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In Search of Success

Identifying the Corporate Magic

AGENDA

Meeting of the Extended Central Management Committee

4th and 5th July 1985

1. CREATING AND MANAGING THE CONTEXT

Managing in the context

2. MANAGING THE CONTENTS OF THE CONTEXT

Action - its contents, its quality, its velocity

3. IN SEARCH OF SUCCESS

Identifying the corporate magic

The spark - the spark that by its brilliance and volume engulfs the corporate energy system and lights up its quantitative and qualitative contents.

4. MANAGING AND REDESIGNING THE LIABILITY SIDE OF OUR BALANCE SHEET
MANAGING AND REDESIGNING THE LIABILITY SIDE OF OUR BALANCE SHEET

Managing it with love and with vigour - the labour of love.
Managing it for profit.

5. MANAGING THE CLIENT CONTACTS AND RELATIONSHIP

Managing it for business and profit.

Managing it as an opportunity for revitalising one's energy and satisfying one's need to relate.

Need for an organised effort.

A campaign that will bring happiness to the heart of the organisation.

AGENDA

Management and Marketing Meetings

26th/27th September 1984

I MANAGEMENT

A) References

- 1) "Releasing the Energy of Others - Making Things Happen" by Professor Malcolm S Knowles
 - 2) Comparison between Traditional Management and Real Management by Mr T Thiss
 - 3) a) Address of Mr Abedi to Latin American Region Meeting - 1st August 1984
b) Address of Mr Abedi to Far East Region Executives' Meeting - 31st July 1984
c) Mr Abedi's Meeting with Hong Kong Management Group - 30th March 1984
- B) Review of the working of Management and Marketing Committees

II MORAL ENERGY - MORAL ATOMS - THEIR POWER

Value System - Belief System

Filtering, distilling and permeating of Value System into an existing Value System of a person

Evolution of a culture in an organisation.

III IMPETUS TO MARKETING MOVEMENT AND MARKETING CULTURE

Creating a leadership equal to the emergence of a marketing movement of unprecedented dimensions

Need for a psychological transformation and an intellectual research to discover marketing and profit opportunities.

IV THE THREE MONTHS OF 1984

Their significance - Their value

Do the ninety days live in you or you live in them?

Your priorities

AGENDA

Meeting of the extended Central Management Committee

20th/21st January 1984

OUR CONCEPT OF THE COMMITTEE SYSTEM:

1. Committees which serve as joint personality through interfusion are the best form of communication.
2. Committees through the process of interfusion and evolution are the best means for the growth of individuals.
3. Our committees are not committees in the conventional sense but they are a body which is in fact a joint personality.
4. We believe that we have understood and absorbed the phenomena of inter-relationships, inter-dependence and interfusion. We, therefore, believe that we should start the process of interfusion through these committees which is the key to our management concept.
5. For this reason, we have planned the implementation of committees at all levels, including the branches.
6. It is, however, necessary to examine if there is a possibility that the operation of committees may result in the negation of the concept of inter-relationship, inter-dependence and interfusion and wasteful consequences and wasteful exercise, or they would create a positive and beneficial influence on management.
7. We should keep in mind that according to our concept in its highest form, the committees would remain in session all the time and without being in a formal session. Our committees are a process of interfusion - evolution.
8. The value of executive time spent in committees should be particularly considered if there is a possibility of their being counter-productive.
9. Would the committees evolve gradually and finally into joint personality through interfusion, bringing all the invisible and unlimited benefits to management and productivity, or would they move in the direction of negative and confused matrix with obvious consequences - taking their toll by way of personal unhappiness and destruction of psychic health, both of the individual and the organisation and resulting in an adverse effect on productivity and management.

10. We have to assess, judge and feel the merit of the committee system in the reality of our management situation - the consequences happening invisibly, unknowingly and inescapably.
11. We should consider
 - whether interfusion is possible without respect for the point of view and personality of others
 - whether understanding and generosity on the part of members for the point of view of others is necessary or not
 - whether each member is performing a supportive role or a role of enforcing his judgement and will form a conscious or unconscious feeling of superiority
 - who would be the persons responsible for creating joint personalities and making the system a success
12. In our concept of management individuals do not enforce their perceptions and points of view, but they try to evolve and arrive at the best point of view through interfusion. While it is true that everyone in our bank with all honesty desires to arrive at the best point of view in the interest of the organisation, the problem may arise when each one of us believes that his point of view is the best and therefore it should be enforced.
13. The formation of the committees should be advised to IMD.

1. A quick look back at '83.

Look at '84; the horizons of hope - spirit - quality - possibilities - moral success - material success (the inevitability of their relationship and unity).

Balance sheet of the visible; assets - profit - ratios (both quantitative and qualitative).

Balance sheet of the invisible; gains and losses in relationship with God - humanity - family - friends - colleagues in the BCC family (both quantitative and qualitative).

Who is an individual human being - who is BCC?

Time - spirit - energy - psyche - soul - purpose - change.

2. Assess present management capability - future requirement.

Recap central management committee meeting of 10th, 11th and 12th October '83, relate its agenda to this meeting.

Relationship of management capability with our hopes - aspirations - horizons.

3. The imperative of marketing (Profit - the offspring of marketing).

Every member of BCC is a top marketing man.

4. The role of various management bodies such as CMC, CSO, RMC, other committees and IMD in the development of the management process during '84.

A new quality - a new spirit - a new charm of management in BCC within 5 years.

5. Vienna

Objective - preparation - agenda.

CMC meetings of 10th, 11th and 12th October '83, 20th and 21st January '84 to serve as backdrop and perspective for the purpose nature of Vienna.

The agenda to emerge from the meetings of 10th, 11th and 12th October '83 - 20th and 21st January '84.

BCC and the dynamics of its Management

AGENDA

Meeting of the Central Management Committee

10th/11th/12th October 1983

1. BCC is Purpose - Power:

- (a) How much do we live in and through the purpose and the power that we are.
- (b) How deeply are we and each member of the family committed to extraordinary success. How clearly do we feel involved and engaged in its achievement.
- (c) Our goal to earn the highest profit in the banking world. Our feelings about this goal.
- (d) How powerfully are we driven by our determination to achieve this goal.

2. How to achieve our goal and purpose

- (a) It is through the power and dynamics of BCC management - real management.
- (b) What do we manage: Human resources - energy psyche plus purpose - streams of all enabling energy psyche. We manage the force or the power, the fluidity and flow, the all enabling quality and the quality of interfusion in the units of human energy psyche.
- (c) How do we manage: Interfusion of the streams of energy psyche within the Branches - between the Branches - between Branches and Regional Office - between Branches and CSO - between the Regional Offices - between Regional Offices and CSO (Regions, Subsidiaries and Affiliates are placed in one category).
- (d) Translating the energy psyche plus purpose into results, and goals, through creativity and action in the process of interfusion and flow of energy psyche.
- (e) Our orientation and ability to produce and realise our goals.
 - Encashment of our efforts is a vital factor in our management.
 - Managing energy psyche of human beings - our human resources.

- Managing the streams of energy psyche of each member of the organisation and managing the interfusion of these streams - whether our conceptual management chart reflects and conforms with the concept of real management. The Committees at the level of CSO, Regional Offices and Branches are nothing but a vehicle for interfusion. Management Committees should be formed in all the Branches, and groups of Branches comprising of the managers of Branches within the Groups at the earliest.
- Feeling and experiencing one's own energy psyche, self-nature - power with a built-in purpose.
- Experiencing and feeling of the energy psyche of others.
- Having the ability to interfuse one's own energy psyche with the energy psyche of others.
- Producing a positive influence on individuals and on the Ethos.
- Question - do we produce and exercise any negative influence in the process of interfusion?
- Importance and priority within our energy psyche to realise and have vision of what Real Management is and to what extent we are practising Real Management.
- Whether Real Management is possible and to what extent. Even if it is a good concept, is it pragmatic or not?
- Transition and progress in movement towards Real Management.

3. Controls and accountability in management:

- (a) The concept of support function and support agencies (CSO, Regional Offices and Head Offices of Subsidiaries and Affiliates) as a key to management - support means interfusion.
- (b) The relationship between the support functions and control and accountability functions.
- (c) Understanding the concept under which the control and accountability have been built into the support function.

- (d) Strengthening of disciplines, controls and accountability in risk areas such as credit and foreign exchange operations.

4. Decentralisation and relative autonomy:

- (a) Decentralisation and relative autonomy is feasible, beneficial and workable when it is balanced by the concept of Joint Personality through Real Management and interfusion of energy psyche between Branches and Regions, the Regions themselves, Regions and Central Support Organisation and between and amongst individual members of the family at all levels.
- (b) In other words, decentralisation and autonomy is relative to and conditional upon the extent and degree of communication, interfusion and achievement of Joint Personality which takes care of controls, responsibility and accountability.
- (c) The operation of any organisation in parts has to be balanced with its operation in totality as no organisation can either remain only as parts, nor can it function just as totality. There is no room for creating fiefdoms or entirely segregated units unless they are interlinked and inter-related with each other and with the totality. The tendency to live as independent units whether they are Branches or Regions or CSO, is a tendency to become oblivious to truth. It is contrary to our desire and great thirst to search for reality. This desire, in fact, is our power and our ability to win. Can one unit of ego exist by itself as one part or will it have to exist as a part of the total ego - organisational ego. Can parts exist without and outside totality or only within totality - can the totality become a totality without the parts - can parts exist without becoming totality - can parts exist without other parts - can parts exist as parts - can totality exist without parts - can parts and totality exist without each other or exist only simultaneously.

5. Image:

BCC's Image is reflected in and by the quality of our energy-psyche, by BCC Wisdom and BCC Conscience.

Relationship and understanding with Central Banks

Relationship with external Auditors

The value of our Central Audit Division towards developing the Image.

6. Quality of Assets

It should be the hallmark and reflection of our quality.

7. A Common Denominator:

Which will be the hallmark of quality for the BCC family.

What should be at least one common denominator in the Energy Psyche of all members of the BCC family which would ensure the unity of the organisation and create a common identity - Corporate Identity:

- (a) Humility
- (b) Love
- (c) Compassion
- (d) Loyalty to each other and to the institution
- (e) Desire to reach beyond one's self
- (f) Enlightenment
- (g) Experience and feel one's own power - psychic energy
- (h) Major Purpose
- (i) Determination and will to make highest profit in the banking world
- (k) Desire to avoid exercising negative influences on others and on the ethos of BCC
- (l) Any other quality that may be suggested

8. Profit

- (a) November as a special month of profit
- (b) Efforts for maximum profit in the remaining months of this year
- (c) Planning for the profit of 1984, right from now

9. Deposits:

Accounts of high net worth individuals - all members of the Management Committees of CSO and Regions to bring two accounts of individuals of high net worth by March 1984.

- (a) Projection for December 1983
- (b) US\$ and other currency deposits for the Treasury
- (c) Flight of deposits from one centre to another - encashment
- (d) Local currency deposits and its liquidity
- (e) Quality of deposits - low cost and broad based

10. BCC Travellers Cheques:

Capture its importance. Let us put our heart in it. It is BCC's image, name and face before the world.

11. Marketing:

1984 to be the year of marketing:

- (a) Prepare all the staff for a marketing initiative before the end of 1983
- (b) The largest number of staff should be engaged in the marketing effort.

12. The importance of Central Audit:

1984 would highlight the importance and the emphasis we attach to central audit. Fullest co-operation is required from Regions and Branches.

13. 'Delinking'

- (a) Increments becoming a non-event
- (b) Replacement of the event that increment was.

NOTES FOR CENTRAL MANAGEMENT COMMITTEE MEETING:
10TH, 11TH AND 12TH OCTOBER 1983

1. All Executives and Officers in the CSO and Regions should know what real management is and what interfusion is. One who manages others should allow them to manage him equally. The concept of inter-dependence, inter-relationship and interfusion.
2. While managing our Bank with the object of managing it purely as a commercial bank, should, or should not the Major Purpose remain enveloped in our energy psyche.
3. To what extent are we interested in building up management at various levels equal to the opportunities and possibilities. How should we build up this management.
4. Extraordinary goals and purpose, the degree of our commitment and determination to achieve them.
5. For achieving the extraordinary goals and purpose we have to be extraordinary people with extraordinary energy psyche - extraordinary human qualities and extraordinary professional ability.
6. Extraordinary ability to manage - new and different concept - new and different matrix - a different quality and quantity of energy psyche or power - interfusion of energy psyche in place of ordinary communication - a different concept of control and accountability - the meaning of support and support organisations - the relationship and the meaning of support and accountability - joint accountability - joint accountability through support.

Support in our meaning is interfusion of energy psyches. Energy plus all-enabling psyche plus desire and urge plus love plus humility - all of these in one.

7. Exploring extraordinary opportunities and possibilities - extraordinary market place. New and different dynamics.
8. If human beings have an all-enabling quality in their soul or energy psyche, why should we not relate it to a goal which is 'All' - which is Totality - which is God and is Creation - all that is and all that happens - all energy or power that is - that is in or behind all that is and that happens. And live in the interfusion of this power. We are a part as a unit of energy - energy psyche, but we have the power to relate to totality, the totality of energy psyche - cosmic energy psyche.
9. If we like we can choose for ourselves to what part of the totality, possibilities, opportunities, market place should we relate ourselves as human beings and as bankers, and make that our goal or purpose.

Whatever may be our goals or purpose or market place, the degree of success we would achieve would depend on our ability to explore, experience and use our all-enabling power (energy psyche). In our management, therefore, our emphasis had been on the discovery, realisation, development, experiencing and utilisation of this all-enabling power. This can happen only to the extent that we can experience this power.

10. We should believe and feel that behind everything is a power and the will of that power is purpose.
11. When we have related our all-enabling power to totality, we relate to all its parts, but if we relate our all-enabling power only to parts, we can never relate to totality and truth. The only way to relate ourselves to totality is through total devotion and love for God (God is totality), which becomes Faith: or in other words, to interfuse our all-enabling energy psyche or power with the cosmic energy psyche or the totality of power. We should experience the power and the purpose which is behind everything besides knowing things as we are used to and to achieve this, the only way is to experience humility, love and purpose all in one. Hence all the emphasis on humility, power and love in our management. We are power, purpose, humility and love and we live in the sea of power, purpose, humility and love in their dynamic state.
12. Power - Action
 - (a) Creativity comes from the flow of the power that we are.
 - (b) Action is the flow of power.
13. Will in our power.

As our power is energy plus psyche, it does not only have the will to act merely as a physical power, but has also an enabling will - ability to relate itself to anything up to totality.
14. Feeling and experiencing our power with a built-in will and purpose and its interfusion with the rest of the power is our management's interfusion either with BCC's localised market places, with BCC's global market places or with the market place of totality, in which also exists the unknown, the unseen and the intangible.
15. One transcends into the state of humility which is experiencing a state of being and a state of no-being within one's self at the same time or experiencing 'ness' with 'noness' in their unity within one's self.
16. Humility is the height of innocence and love.
17. There is Power in and behind everything. It is one and the same power both behind the moral and behind the material. And it is only

this power which is the unity behind the moral and the material, which of course is dynamic.

18. The unit of every energy psyche has its own different cast.
19. Do we know and respect this reality.
20. Can we interfuse with the other energy psyche.
21. Do we exercise a positive influence on the energy psyche of others, of the totality of the energy psyche of the organisation - our ethos.
22. In the process of our interfusing, do we make others happy or unhappy. How far do we make others happy, how often do we make others happy and how often unhappy.
23. What role IMD should play in enabling staff at various levels to know and experience their energy psyche, to improve, develop, promote and sell the concept of interfusion and real management. What assistance and co-operation can we provide to IMD in its efforts.

MARKETING CONFERENCE - 14 & 15 February 1981

PROFIT - MARKETING - 1981

INTRODUCTION

Profit is fundamental. (Profit 'IS' as truth 'IS'.) Profit a must in our chemistry.

What is marketing?

OBJECTIVES

1. The objective for 1981 is to create a new concept of marketing and profit. (Profit, marketing and 81 are one and the same and inseparable; and yet they remain different aspects of the whole.)
2. Reorientation of BCC towards marketing and profit. (Moving from profit towards marketing instead of moving from marketing towards profit.)
3. To introduce BCC idiom for communicating the change in concept and direction.
4. To create and build marketing structure - Global; Regional; Country.
5. Implementation and execution of strategies and plans.
 - i) Traditional strategies, methods and efforts. (More localised outlook and local orientation.)

Branches should become more profit oriented.
 - ii) New Strategies and Channels
 - a) Oil
 - b) Bulk Commodities
 - c) Bonding and Guarantee Business
 - d) Accounts for individuals of high net worth and financial institutions including aid giving agencies
 - e) Correspondent relationships
 - f) Any other avenues

(see attached memo).
 - iii) Launching a massive effort
6. Profitman