

BANK OF CREDIT AND COMMERCE INTERNATIONAL

SOCIETE ANONYME

100 LEADENHALL STREET LONDON EC3A 3AD

June 30, 1988

Dear member of BCC family,

The process of Giving was brought to the surface of BCC consciousness in 1982. In the continuity of that consciousness, the President made the following observation last year.

"We wanted to change the nature of people, bring to the surface of their being what was already there - a desire to Give, resulting in an experience of humility, love and compassion.

We wanted to do that by the concept and exercise of Giving - giving not only of money but something of one's own self.

There are two objectives:

- money should reach the right quarters, for the benefit of the needy
- more than that, the main purpose was to bring to the consciousness of the people the beauty of Giving, closeness to nature and the supreme purpose of Giving.

We did not succeed in our purpose fully.

Obviously the first objective was achieved - to whatever extent it may be.

The major purpose was to bring the need of Giving to the consciousness of 14,000 people, to arouse the feelings in them and make them go through the experience of Giving.

The important aspect of giving is that one must give one's self to others.

We had hoped that people would have changed.

Giving was meant to change people.

If we all change, all the blessings of God will start raining on BCC and its people.

Giving

In what manner should we start Giving again – so that our purpose is achieved?”

Giving remains a very important ingredient of BCC's Major Purpose.

Giving money is only a small manifestation of the phenomenon of Giving.

What matters is constant and ever living consciousness of the need and pleasure to Give, which was beautifully described in the President's letter of the 19th March 1982.

How conscious are we of that noble instinct of Giving? How much have we changed?

How much of our own self we give and are willing to give to others and to greater causes and purposes?

Or we remain self-centred and self-seeking?

These are the questions which each member of BCC family should ask and answer individually and honestly.

When materialism, selfishness, personal comfort and safety obscure the truth of life, responsibility towards others and collective well-being, then we acutely need the inspiration to Give.

From where will that inspiration come?

It will not come merely from the ability to give money. It has to be something much more than that. It has to be a kind of inspiration which makes you feel:

“For in truth it is life that gives unto life

while you who deem yourself a giver are but a witness”.

Let us today re-dedicate ourselves to Giving. Let us join hand in hand and seek inspiration from the Source, the all enabling Power:

Enabling me to give:

- from the whole of my being
- from the energy and quality which the Creator has enshrined in my being
- from the power with which my intellect has been bestowed
- from the strength with which my physical being has been blessed
- from the light which, when discovered, illuminates my soul.

Enabling me to give:

- to you and 14,000 members of BCC family
- to BCC as an organisation, as a bank
- to the one and every one who needs me.

Enabling me to give:

- for the good of 14,000 members of BCC family rather than my good alone
- for the noble purpose of BCC organisation rather than my own narrow and limited purpose
- for the collective well-being and good rather than my individual and selfish sense of security and pleasure.

Enabling me to give:

- with courage, without fear
- with confidence, without hesitation
- with faith, without doubt.

May I request every individual member of BCC family to find a few quiet moments to read this letter and the enclosed letters of the President, reach the depths of your feelings, detached for a while from whatever usually occupies your mind and feeling and:

Feel yourself in relation to others.

Feeling yourself in relation to those who are less privileged, less fortunate, many of them desparately suffering from basic needs, while many of us remain unconscious and unthankful for our blessings.

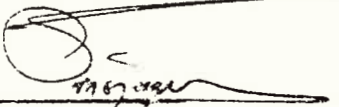
Feel yourself in relation to the collective good and well-being of BCC family and our social environment.

Feel yourself in transition, part of a process, not as the object of your creation, self-serving and self-indulgent.

And then give some of yourself, and some of the money you have and the money you will shortly receive from BCC organisation for this purpose exclusively.

Let us live in the blessings of God, conscious and aware, thankful and in submission. Let us dedicate to Giving, joining each other hand in hand.

Yours most sincerely,



SWALEH NAQVI

Please do write to me how you feel about Giving. I would wait to hear from you.

AGHA HASAN ABEDI
PRESIDENT

BANK OF CREDIT AND COMMERCE INTERNATIONAL S.A.

January 15, 1985

Dear Colleague,

GIVING - God, in His infinite mercy, gave Man humility to receive His divinity. It is only in the receptacle of humility that divinity is received and human beings become divine to the extent they receive it and it is only in the process of Giving and receiving that divinity flows. It is only in the act of Giving and receiving that life becomes a process; a process which is so wholesome, so embracing and so valuable; a process in quality and a process in infinity, a process from which we came into being and into which we are consumed; a process which is fusion of God's divinity and Man's humility. It is in the medium of Giving that life flows into life and God's divinity in all its embracing fullness, shines and rains softly, smoothly and blissfully on His creation.

It is in the conjunction of divinity, Giving and humility that creativity and creation is sustained - Giving remains at the centre of life.

Knowingly and unknowingly we have been Giving and receiving ever since the moment of our birth. In the innocence and purity of our infancy, we received and gave love, comfort and hope. As we have been maturing, our best Giving has always been of quality only when we gave in innocence and purity and humility. **Here may I request you to ask a question to yourself as to what is the intensity in your desire to Give, how many times and how much you Give every day and what is the quality of your Giving.**

The world, sometimes, has its own way of degrading the quality of Giving. We are often hurt and we often hurt by unconscious and careless Giving. And this is every day eroding our innocence and purity and we are losing our wisdom, as innocence and purity alone receives the wisdom of God and it alone makes the quality of life.

For some time, I have grown to fear the power of negative Giving. I have suffered with anguish and my soul has cried in pain when I have felt and seen human beings unconsciously inflicting pain on others by Giving hate, by Giving jealousy, by Giving envy and by Giving intolerance. I have seen the damage and misery which comes from Giving prejudice and dislike. I have seen and felt with dismay the quality of Giving being negated by a negative attitude to life. I have also seen and felt, with heavenly peace, the full glory in the halo of positive Giving; Giving love, Giving happiness, Giving humility and Giving hope.

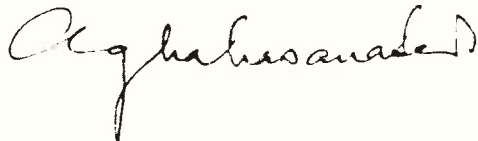
Today, in a world so precariously balanced between conflict and cooperation, between prejudice and faith, between love and hate, I am sure you will all agree from the depth of your conviction that it is in the delicate balance of the quality of Giving that the quality of its order and existence will survive.

I request you, the 11,000 members of BCC family, the 11,000 servants of God, the 11,000 missionaries of humility, love, hope and Giving to Give as much of all this as you can and to Give every moment as you breathe and as you exist.

I pray to our most merciful and beneficent God to Give you the true meaning of Giving; so you make BCC a loving Village and each one of its parts a caring neighbourhood; so you make BCC a Ship of unmatched beauty and unending love, success and GIVING that would sail towards the farthest shores of humanity.

May God bless you and your family.

Yours most sincerely,

A handwritten signature in cursive script, appearing to read 'Agha Hasan Abedi'.

Agha Hasan Abedi

Please do acknowledge my letter after you have given the 3½% of your salary, which you will shortly receive, for the Giving Year 1984.

AGHA HASAN ABEDI
PRESIDENT

BANK OF CREDIT AND COMMERCE INTERNATIONAL S.A.

19th March 1982

Dear Colleague,

During our Conference at Geneva on the 20th and 21st February and another conference following it at London on the 6th March, we added yet another dimension to the evolution of our corporate identity. Besides our determination to build up BCC in line with the best standards of banking by our will, vision and quality, we decided to build up the BCC family on a foundation which is the very essence of life, i.e. God and "Giving".

When you travel on the road to giving yourself to God and His humanity, your soul travels towards freedom and life is rewarded by its purpose. Giving is the medium on the balance of which rests your existence. Giving is silent. It is soft and serene. It glows.

Giving is an instinct within you which is tender and luminous.

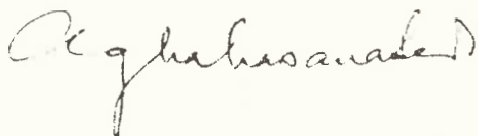
I am reproducing some of the thoughts of Khalil Gibran, the great poet, artist and philosopher on giving. The flame of his feelings and the power of his expression would surely illuminate your own inherent desire to give.

Our theme for '82 is "Giving".

And as BCC has always endeavoured to care for your spiritual and psychological needs, no less than your material requirements, it has been decided to implement the theme of '82 by initiating the process of giving. You will be paid two and a half per cent of your present salary for the year on the 8th April for giving to any individual or cause in fulfilment of your instinct and good judgement.

I shall be very happy if you acknowledge this letter and with my best wishes, I am,

Yours sincerely,



Then said a rich man, Speak to us of Giving.

And he answered:

You give but little when you give of your possession.
It is when you give of yourself that you truly give.

There are those who give little of the much which they have -
and they give it for recognition and their hidden desire makes
their gift unwholesome.

And there are those who have little and give it all.
These are the believers in life and the bounty of life, and their
coffer is never empty.

There are those who give with joy, and that joy is their reward.
And there are those who give with pain and that pain is their baptism.
And there are those who give and know not pain in giving, nor do they
seek joy, nor give with mindfulness of virtue;

They give as in yonder valley the myrtle breathes its fragrance into
space.

Through the hands of such as these God speaks, and from behind their
eyes He smiles upon the Earth.

It is well to give when asked, but it is better to give unasked,
through understanding;

All you have shall some day be given;

Therefore, give now that the season of giving may be yours and not
your inheritors'.

You often say, 'I would give, but only to the deserving'.

The trees in your orchard say not so, nor the flock in your pasture.

They give that they may live, for to withhold is to perish.

And who are you that men should rend their bosom and unveil their pride,
that you may see their worth naked and their pride unabashed?
See first that you yourself deserve to be a giver, and an instrument
of giving.

For in truth it is life that gives unto life - while you who deem yourself
a giver, are but a witness.