

# CONTENTS

## & PROJECT SUMMARY

### Table of Contents

1.	Project Summary	1
2.	Project Origins	2
3.	Project Description	2-4
4.	Project Result	4-5
5.	Project Applicability Globally	5
6.	Finalist Eligibility	6
7.	APPENDIX	7
	7.1 Project Timeline	
	7.2 Project Images	
	7.3 Letters of Endorsement	

### Project Summary

When Dubai Chamber started its Corporate Social Responsibility (CSR) project back in 1997 it did not yet fall under the title of CSR. CSR was not a buzzword 15 years ago or a well-known or widely applied concept like it is today. It started off organically as a few different good initiatives based on real needs that were championed by different individuals in different departments. Most of them were new and completely innovative for the region, involving significant challenges and the investment of considerable resources as Dubai Chamber sought to spread awareness and practices of CSR within its own doors and outside among its members and the broader community.

Today Dubai Chamber can look back proudly at the results of its long legacy of its various CSR initiatives - from green building to the University of Dubai, the Centre for Responsible Business and the Mohamed bin Rashid Al Maktoum Business Award Program – which it now groups as part of its CSR project. Each initiative plays a unique and important role, helping Dubai Chamber improve its own sustainability footprint and its contribution to its stakeholders, strengthening job skills and entrepreneurship among the community, as well as improving and celebrating the responsibility and excellence of its member businesses across the Emirate and beyond.

All elements of Dubai Chamber's CSR project can be applied globally and will provide numerous benefits to the stakeholders of any Chambers of Commerce that applies these initiatives as long as they are adapted to the local context in which they operate. We hope that our project synopsis will clearly demonstrate why we deserve to be a finalist in the 2013 World Chambers Competition CSR Project category. This will allow us to share and hopefully inspire other Chambers of Commerce to develop similar CSR projects wherever they are located around the globe and realise the numerous benefits that CSR has brought us and our stakeholders.

# PROJECT

## ORIGINS & DESCRIPTION

### Project Origins

Back in 1997 when Dubai Chamber started its Corporate Social Responsibility (CSR) project, it did not yet fall under the title of CSR. Back then CSR was not a buzzword or well known or widely applied concept like it is today. Rather, it started off organically as a few different good initiatives based on real needs that were championed by different individuals that grew, flourished and spread over the years as can be seen in the timeline shown in the appendix.

For example, in 1997 our head engineer, who was in charge of the operations and maintenance of our buildings, noticed the wastage of energy and water and decided to make changes. Our pioneering efforts in greening existing buildings in the region began back then, a decade before a royal decree was issued to set green building standards for new buildings and the greening of buildings started to become a trend across the Middle East.

In 1997 our board of directors recognised the skills and qualifications gap in the workforce and the need to develop job skills and entrepreneurship particularly among the Emirati community, with few tertiary institutions in the country at the time and not everyone having the ability to travel abroad to study. This was when our pioneering efforts in education and community investment began, when we established Dubai Polytechnic later renamed the University of Dubai (UD), providing educational programs in the areas of business and IT.

Back in 2004 we recognised the need to develop business ethics and responsible business practices among our members and the region in general. This is when we partnered with Maersk to develop the Dubai Ethics Resource Centre which in 2007 was rebranded the Centre for Responsible Business (CRB) to recognise its broader mandate than just business ethics.

In 2005 we launched the prestigious Mohamed bin Rashid Al Maktoum business award program as we saw the need to encourage and reward business excellence during a time when Dubai was rapidly expanding and business standards varied greatly. In 2010 we expanded the program significantly – including learning modules, a business club and the award evaluation process which was enlarged to include innovation, governance and CSR – as we realised there was a need to encourage and support sustainable excellence among UAE businesses.

In 2009 we set up a CSR section to engage with staff and assist our different departments in improving Dubai Chambers own CSR performance as well as measure and communicate what we are doing in terms of our various CSR initiatives both internally to staff and externally to the broader community. This is when we started grouping all of our CSR initiatives under our CSR project umbrella with a proper structure to coordinate, manage, track and report on our various initiatives.

### Project Description

Each initiative which we group under our CSR project umbrella was initiated due to a particular context. Therefore every initiative required Dubai Chamber to innovate differently and invest various resources while overcoming particular challenges in order to achieve the set objectives, so will explore each one separately in the following table.

# PROJECT DESCRIPTION

CSR Initiative	Context	Innovative Character	Invested Resources	Difficulties Met
<b>Green building (since 1997)</b>	Water and energy was cheap when this initiative began, there were no external drivers for greening buildings, rather a few employees noticed the wastage and decided to improve practices behind the scenes.	<ul style="list-style-type: none"> <li>We are the only building in the UAE who started drastically reducing its consumption of resources in the 1990s, still few existing buildings do so.</li> <li>Several pioneering technologies were implemented - such as capturing condensate from the AC system which saves over 850 000 litres of water a year (since 2004), using recycled municipal water to flush the toilets (since 2009), adjusting lift weighting loads to save 20% of energy (since 2005), and cooling the server room through a heat exchanger in the fountain (since 2010) - were first's in our region.</li> <li>We were the 1<sup>st</sup> building in the Arab world to achieve the global green building standard LEED for existing buildings in 2009.</li> </ul>	There was no extra budget, all changes were no or low cost and came out of the normal building operations and maintenance budget. When money was allocated for the recent upgrade, there was also no green budget but all decisions were made considering environmental issues.	<ul style="list-style-type: none"> <li>With no extra budget, paying for green technologies was challenging so they were gradually implemented.</li> <li>Employees had to work on their own through trial and error with no examples to follow.</li> <li>Finding suppliers of green products was challenging, they did not exist in the local market and had to be imported.</li> <li>Locking health, safety and environment changes into the culture and structure of the organisation.</li> </ul>
<b>University of Dubai (UD, since 1997)</b>	We opened this establishment to address skills and qualification gaps in the workforce and to support the governments Emiratisation and HR development programs.	<ul style="list-style-type: none"> <li>It was one of the first tertiary institutions in Dubai developing job skills and entrepreneurship among Emiratis and expats.</li> <li>Its innovative syllabus encourages CSR as the only university in the region which follows the UN Principles for Responsible Management Education.</li> <li>The College of Business Administration is one of the few in the region accredited by the Association to Advance Collegiate Schools of Business (AACSB) International and positioned number 1 in the UAE.</li> <li>The College of Information Technology is one of the few in the region accredited by the USA Computing Accreditation Commission (CAC).</li> <li>UD has also distinguished itself through its innovative applied research, it is one of the most productive UAE universities in business and IT.</li> </ul>	2 floors of our head office building to the university, 50 student scholarships and other support which amount to around USD\$1.6 million in value per year.	<ul style="list-style-type: none"> <li>Building top facilities, attracting talent and establishing strong management and a solid reputation takes time.</li> <li>Initially, the fact that the diploma programs were not accredited by the Ministry of Higher Education and Scientific Research meant that graduates encountered difficulties in having their studies recognised in the employment market.</li> <li>Demand now outstrips supply and we are trying to build a new campus which is expensive requiring a USD \$54 million investment.</li> </ul>

## PROJECT DESCRIPTION & RESULTS

<b>Centre for Responsible Business (CRB, since 2004)</b>	There was no awareness, training or institutions encouraging business ethics and other critical business responsibility issues in the region. Companies like Merck were finding this a challenge for their expansion efforts in the Middle East.	<ul style="list-style-type: none"> <li>The 1st centre of its kind in the Middle East dedicated to promoting ethics, good governance and broader CSR issues through the dissemination of research, training, consulting and practical tools and guides.</li> <li>Since then it has launched many 1<sup>st</sup>s in the Middle East including: the 1<sup>st</sup> CSR trainings and conferences; the 1<sup>st</sup> CSR research; the 1<sup>st</sup> CSR publications; the 1<sup>st</sup> CSR label for companies to evaluate and reward their CSR performance; and the 1<sup>st</sup> employee volunteering program.</li> </ul>	Last year Dubai Chamber invested USD \$517,000 (to cover salaries of 5 employees, research events, advertising, facilities etc.). Altogether Dubai Chamber has invested around USD \$4 million since CRB again.	<ul style="list-style-type: none"> <li>Developing and communicating this new concept and making it relevant in an Arabic context (i.e. creating new terminology, linking it to Islam etc.).</li> <li>Getting businesses to recognise the importance and opportunity of CSR took much time and resources.</li> </ul>
<b>Mohamed bin Rashid Al Maktoum (MRM) Award Program (since 2005)</b>	This award program was created to help foster excellence in business and lift business practices across Dubai at a time when Dubai was growing rapidly and business standards varied greatly.	<ul style="list-style-type: none"> <li>It was the first and is the only comprehensive business award for companies in the UAE.</li> <li>It is the only award for Excellence which assesses innovation, governance and CSR as the three core backbones of excellence.</li> <li>It is unique developed after reviewing global frameworks like the EFQM which has been adapted to the local context and expanded to include a comprehensive program of learning modules, a business club and the award.</li> </ul>	Last year Dubai Chamber invested USD \$713,000 in this program and has invested USD\$5.6 million since it began (not including the costs of 2 full time employees and office resources).	<ul style="list-style-type: none"> <li>Having companies correctly understand and apply the comprehensive framework required time and the provision of learning sessions.</li> <li>Getting SMEs, which represent the majority of businesses, involved requires a lot of effort too.</li> </ul>

### Project Results

All of the various initiatives which we group under our CSR project umbrella have been important in developing various aspects of CSR in the region with regards to the workplace, marketplace, community and environment. The impacts, including the measurable data and benefits, are shown in the following table.

CSR Initiative	Results
<b>Green Building</b>	<ul style="list-style-type: none"> <li>USD \$1.93 million savings in 10 years while reducing water and energy by 77% and 47% respectively and a further energy reduction exceeding 10% in the past two years.</li> <li>Global recognition and coverage for Dubai as a place where leading best practices are applied, with more than 240 local and international press articles written about our efforts and several green building awards given to us in the last two years alone.</li> <li>Increase in staff satisfaction for our renovated green work space from 59% to 89% as measured in our annual employee satisfaction survey.</li> </ul>

# PROJECT

## APPLICABILITY GLOBALLY

<b>University of Dubai</b>	<ul style="list-style-type: none"> <li>The graduation of almost 1300 undergraduates in business and IT as well as 38 students in its MBA program since it became known as the University of Dubai in 2002.</li> <li>Being one of the most productive educational institutions when it comes to publications in the fields of business and IT in the UAE. In the last year alone it published articles in 30 peer reviewed journals, 2 books, 2 chapters, 3 peer reviewed presentations and 1 reviewed proceeding as well as held 11 research seminars.</li> <li>It was the first university in the region to sign the UN's Principles for Responsible Management Education. This has led to CSR principles being incorporated into all aspects of the syllabus and is developing the next generation of responsible UAE business leaders.</li> <li>As part of the UD's Centre for management Development, more than 250 mostly Emirati female entrepreneurs have been put through an entrepreneurship program which has seen around 40 women set up their own businesses in Dubai. This has recently been expanded to include rural women so they can start their own businesses in traditional arts and crafts.</li> </ul>
<b>Centre for Responsible Business</b>	<ul style="list-style-type: none"> <li>Publishing 22 issues of its CSR publication since it began in 2007 to raise awareness and promote best practices in CSR, particularly among SMEs.</li> <li>Arranging 845 volunteers from 35 companies to volunteer 4406 hours since the Engage Dubai volunteering program began in 2008.</li> <li>Holding 6 CSR Conferences, called the Dubai Responsible Business Dialogue, which has been attended by over 989 delegates.</li> <li>Having 26 firms achieve the CSR Label, a voluntary CSR framework, since beginning in 2010.</li> <li>Producing 22 research studies, 17 publications, as well as toolkits and guidebooks on CSR.</li> <li>Since our efforts began, CSR awareness among business executives has risen from 59 to 81% as demonstrated in our research reports.</li> </ul>
<b>MRM Award Program</b>	<ul style="list-style-type: none"> <li>300 companies have participated in the MRM award process and 88 have won from 11 different sectors since the MRM began in 2005.</li> <li>86% of participants in the MRM seminars found them very useful or useful and 98% would recommend the award process to others.</li> </ul>

### Project Applicability Globally

All of the various initiatives which we group under our CSR project umbrella can be applied globally as long as they are adapted to the particularly context of the different geographical locations as explained in the table below.

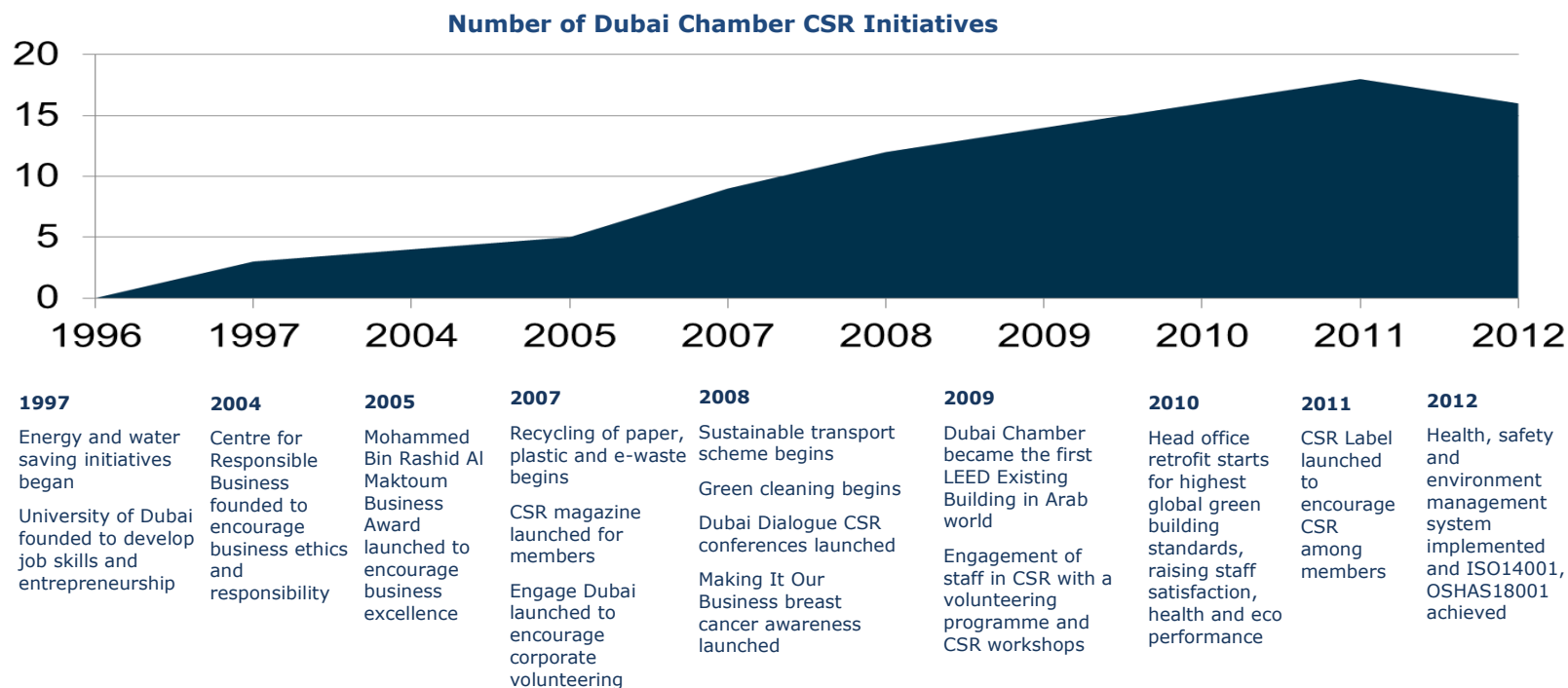
CSR Initiative	Application to Other Parts of the World
<b>Green Building</b>	Worldwide, buildings are responsible for some 40% of energy consumption and CO <sub>2</sub> emissions. Greening existing buildings is therefore a win-win necessity and most of the no and low-cost green initiatives Dubai Chamber has implemented can be done across all Chamber offices and buildings globally.
<b>University of Dubai</b>	While education and job skill requirements differ in different markets, the internet evolution opens the opportunity for entrepreneurship globally and there is great scope everywhere for Chambers to encourage business skills and IT programs in schools and universities in their own home market to ensure their citizens are equipped to ride the IT wave.
<b>Centre for Responsible Business</b>	In developing markets where the concept of CSR is often less well established, there is an opportunity for Chambers to establish such centres that assist their members in being more responsible. In more developed markets, Chambers may not require a centre but can also develop or support services like CSR conferences, labels or publications to further encourage CSR further especially among their SMEs.
<b>MRM Award Program</b>	An award for business excellence which addresses innovation, governance and CSR can be applied universally and adapted to the local circumstances. So like the other CSR initiatives, this can be applied around the world.

## Finalist Eligibility

There are several reasons why Dubai Chamber feels that its CSR project should be selected as a finalist to present at the 8<sup>th</sup> World Chambers Congress in 2013. These are:

1. We have a long legacy of encouraging and promoting CSR in the Middle East where we pioneered the concept 15 years ago. Since then the understanding in our region of CSR and the amount of companies applying it has grown substantially.
2. We have focused both on 'talking the walk' and developing business responsibility in our members through our Centre for Responsible Business and MRM Business Award Program as well as our other efforts to share our CSR learning's and experiences. We have also worked at 'walking the talk' and being an example for others by enhancing our own CSR performance through our community initiatives (the University of Dubai and employee fundraising and volunteering), environmental initiatives (greening of our building), workplace initiatives (to embed health, safety and environment through applying ISO14001 and OSHAS18001, as well as encourage Emiratisation and the development of our employees), and market place initiatives (working on greening our supply chain, developing CSR services).
3. Our CSR project has concrete benefits for our staff, members, suppliers, the environment and community while helping us fulfill our strategic objectives of supporting the development of business and promoting Dubai as an international business hub. So it directly contributes towards helping us fulfill the mission of our Chamber of Commerce.
4. Many of our CSR initiatives can and should be implemented by other Chambers of Commerce globally to inspire positive change in their own regions. By being a finalist, we can share and hopefully inspire other Chambers of Commerce when we present our CSR project at the 2013 World Chambers Congress. This will also support us in developing our CSR project further and hopefully encourage other Chambers to do more to encourage CSR too.

### Project Timeline



### Project Images



One simple no cost green building practice was to conduct all cleaning and maintenance during office hours and to switch off lighting and AC after hours since 1997 – a first in Dubai. Most buildings still do not practice this today despite the cost savings. We continue to promote the fact that such simple measures saved us US\$1.93 million over a decade and regularly share the measures we have taken with other organizations through presentations, green building tours, and articles both locally and abroad. Since then we have achieved ISO14001 and OSHAS18001 too.



Almost 1,300 students have graduated from the University of Dubai, which was founded back in 1997 to address skills and qualification gaps in the workforce and to support the government's Emiratisation and HR development programmes. As the first university in the region to join the UN Principals of Responsible Management Education, CSR is integrated into all core courses and specialist courses that all students undertake. UD also develops entrepreneurship among Emiratis and fills an important gap in the market by providing job and business skills to students from across the emirate.



Our Mohammed Bin Rashid Al Maktoum Business Award is the first and only comprehensive business award for the private sector in the UAE. It is unique in that it assesses innovation, governance and CSR as the three core backbones of excellence. To date, 300 companies have participated in the award process in its six cycles.



Our Centre for Responsible Businesses is the first centre of its kind in the Middle East, dedicated to promoting ethics, good governance and broader CSR issues. It has launched many firsts, including the CSR Label, which 26 companies have been awarded since it was launched in 2010. It continues to be a vital player in encouraging CSR in the Dubai and beyond.

### Letter of Endorsement



November 20, 2012

**H.E. Hamad Buamim**  
**Director General**  
**Dubai Chamber of Commerce & Industry**

Dear Mr. Buamim,

**Re: Request for a Letter of Endorsement for Dubai Chamber's World Chambers Congress Award Application**

It is with great pleasure that I am writing this endorsement letter for Dubai Chamber's CSR efforts.

Dubai Chamber has been one of the pioneers in encouraging Corporate Social Responsibility, having established the Centre for Responsible Business (CRB) back in 2004, a first of its kind in the region. Since then they have supported our organisation in being more sustainable through a number of the CRB programs; HSBC was a founding member of the Sustainability Network and works collaboratively through this network to discuss and strategise CSR and advance the practice in the UAE; the CSR Label which HSBC achieved in June 2012 provided a valuable framework for the company to review our CSR and benchmark ourselves locally; and lastly the ENGAGE Dubai program which has helped HSBC send volunteers to support local communities and causes in Dubai.

Dubai Chamber also works hard to improve their own operations as their efforts in green building and community engagement show. I commend them on their efforts to date and encourage them to continue inspiring and setting an example for us to follow.

I have no hesitation in recommending Dubai Chamber for this award and wish them much success in their application.

Sincerely,

**Ammar Shams**  
**Regional Head, Corporate Sustainability**  
**HSBC Bank Middle East Limited**

HSBC Bank Middle East Limited  
 Middle East Management Office - Emaar Square  
 PO Box 502601, Dubai, United Arab Emirates  
 Tel: 971-4-3904722  
 Web: www.hsbc.ae

*Incorporated in Jersey, Channel Islands  
 Regulated by the Jersey Financial Services Commission*

يطلب إنش إس بي سي الشرق الأوسط المحدود  
 مكتب الإدارة الشرق الأوسط - إعمار سكوير  
 ص.ب. ٥٠٢٦٠١، دبي، الإمارات العربية المتحدة  
 هاتف: ٩٧١-٤-٣٩٠٤٧٢٢  
 Web: www.hsbc.ae

تأسس في جيرسي، جزر القنال  
 خاضع للوائح تنظيمية الخدمات المالية في جيرسي



*Emirates WILDLIFE Society*  
*In association with*  
*World Wide fund for Nature*



Date: 12<sup>th</sup> November, 2012

**H.E. Hamad Buamim**  
**Director General**  
**Dubai Chamber of Commerce & Industry**

Your Excellency,

**Re: Request for a Letter of Endorsement for Dubai Chamber of Commerce and Industry's World Chambers Congress Award Application**

It is with great pleasure, following the excellent cooperation between our two organizations in encouraging sustainability and Corporate Social Responsibility in our region, that I am writing this endorsement letter for Dubai Chamber's CSR efforts.

Dubai Chamber has been a pioneer in actively promoting a greater sense of social and environmental responsibility and corporate governance within the business community in our region. Importantly, the Chamber has also led the development of a more environmentally responsible corporate culture by example, through their successful efforts of greening their offices, where they have achieved some very impressive results on energy and water reduction through innovative technology as well as behavioral change by all staff at the Chamber building.

Dubai Chamber started greening their facilities in the late 1990s, well before it was fashionable, setting an example for our entire region which we are still learning from.

At the same time, the chamber has been promoting sustainability to the community, for example, since the 1<sup>st</sup> Earth Hour in the United Arab Emirates in 2008, Dubai Chamber has been one of the public promoters of this event encouraging the business community to participate and save energy. They have also supported our Heroes of the UAE project, co-hosting and participating in conferences and workshops; as well provided their own case study material for our website and taken numerous companies on a tour in their building to share the Chamber's experience in saving energy and water. I commend them on their efforts to date and encourage them to continue inspiring and setting an example for others to follow

I have no hesitation in recommending Dubai Chamber for this award and wish them much success in their application.

Sincerely,

**Ida Tillisch**  
**Acting Director General, EWS-WWF**



Abu Dhabi Office:  
 Tel.: +971 2 6347117  
 Fax: +971 2 6341220  
 P.O. Box 45553, Abu Dhabi, U.A.E.

E-mail: info@ewswwf.ae, Web : www.ewswwf.ae

Dubai Office:  
 Tel.: +971 4 353 7761  
 Fax: +971 4 353 7752  
 P.O. Box 45977, Dubai, U.A.E.



**H.E. Hamad Buamim**  
**Director General**  
**Dubai Chamber of Commerce & Industry**

Dear Mr. Buamim,

**Re: Request for a Letter of Endorsement for Dubai Chamber's World Chambers Congress Award Application**

It is with great pleasure that I am writing this endorsement letter for Dubai Chamber's CSR efforts.

Dubai Chamber has been one of the pioneers in encouraging Corporate Social Responsibility since they established the Centre for Responsible Business (CRB) back in 2004, a first of its kind in the region. Since then they have supported our organisation in being more sustainable through a number of the CRB programs; du is a member of the Sustainability Network and works collaboratively through this network to discuss and strategise CSR and advance the practice in the UAE, and the CSR Label which du achieved in December 2011 provided a valuable framework for the company to review our CSR and benchmark ourselves locally. du is a CSR trailblazer in the region, having been the first telecommunications company to release a Sustainable Development Report in November 2011, as well as having been ranked number one for its exemplary Corporate Governance practices on the S&P/Hawkamah Environmental, Social and Corporate Governance (ESG) Index 2011.

The Sustainability Network events organised by the Dubai Chamber of Commerce since December 2010 are essential forums for organisations in the UAE to come together and share their best practices. du's CEO, Osman Sultan, participated in the last event held in September 2012, to discuss vital issues that are relevant to achieving sustainability in the future.

Dubai Chamber also works hard to improve their own operations as their efforts in green building and community engagement show. I commend them on their efforts to date and encourage them to continue inspiring and setting an example for us to follow. I have no hesitation in recommending Dubai Chamber for this award and wish them much success in their application.

Sincerely,

**Luma Jasim Bourisly**  
**Vice President – Corporate Communications Commercial**  
**du**

Emirates Integrated Telecommunications Company PJSC  
P.O. Box 502666, Dubai, United Arab Emirates  
Tel: +971 (4) 360 0000 Fax: +971 (4) 360 4440 www.du.ae  
Authorised, issued and fully paid up capital of AED 4,571, 428, 571  
Commercial License No. 526513; Commercial Registration No. 77917

شركة الإمارات للاتصالات المتكاملة (ش.م.ع.)  
ص.ب. ٥٠٢٦٦٦ - دبي - الإمارات العربية المتحدة  
www.du.ae +٩٧١ (٤) ٣٦٠ ٤٤٤٠ فاكس: +٩٧١ (٤) ٣٦٠ ٤٤٤٠  
رأس مال مصرح به ومصدور ومثبت بالكامل بقيمة: ٤,٥٧١,٤٢٨,٥٧١ درهم  
ترخيص تجاري رقم: ٥٢٦٥١٣ - سجل تجاري رقم: ٧٧٩١٧

UNITED ARAB EMIRATES  
MINISTRY OF HIGHER EDUCATION  
& SCIENTIFIC RESEARCH  
OFFICE OF THE UNDERSECRETARY



الإمارات العربية المتحدة  
وزارة التعليم العالي  
والبحوث العلمي  
مكتب وكيل الوزارة

Date : 22 November 2012

**H.E. Hamad Buamim**  
**Director General**  
**Dubai Chamber of Commerce & Industry**

Dear Mr. Buamim,

**Re: Request for a Letter of Endorsement for Dubai Chamber's World Chambers Congress Award Application**

It is with great pleasure that I am writing this endorsement letter for Dubai Chamber's CSR efforts, particularly in the field of tertiary education.

Dubai Chamber has been one of the pioneers in encouraging tertiary education in our region as part of their Corporate Social Responsibility since 1997 when they established Dubai Polytechnic which was later inaugurated as the University of Dubai. Back then there were few tertiary institutions in the Emirate and a great need to develop job skills, IT skills and entrepreneurial skills particularly for the Emirati population. By establishing the University of Dubai and continuing to support this university each year in various ways since, Dubai Chamber has assured a generation of employable business people for their members and helped develop the abilities of our people and nation. I commend them on their efforts to date and encourage them to continue inspiring and developing our future business leaders as part of their Corporate Social Responsibility efforts.

I have no hesitation in recommending Dubai Chamber for this award and wish them much success in their application.

Sincerely,

**Dr. Saeed Hamad Al Hassani**  
**Undersecretary, Ministry of Higher Education**  
**and Scientific Research**



www.government.ae  
هاتف: ٢ ١١٢ ٨٧٧٨ • فاكس: ٢ ١١٢ ٨٧٧٨ • ص.ب. ٤٥٢٥٣ • أبوظبي • الإمارات العربية المتحدة  
TELEPHONE: +971 2 642 8272 • FACSIMILE: +971 2 642 8778 • PO BOX 45253 • ABU DHABI • UNITED ARAB EMIRATES