

VCOMMM

THE NEWSLETTER FROM VENTURE CAPITAL BANK, KINGDOM OF BAHRAIN
DECEMBER 2010

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2010

"Our success to date will pave the way for greater prosperity in the future, insha'allah".



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VCOMM is published by Venture Capital Bank in Bahrain. Designed by THE BRIDGE PARTNERSHIP. ©2010 Venture Capital Bank



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CHAIRMAN
DR GHASSAN AHMED AL SULAIMAN

CHAIRMAN'S MESSAGE

In the name of Allah, most gracious, most merciful

Since the inauguration of Venture Capital Bank back in 2005, we sought to advance the concept of investing in budding businesses, focusing on promising SME's.

Diversity in investment and creating alternative investment opportunities, filled with innovation and potential. We have, thanks to Allah, built up many small and medium enterprises (SMEs) to the point that VCBank's formula became a role model in the Middle East and North Africa when it comes to investing in up-and-coming businesses.

The idea of building a Saudi Investment firm was due to the achievements of VCBank to date. The Saudi Venture Capital Investment Company (SVCIC) aims to invest in emerging and promising projects in the Saudi market. In light of the exemplary economic performance of Saudi Arabia, and the potential the SME sector promises, it was then imperative to create a company like the Saudi Venture Capital Investment Company who will enjoy the operational and investment expertise of Venture

Capital Bank, Bahrain (VCBank). The support of VCBank in SME's and emerging projects will allow SVCIC to overcome its limitations, grow and prosper, creating added value for the Saudi economy in general and the private sector in particular through economic diversity, creating job opportunities, and establishing efficient capital markets that provide ample rewards to stakeholders.

Even now, late 2010, there are many accomplishments that can still be achieved before year end, especially with a qualified team like that of VCBank's management, which in turn provides the logistical, technical and strategic support for the company.

In the end we wish for a year filled with achievements for the Bank, stakeholders and investors.



BOARD MEMBER &
CHIEF EXECUTIVE OFFICER
ABDULLATIF MOHAMED JANAHI

CHIEF EXECUTIVE'S UPDATE

The GCC's economical horizon, coupled with its financial stability, has a major role in the recovery of Middle East and North African economies. Arab Banks from the Atlantic to the Gulf are relatively isolated from the real effects of the international financial problems that the world suffered two years ago. That is mainly due to local & regional uniqueness that limit liquidity problems, drop in production, severe drop in investor trust and the increase of risk factors.

Although the fact that Arab banks have not been spared from certain levels of pressure, the financial institutions in the region has withstood the crisis. As proof of that, the Islamic banks proven its ability to adapt to the total economic difficulty and continue to focus on the operation of banking operations while maintaining stable credit worthiness during the financial crisis.

There are challenges in the remnants of the current crisis and the growing forms of the threatened banking risks, necessitating the speed of the amendments, which will see reap benefits in the short term, but rather in the long run, Allah willing.

In Venture Capital Bank, we were able to define our future strategy which maintains strong assets and expands our successful investments.

Thanks to Allah, we have been able to sign a strategic alliance with Khaleeji Commercial Bank to provide liquidity to the asset-backed trust certificates programme of Venture Capital Bank. VCBank has seen completion of the second quarterly distribution of profits last September. Cash dividends by 9% were distributed to investors of Lemissoler Maritime company who have been able to obtain bank financing worth USD 200 million to go ahead with the acquisition of four vessels for dry cargo, worth USD 85 million.

VCBank has expanded and signed many deals that enables it to go forth and achieve substantial rewards for its investors.

THE CONSTITUENT GENERAL ASSEMBLY OF SAUDI VENTURE CAPITAL INVESTMENT COMPANY (SVCIC)

The constituent general assembly of Saudi Venture Capital Investment Company (SVCIC) was held on Wednesday, 1 December 2010 at Paris Ballroom at the Four Seasons Hotel – Riyadh, to announce the incorporation of Saudi Venture Capital Investment Company with a paid up capital of SR 375 million.

SVCIC is a closed joint stock investment company (under formation), investing in promising investment opportunities that have the potential in the small and medium enterprises in the Kingdom of Saudi Arabia, which will support these companies and enforce their position to achieve their desired growth and contribute to the economic growth of the Kingdom. The assembly was chaired by Dr. Ghassan Ahmed Al Sulaiman, Chairman of the Founding Committee of SVCIC and was attended by the founding committee members Mr. Abdulfatah Mohammad Rafie Marafie, Mr. Abdullatif Mohammed Janahi and other company shareholders. The general assembly confirmed the subscription to the full paid up capital and approved the final version of the Memorandum of Association of the Company. The assembly also elected the first Board of Directors of the Company and approved the appointment of the first auditors of the company. They also discussed the founders report on pre-operating expenses and establishment costs of the company and took the appropriate decisions in this regard.

Members of the elected board consist of a group of experts in the field as follows:

1. Dr. Ghassan Ahmed Al Sulaiman,
2. Abdulfatah mohammed Rafie Marafie,
3. Ali Mosa Al Mosa,
4. Sulaiman Bin Ebrahim Al Hudaithi,
5. Mohammed Sulaiman Abanumay,
6. Ajan AbdulAziz Al Ajan,
7. Khalid Abdullatif Ebrahim Rabea,
8. Fahad mohammed Al Babbain,
9. Abdullatif Mohammed Janahi,
10. Faisal AbdulAziz Al Abbasi

It should be Noted that the elected board members are subject to the approval of the Capital Market Authority.



After the Assembly, the Board of Directors held their first meeting of SVCIC, and announced the appointment of Dr. Ghassan Ahmed Sulaiman as Chairman of the Board of Directors of Saudi Venture Capital Investment Company, as well as the appointment of Mr. Mohammed Sulaiman Abanumay as Deputy Chairman and Mr. Mansour Al Shaye as Chief Executive Officer of the company.

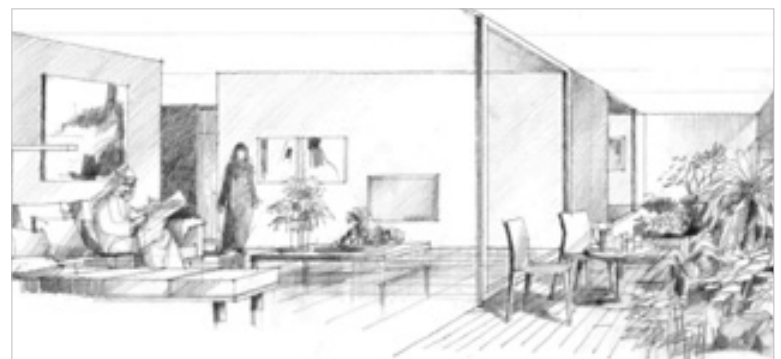
Mr. Mansour Al Shaye - Chief Executive Officer of Saudi Venture Capital Investment Company said "I extend my gratitude and thanks for the confidence of the Board of Directors they placed in us. As Chief Executive Officer of Saudi Venture Capital Investment Company, I am hoping to achieve the desired objectives of establishing the company and to providing the best possible returns to our shareholders". "Currently competition between traditional and Islamic investment firms is fierce. The establishment of SVCIC is the fruit of Venture Capital Bank's efforts. Thanks to the experience it possess, Venture Capital Bank aid in forming a company that attracts talent that assures results and that add to the Saudi economy" he added.

"ROYAL MATERNITY HOSPITAL" APPOINT THE DESIGN ARCHITECT

Venture Capital & Business Development division has taken major steps towards the realization of the Royal Maternity Hospital as the project has entered the implementation phase. Over the past few months, the Board of Directors of the Hospital company has appointed the consultancy firm HAJ as its client representative for the project's design and construction phase. The Royal Maternity Hospital Board has also held a design selection meeting where several architecture consultancy firms presented their design concepts. The Company is now in the final stages of negotiations and appointment of the selected firm.

Once completed the Hospital is expected to bring about a qualitative leap in the standards of woman healthcare provision in Bahrain. The initial focus of the Royal Maternity Hospital will be on the provision of comprehensive maternity services, extending to pre-natal and post-natal care, in addition to gynecology. The Royal Maternity Hospital will aim to gradually introduce and excel in the provision of medical care in the areas of maternity, gynecology, fertility, pediatrics, diagnostics, continence and reconstructive surgery.

The Hospital will be staffed with world-class medical professionals from the United Kingdom, and will be operated in accordance with United Kingdom's



private healthcare best practices. The Hospital will be located in a strategic and exclusive location measuring 40,000 sq meters in the Southern Governorate of The Kingdom of Bahrain, offering both privacy and convenient access. The design and construction phase is expected to be completed in 30 months.

VCBank, as part of its investment strategy, is developing a strong portfolio of healthcare investments. The Venture Capital & Business Development team is ensuring the success of these projects through selective targeting of specific healthcare specialties that would fill the current need in the market. Investors in the Royal Maternity Hospital project are expected to achieve an internal rate of return of 20% over an investment period of up to 5 years.



LEMISSELER MARITIME ANNOUNCES FULL 9% CASH DIVIDEND FOR TWELVE MONTHS ENDING 30TH SEPTEMBER 2010 AND ACQUIRES FOUR BULK VESSELS FOR USD 85 MILLION

Despite the shipping industry having witnessed a severe downturn during 2009, especially with the decline in the Baltic Dry Index and spot rates, Lemissoler Maritime Company WLL (the "Company") managed not only to sail through rough waters with the help of its cautious strategy of using long term charters and prudent vessel acquisition, but also fulfill its long term vision of generating returns for its investors with the second announcement of a full 9% cash dividend.

The shipping industry entered 2009 in a state of crisis. All shipping sectors had been hit hard, with the dry bulk sector struggling to recover from a plunge in November 2008 that took the Baltic Dry Index to a nine-year low. 2008-2009 will be remembered as a year of tremendous volatility. American, European, African and Asian container throughput felt the knock on effect of many major consumer markets going into recession at the end of 2008 and in 2009. To say the least, the effect was a global one.

However, 2010 has witnessed a recovery, albeit a small, slow and steady one. With huge stimulus packages in many large economies taking effect and increasing demand from Asian economies particularly Middle East, China and India, demand for most vessel classes started to increase, this complemented by the concept of slow steaming helped the shipping industry weather the storm.

The Company's strategy ultimately proved fruitful at a time of great uncertainty. Coupled with the Company's capability in the development of the fleet, the arrangement of vessel contracts and the cost structure of the vessels, the Company has safely been steered through rough waters.

Towards the end of 2009, at a time when liquidity was poor and some major listed shipping companies were close to filing for bankruptcy, the Company managed to secure a USD 200 million Shari'ah compliant financing facility to assist in its planned vessel acquisitions.

Towards the third quarter of 2010, as a part of its prudent acquisition strategy, the Company partly deployed the credit facility for vessel acquisitions. The Company has finalized the agreements for the acquisition of four dry bulk vessels from Newlead Holdings Limited ("Newlead", <http://www.newleadholdings.com/>) – a



Greece based, NASDAQ listed international shipping company that owns a fleet of dry bulk carriers and double-hull product tankers. The four vessels are being acquired approximately for USD 85 million using part of the financing facility. The vessels are expected to be fully operational under the Company's flag by November 2010, thus generating a consistent cash stream going forward.

And at the latest board meeting, the Company announced a full year 9% cash dividend for its investors. Mr. Abdullatif Janahi, Board Member & CEO of Venture Capital Bank and Chairman of Lemissoler Maritime Company commented "We are pleased with Lemissoler's performance, having seen the Company sail safely and profitably during uncertain and difficult times. We are confident that with support from VC Bank and its investors, Lemissoler Maritime Company will realize its full potential in the years ahead. The announcement of a full year dividend as promised is evidence of the Company's commitment towards generating returns for its investors."

ITWORX DEVELOPS 'KNOWLEDGE NET' (K-NET) EDUCATION PORTAL FOR 37 INDEPENDENT SCHOOLS IN QATAR

ictQATAR, the Supreme Council of Information and Communications Technology, is the leading policy maker and regulatory body for information and communication technology in Qatar. Established in 1994, ictQATAR is responsible for the roll-out of many large-scale technology projects with the vision of transforming Qatar into a true knowledge-based and progressive society.

In 2007, ITWorx, a strategic Microsoft Education Partner, was selected as the service provider for the e-learning solution implementation. Together with Microsoft Gulf, ITWorx successfully delivered the 'Knowledge Net' (K-Net) education portal. Based on the Microsoft Learning Gateway ("MLG") 2005, the portal served 12 Independent Schools and was centrally hosted at Qtel, ictQATAR's data centre.

ITWorx delivered an extensive upgrade of ictQATAR's K-Net e-learning platform. Having previously delivered phase I of the portal on MLG 2005, in phase II, ITWorx migrated K-Net to the new MLG 2007.

The project included K-Net redesign, customisation, and localisation, including an enhanced navigation and user interface experience for 37 Qatari Independent Schools and 37,000 users. The solution integrated with People Soft, SEC's School Management Information System, and ITWorx educational products: Education Catalyst™, Exam Expert™, and Attendance Expert™. ITWorx also provided comprehensive support and training services. The project aims to propel the country's Independent Schools into a new era of K-12 education through the adoption of cutting-edge e-learning techniques, which bring teachers, parents and students closer together.



VCBANK ANNOUNCES A STRATEGIC TIE-UP WITH KHALEEJI COMMERCIAL BANK FOR ITS LIQUIDITY PROGRAM



In the first quarter of 2010, VCBank structured and introduced a USD 55 million program (the "Liquidity Program"), which offers highly liquid short-term financial instruments expected to yield attractive rates of returns of up to 6% per annum (the "Certificates"). VCBank's asset-backed short-term Certificates are consistent with the provisions of Islamic Shariah and backed by a prime asset, being the iconic Venture Capital Bank Building.

In a bid to further strengthen the Liquidity Program, VCBank has recently announced a strategic tie-up with Bahrain-based Khaleeji Commercial Bank BSC to act as a Liquidity Provider for the Liquidity Program for up to USD 15 million. The role of the Liquidity Provider is to promptly respond to any redemption requests by the holders of the Certificates in cases where no replacement investors are readily available. The presence of a strong line-up of Liquidity Providers enhances investors' confidence in the Liquidity Program and offers an additional layer of security to the holders of the Certificates. VCBank leads the consortium of Liquidity Providers, in addition to its role as a Promoter for the Liquidity Program, with a limit of USD 10 million. The Certificates are issued by Liquidity FinCo Ltd., a well-governed special purpose investment vehicle established for the sole purpose of issuing and managing the Certificates.

VCBANK'S LIQUIDITY PROGRAM SUCCESSFULLY MANAGES REDEMPTIONS, NEW SUBSCRIPTIONS, AND COMPLETES SECOND QUARTERLY DISTRIBUTION

VCBank's Liquidity Program was launched on 11 March 2010 to a very successful start, with overwhelming demand for the Certificates from individual and institutional investors. The total size of the offering of USD 55 million was fully subscribed for within record time despite prevalent market sentiments of cautious investing.

Since then, the Issuer, Liquidity FinCo Ltd., along with the Administrator, Keypoint Consulting WLL, have together managed to ensure a seamless operation of the Liquidity Program, swiftly responding to redemption requests and new subscriptions in the Certificates. September 2010 witnessed the

successful completion of the second quarterly distribution of profits, with the first one having occurred in June 2010. The Certificates provide an ideal solution for the management of excess short term liquidity by providing investors with early redemption windows of 30, 90, and 180 days from the date of issuance. This provides much needed flexibility to investors, enabling them to manage their short term cash balances while achieving an attractive rate of profit. It is expected that the holders of the Certificates will achieve profit rates of up to 6% per annum on their holdings. As such, this Program represents a remarkable innovation that fills a substantial existing gap in the market for Shariah compliant liquidity management instruments.

VC BANK ANNOUNCES THE LAUNCH OF ITS ISLAMIC CONSULTANCY CO. IN KINGDOM OF BAHRAIN, "TATWEER CONSULTANCY COMPANY"

Venture Capital Bank has announced the launch of its fully owned subsidiary "Tatweer Consultancy Company".

Tatweer Consultancy Company is an Islamic consulting company based in the Kingdom of Bahrain. The Company provides business advisory services and human resources development programs to financial institutions, commercial companies and governmental organizations.

Tatweer develops programs catering for the specific needs of the client organization. The length and content's depth of each program is developed after the review of the organization in question and through consultation with its senior management team.

The Company's program portfolio contains a variety of specialized and customized developmental programs including, but not limited to

- all corporate control areas such as Corporate Governance, Risk Management, Internal Audit and Compliance;

- board level related topics such as strategy development, public relation and media management, and board functionality assessment;
- team building;
- Sharia'h compliance.

Given today's continuing developments in regulatory environment, it is important for organizations to control risk, boost performance and regain stakeholders' confidence. Tatweer Consultancy Company will help its clients to enhance their Governance, Risk, Control and Compliance environment. The Company's programs will be focusing on the local, regional and internationally best practice standards using real examples and case studies with both regional and international perspective. It will present practical ways for board of directors; senior management and staff to address issues faced by the organization and help them to implement the best standards suitable to their organization, which has been the key issue for any development program.



RISK MANAGEMENT AT VCBANK

Every business has its associated risks; none is immune and if not addressed, these risks can have a detrimental impact on the business and its financial performance. But risks can be identified as well as pro-actively managed; and the degree to which one identifies and develops plans to mitigate these risks is paramount to its survival and growth.

At Venture Capital Bank, its Risk Management Department aspires to develop an integrated risk management platform as well as a disciplined proactive approach to identify, manage, control and mitigate all risks associated with the Bank's business. This aspiration would involve the establishment of minimum risk management standards across the entire organization, as well as a corporate culture whereby each staff is an individual owner of risks within their area of responsibility.

Since the onset of the global financial crisis in late 2008, the Department - in cooperation with an external consultant - has successfully completed a risk profiling exercise to identify all material risks affecting the Bank's activities within all its segments of business and operations. Each risk identified is prioritized according to its degree of materiality; and mitigation measures have been ascertained on a consultative manner with risk owners for implementation. Particular emphases - in the form of frequent risk reviews - are also placed on each of the Bank's Islamic investment banking products for associated investment, operational and asset placement risks especially in light of the current market uncertainty. Notwithstanding this, as the Bank's operations and business activities continue to evolve, the Department has regularly contributed to various areas of this evolution



by way of risk advisory consultation - as it serves to assist the Bank's decision makers to make informed decisions from a risk perspective.

المخاطر، بما يساعد صناع القرار في البنك على اتخاذ قرارات سليمة تركز على معرفة واعية بالمخاطر ذات الصلة.

HUMAN RESOURCES AND SUPPORT

The department's areas of responsibility cover all aspects of human resources that include recruitment, training and development and personnel systems; and support including investor relations, administration support, legal services, procurement and premises.

During the year, the management remained committed to human resource empowerment and even in the midst of the economic crisis; VCBank has successfully retained its human capital and not felt the need to resort to retrenchments as well as maintaining all the necessary training programmes.



GERMAN ORTHOPAEDIC HOSPITAL TREATS THE NEEDY FOR FREE

Surgeries were performed, free of charge, to needy patients at the German Orthopaedic Hospital. August saw two surgeries completed, one being a knee replacement while the other was spine related.

Professor Heinz Roettinger in cooperation with The Royal Charity Organization received destitute patients who were in need of immediate surgical intervention and assessed cases based on severity of condition and merit.

The medical team relieves such patients from all required financial obligations including surgeon's fee, medical check-ups, hospital stay and post-op check-ups. This initiative aims to alleviate the suffering of five needy patients in need of such treatments as part of the social and charitable role of the Hospital. The Synthetic parts used in these operations were also donated by Ta'azur, the main surgeon, Dr. Roettinger, sponsored one of the parts and the German Orthopaedic Hospital doctors and employee donated one of the parts as well. The German Orthopaedic Hospital is a Venture Capital Bank project in cooperation with Albabtain Investment Holding Company - Saudi Arabia, with a specialized surgeons and professionals from Germany.



الجدير بالذكر أنه تم تأسيس المستشفى الألماني للعظام كأحد المشاريع الاستثمارية لفينشر كابيتال بنك بشراكة سعودية مع مجموعة الباطنين الاستثمارية القابضة، وبالتعاون مع مجموعة من الأطباء الألمان المتميزين العاملين في المجال الطبي والمعروفين على المستوى الأوروبي والعالمي في مجال جراحة العظام.

دائرة إدارة المخاطر في فينشر كابيتال بنك

ينطوي كل عمل أو نشاط على مخاطر مرتبطة به، فلا يوجد نشاط بمنأى عن المخاطر. وإذا لم يتم الأخذ في الحسبان تلك المخاطر سيكون لها تأثير سلبي على العمل والأداء المالي للنشاط. ولكنه بات بالإمكان تحديد تلك المخاطر وإدارتها وفق إجراءات استباقية فعالة. ولاشك أن القدرة على تحديد تلك المخاطر وتطوير خطط للحد منها تعد من العناصر الأساسية في ضمان البقاء وتحقيق النمو المستدام.

تسعى دائرة إدارة المخاطر في فينشر كابيتال بنك إلى تطوير إطار عمل متكامل لإدارة المخاطر، فضلاً عن تبني منهج استباقي لتحديد وإدارة جميع المخاطر المتعلقة بنشاط البنك والحد منها. هذا العمل يتضمن أيضاً تطبيق الحد الأدنى من معايير إدارة المخاطر في جميع أنحاء المؤسسة، فضلاً عن نشر ثقافة يكون بموجبها جميع موظفي البنك مسؤولين عن حماية البنك من المخاطر. ومنذ بدء الأزمة المالية العالمية في أواخر عام 2008، نجحت دائرة إدارة المخاطر بالتعاون مع استشاريين خارجيين في استكمال خطة عمل تتيح تحديد كافة المخاطر التي تؤثر على أنشطة البنك في جميع القطاعات والعمليات التشغيلية. ويتم تصنيف أولوية كل مخاطرة حسب درجة تواجدها الفعلي، فضلاً عن التحقق من إجراءات الحد من تلك المخاطر على أساس تشاوري مع الدائرة المختصة لضمان كفاءة التنفيذ وفعالية التطبيق. هذا إلى جانب التركيز من خلال المراجعة المستمرة على كل منتج من المنتجات المصرفية الاستثمارية الإسلامية التي يوفرها البنك للتعرف على المخاطر الاستثمارية والتشغيلية وتلك المرتبطة بتوظيف الأصول خاصة على ضوء حالة عدم التيقن التي تسود الأسواق في الوقت الحالي. من ناحية أخرى وعلى ضوء التطور المتواصل في العمليات التشغيلية ونمو أنشطة البنك، فإن دائرة إدارة المخاطر تحرص على المساهمة الفعالة في مختلف مجالات هذا التطور من خلال تقديم خدمات استشارية حول إدارة

إدارة الموارد البشرية والدعم

تتضمن مسؤولية تلك الإدارة كافة الجوانب المتعلقة بالموارد البشرية والتي تشمل على التوظيف والتدريب والتطوير وأنظمة شؤون الموظفين، إضافة إلى مسؤولية المساندة والتي تشمل علاقات المستثمرين والدعم الإداري والخدمات القانونية والمشترية والمباني ولقد حقق البنك نجاحاً باهراً في إيجاد واجتذاب أفضل الخبرات المتخصصة في صناعة الخدمات التشغيلية والاستثمارية وأصبح لدى البنك فريق إداري عالي المستوى وقد تم أيضاً استكمال جميع فرص العمل والوظائف الرئيسية للدعم والمساندة.

وقد حافظت الإدارة على التزامها المتواصل بتمكين وتعزيز الموارد البشرية حتى في خضم الأزمة الاقتصادية، حيث نجح فينشر كابيتال بنك في الاحتفاظ برأسامه من القوى البشرية العاملة، ولم يضطر إلى اللجوء إلى عمليات تقليص الموظفين بل وتمكن من تنفيذ الخطة المرسومة له مسبقاً من قبل مجلس الإدارة.

فريق المستشفى الألماني للعظام يجري عمليات مجانية لمرضى عظام معوزين

ضمن مبادرة خيرية قام الطاقم الطبي للمستشفى الألماني للعظام بإجراء عمليات جراحية لمرضى عظام معوزين والذين هم بحاجة ماسة لإجراء هذه العمليات مع عدم قدرتهم على دفع تكاليف العلاج. فقد عمل البروفيسور هاينز روتينجر وبالتعاون مع المؤسسة الخيرية الملكية باستقبال المرضى المعوزين الذين هم بحاجة لعمليات عظام فورية وتقييم الحالات وفق خطورتها ومدى حالة العوز للمرضى.

هذا ويقوم فريق العمل الطبي بإعفاء المرضى من جميع الالتزامات المادية المطلوبة للعملية من أجرة الطبيب الجراح والفحوصات الطبية والإقامة في المستشفى الألماني للعظام والمراجعات ما بعد العملية والعلاج الطبيعي. وجاءت هذه المبادرة بناءً على قناعة وإيمان ملاك المستشفى بالدور الاجتماعي والخيري للمستشفى اتجاه المجتمع وقد تم توفير الأعضاء الصناعية التي يتم استخدامها غالباً في عمليات زرع العظام من شركات تطوعت بالتبرع على توفير هذه الأعضاء كشرية تآزر للتأمين. كما قام الجراح الرئيسي الدكتور هاينز روتينجر بتحمل تكلفة إحدى هذه العمليات. بالإضافة إلى تحمل مجموعة من أطباء وموظفي المستشفى الألماني للعظام نفقة إحدى العمليات أيضاً. وتهدف هذه المبادرة إلى تخفيف معاناة خمسة مرضى معوزين في مقاومتهم المرض، مع عجزهم عن تحمل تكاليف العلاج. وقد تم بحمد الله إتمام عمليتين ضمن هذه المبادرة خلال الربع الأخير 2010 بإشراف فريق طبي ألماني متخصص في العظام. وكانت العملية الأولى استبدال للركبة والثانية جراحة في العمود الفقري.



إنجازات موظفي فينشر كابيتال بنك العلمية

حقق ثلاثة من موظفي فينشر كابيتال بنك إنجازاً كبيراً في دراساتهم العلمية. فقد حصل هشام أبو الفتح، مسؤول - توظيف الاستثمارات على شهادة الماجستير من جامعة ساندربلاند بالمملكة المتحدة. تركز موضوع رسالة الماجستير على إدارة علاقات الزبائن في قطاع الخدمات المصرفية الاستثمارية في البحرين. كما حصلت السيدة عبير رستي، الموظفة في دائرة الموارد البشرية على مؤهل متخصص في الموارد البشرية لبرنامج إدارة شؤون الموظفين المعتمد من معهد شؤون الموظفين والتطوير. وقد قامت مؤسسة أوكود إنترناشيونال بتقديم البرنامج في البحرين.

من ناحية أخرى نجح السيد عبد الله نور الدين مسؤول - الاستثمارات العقارية في اجتياز ثلاثة مستويات من اختبارات CFA الضرورية للحصول على شهادة CFA المعتمدة.

لاشك أن مثل هذه الإنجازات المبهرة تعكس حرص موظفي فينشر كابيتال بنك على تعزيز مساهمهم المهني وتطوير مهاراتهم، مع التأكيد على مستوى المهنية العالية في الوفاء بمتطلبات ووظائفهم. إن مثل هذه النجاحات تضيف قيمة عالية، وتؤكد الجودة المهنية العالية لفريق العمل في فينشر كابيتال بنك.

EDUCATIONAL ACCOMPLISHMENTS OF VCBANK'S EMPLOYEES

Three of Venture Capital Bank's employees achieved a milestone step in their studies. Hisham Abu Alfateh, principal - Investment Placement, has successfully completed his MBA certificate from the University of Sunderland, United Kingdom. The MBA's topic was Customer Relationship Management in Bahrain Investment Banking Arena. Mrs. Abeer Rasti, Associate - Human Resources, has successfully completed a Professional Qualification in Human Resource Certificate in Personnel Practice Programme accredited by the Chartered Institute of Personnel and Development (CIPD) delivered in Bahrain by Oakwood International.

Mr. Abdulla Noorudin, Principal - Real Estate Investment, passed all the 3 levels of the CFA exam necessary to get the CFA Charter and have applied for Charter. This is an excellent achievement and reflects to VCBank's employees eagerness for a blooming career, while showing continuous professionalism towards their employment requirement. They add great value and demonstrate the professional quality of Venture Capital Bank team.