.



Howard Palmer had three months experience at Leadenhall Street when he commenced the graduate trainee course.

"I moved from remittances to cash and deposits and Bills of Exchange – it was all very well integrated. The

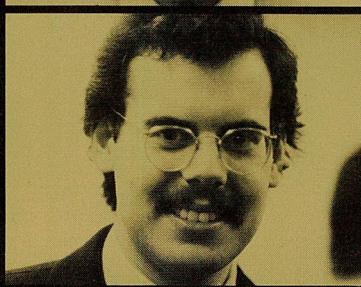
only problem has been one of language," says Howard.

He graduated from the University of Kent in Law and Government, and is combining his career as a banker with that of a barrister.

Howard believes in the value of education and was looking forward to the course. "As well as the practice of banking, picked up at the branch, I will now learn the theory."

He is extremely impressed with BCC and sees his growth closely aligned to the growth of our bank. He wants to travel for the bank, and enjoys the cosmopolitan nature of BCC.

Aged 23, Howard is a bachelor who enjoys, in his words, "Country life."



MA Quadir has been with the bank just over one year, working in the personnel department and deposits section of the Brompton Road branch.

Before joining BCC Mr Quadir, who is 30, worked in the Home Office.

The quality he notices most about our bank is its desire to give a high quality service. "This is something I really enjoy – meeting people and giving satisfaction in their business dealings," he says.

What does he hope to gain from the course? "A good general knowledge of banking and a better idea of the corporate philosophy."

When he is not working, Mr Quadir enjoys family life – he is married with one son. In the summer he plays cricket for the bank and is a keen swimmer.

THE BCC INTERNATIONAL BRIDGING THE BCC WORLD NUMBER TWO

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