Good Practices From Winners of Dubai Quality Award, Dubai Human Development Award & Dubai Service Excellence Scheme 2013
This document summarizes the efforts and hard work of winning organizations of the Dubai Quality Award, Dubai Human Development Award and Dubai Service Excellence Scheme 2013. Before closing this cycle, winners are required to share their good practices with the wider community.

During the course of last year and after consultation with a number of senior assessors, the following qualities were suggested for the evaluation of merits of a good practice:

• Clear rationale on the approach
• High level of objectivity and clear impact on results
• Favorable degree of benefits obtained in relation to the efforts expended
• Effective reviews applied
• Ability to adapt by other organizations
• High degree or originality, innovation and creativity applied.

The company profiles and good practices presented in this document reflects the views of respective organizations and not those of the Business Excellence Department. Therefore, while we are delighted with the degree of participation, we cannot accept responsibility for the content.

We believe that what has been presented in this document amounts to a valuable benchmark for good practices in UAE.

As we observe the success and development of many such participating organizations, we wish to encourage many other organizations to follow in the footsteps of those that featured in this document. Thus, taking advantage from the many benefits offered by this process. We would also like to invite prospective applicants to read what winners had to say about the benefits of participating in the various awards and their advice to future applicants.

Success is always the result of hard work and determination to do better. Therefore, our advice to prospective applicants is to register now and never wait for perfect conditions to prevail.

We wish your organizations every success.

Business Excellence Department,
September 2014
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Starting modestly as a book shop owner in 1965, Abdul Wahid Rostamani has grown his business to become one of the region’s most respected commercial entities. From the outset, AW Rostami’s strategy was to build and grow a group of companies that formed a springboard for dynamic growth in the global marketplace. The corporate core values form the soul of each of our companies and enrich people’s lives by offering them value added services that surprise and delight them.

Arabian Automobiles Company (AAC) was established in the year 1968, as part of the AW Rostamani business conglomerate, and the sole distributor of Nissan Cars and Genuine Nissan Parts in Dubai and the Northern Emirates. Over the years, AAC has emerged to be among the top players in the Automobile sector with market leadership in certain pivotal segments of the vehicle market.

AWR Automotive Vision

Vision - 2015

Where we want to go

• To be a world class organization
• To be a USD 2 billion organization

AWR Automotive Mission

Our mission is to enrich the lives of our customers through our people, products and services by setting best practices in everything we do.

Fig I: AW Rostamani Group Structure
AWR - Automotive
Corporate Core Values

AAC has a total strength of over 2100 employees spread across Dubai & Northern Emirates. This network includes 14 new car showrooms, 13 service centers, 15 parts outlets & certified pre-owned divisions across these geographies. In order to fulfill the brand promise to customers, AAC partners with the region’s most trusted names for delivering quality service.

Besides having a very close relationship with OEMs, AAC also shares synergy with external partners such as Enoc, Eppco, Dubai Police, RTA, Dubai Chamber, etc. to ensure alignment & for fulfilling its commitment to customers & society in totality.

Owing to the tight competition in the industry within the region, it is a requisite for AAC to anticipate challenges and to build contingency plans. For AAC, the key strategic challenge is to develop means to differentiate its products & services from competitors so as to provide optimum value and delight in customer experience.

In order to achieve its corporate vision, AAC has defined a six pillar World Class Organization framework that has been embedded within the strategy of the organization.

It is through this robust strategy that AAC strives to be one of the leaders in the regional automotive business & develop methodologies to achieve desired results in each of the identified aspects.

Throughout its journey, AAC has achieved a plethora of recognitions globally & regionally. The CEO, Mr. Michel Ayat believes in the philosophy of quality before profitability & revenue before cost. It is this leadership trait that is apparent across all business units which has propelled the organization forward on its journey towards excellence.

Benefits of applying for the Business Excellence Award

• Fostered cross functional teamwork aligned to one common goal which led to more effective communication & implementation
• Provided a structured framework against which the organizational practices are assessed and reviewed for effectiveness
• Encouraged a culture of continuous and on-going improvements within the organization
• Generated a sense of achievement for everyone involved including employees & customers

Advice to Future Applicants

• Ensure that the Top Management is committed and involved right from the start of the project
• Involve employees across all levels of the organization to increase the quality of the submission document
• Conduct the self-assessment to develop improvement initiatives for reaching the target score
• Utilize the feedback report to initiate excellence practices within the organization and continue the spirit of excellence for the coming years.
Best Practice 1: Balanced Scorecard Implementation at AW Rostamani

Strategy has always remained at the core of AWR Automotive Group and is one of the main drivers for the enormous success witnessed by the group so far. With a highly robust structure in place and with 20 years of Balanced Score Card implementation backing the AWR Automotive Group, it has only asserted the massive presence that the group has today in the automotive industry in UAE. Over the years the BSC has brought about a positive change within the organization. The transformation of BSC, as a successful management tool, has led to many unique features in its implementation and is a true representation of the AW Rostamani way of business.

Results Planned / Desired Outcomes

The Balanced Scorecard implementation at Arabian Automobiles Company is more than just a measurement system. AAC uses the scorecard as a central, organizing framework for managing its processes. Today AAC aims to achieve the following objectives as part of its robust BSC mechanism:

- Utilize BSC as an effective tool to attain AAC’s vision of being a world class organization.
- Communicate strategy throughout the organization.
- Link strategic objectives to long-term targets and annual budgets.
- Perform periodic and systematic strategic reviews.
- Obtain feedback to learn about and improve strategy.

Today, management processes at AAC are built around the Balanced Scorecard that enables AAC to become aligned and focused on implementing its long-term strategy in line with the vision of the organization.

Approach

1-1: BSC Introduction at AWR Group

In 1994, Arabian Automobiles incorporated Balanced Scorecard as part of the business management system which demanded a paradigm shift in the existing methodology. The transformation of BSC as a successful management tool that has led to many unique features in its implementation is a true representation of the AW Rostamani way of business.

1-2: Inception of the Strategic Management Office

In 2006, following an amicable split in the family, the AW Rostamani Group was formally established on the principles of advanced business management. Balanced Scorecard was seeded in-house and a dedicated group for managing corporate business was formed directly under the CEO which proved to be the turning point in strategy planning. The office of strategy management thus formed was made responsible for strategy planning & execution across the organization that encompasses 18 business functions, which assesses strategic proposals from business units and provides guidance as to align the business objectives with the corporate vision.

Deployment Of Approach

2-1: AWR- Automotive Corporate BSC Plan

The executive committee including the CEO, business heads & the office of strategy management together form the foundation based on the board’s direction for business strategy for the next year / term. During the annual Business Plan Kick
Off session in September, the Executive committee shares the external environment outlook for the automotive business globally & regionally. AWR Automotive SWOT is discussed & a broad direction on the way forward for the automotive business is shared by the CEO. Also during this Strategy retreat, all business unit heads across AAC share their BIG IDEAS concepts that would drive the automotive business to achieve an industry benchmark status.

Over the next 3 months every business unit in AAC will define their SWOT and formulate their strategy in-coordination with the Business Excellence team to ensure alignment with the corporate objective. It is during this period that the key big ideas are discussed, evaluated with key stakeholders and feasible ideas are incorporated into the BSC for the upcoming year.

2-2: Alignment of Individual Departments to Overall Corporate Objective

BSC Performance Reviews

In accordance with the strategy map, the BSC follows the same perspectives financials, customer, internal process and learning & growth and further drills down to the objectives in each area. Through strict implementation and assessment, every department is aligned to the corporate strategy with the help of a robust review mechanism. The identified milestones with results are reviewed weekly by the Operations Team. The performance and progress against set targets are reviewed monthly at a BSC meeting which is centrally coordinated by the Business Excellence Department involving various strategic partners as well. A quarterly review is conducted with the CEO for evaluating the progress and to assist in timely achievement of results. In addition to this, a

2-1.1: Annual Strategy Planning Calendar at AWR

2-1.2: Strategy Planning & Execution Milestones

Fig 2-2.1: Balanced Scorecard Structure

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Activity</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strategy Retreat: Business Plan Kick Off session</td>
<td>15-20 Sep</td>
</tr>
<tr>
<td></td>
<td>· External Environment Analysis</td>
<td>9-15 Sept</td>
</tr>
<tr>
<td></td>
<td>· AWR Automotive SWOT</td>
<td>10-12 Sept</td>
</tr>
<tr>
<td></td>
<td>· AWR Corporate Strategic Direction</td>
<td>16-17 Sept</td>
</tr>
<tr>
<td></td>
<td>· Big Ideas presentation by Business units</td>
<td>18-20 Sept</td>
</tr>
<tr>
<td>2</td>
<td>Business Plan formulation &amp; Alignment</td>
<td>Sep 20-Dec 15</td>
</tr>
<tr>
<td></td>
<td>· Business Unit SWOT</td>
<td>Sep 20-Dec 15</td>
</tr>
<tr>
<td></td>
<td>· Big ideas validation (Feasibility study)</td>
<td>Sep 20-Dec 15</td>
</tr>
<tr>
<td></td>
<td>· Strategic initiatives</td>
<td>Sep 20-Dec 15</td>
</tr>
<tr>
<td></td>
<td>· Manpower &amp; IT budgeting</td>
<td>Oct 1-Dec 15</td>
</tr>
<tr>
<td></td>
<td>· Financial budgeting</td>
<td>Oct 1-Dec 15</td>
</tr>
<tr>
<td>3</td>
<td>Business Plan validation &amp; Management Approval</td>
<td>15-20 Dec</td>
</tr>
<tr>
<td>4</td>
<td>Business Plan Roll Out</td>
<td>1st Week of Jan</td>
</tr>
</tbody>
</table>
half year review is conducted for analyzing the current situation, including the external environment and to set the direction for the second half of the year to ensure on-time completion of projects.

2-3: Cascading of Strategy to Individual Employees
• Once the strategy has been finalized by the Top Management at AAC, it is then cascaded to the lower levels of the organization after various rounds of meetings & explanation sessions.
• This serves to create alignment around the organization’s shared vision, to make strategy actionable to departments and down to individuals.
• Individual scorecards are then aligned to AAC’s objectives in a manner that enables linking rewards and recognition to results.
• The organization alignment is clearly visible through strategy, using the strategy map, performance measures and targets, and initiatives.
• Scorecards are used to improve accountability through objective and performance measure ownership, and desired employee behaviors are incentivized with recognition and rewards.

This alignment is highlighted by the fact that their targets, achievements and incentives are linked to the performance of the defined KPIs.

BSC Automation & Integration
Having seeded the fundamentals of BSC and inculcated the BSC culture among its employees, the organization took to automation of the entire process by integrating its mature Oracle ERP system with the Hyperion System for further enhancement in business management. With the implementation of BSC automation, all data pertaining to results and operational performance is made available online which is utilized by the Hyperion System in reporting real time performance results.

Aligning employee KPIs with overall strategy
Setting of goals and KPIs of individual employees are now automated on the integrated system which is aligned to the overall corporate objective of AAC.
• The automated Hyperion system ensures that the alignment of the objectives from the corporate scorecard up to the individual employees remains consistent.
• This ensures complete transparency of alignment of the individual’s performance contributing towards to the vision of AAC.

• The automated system integrates employee goals across all the 4 perspectives of the balanced scorecard.

• During the appraisal process of employees, individual performance is evaluated appropriately reflected on the system for revision in compensation based on strategic performance.

3 Assessment

Internal Stakeholder Assessment

• The BSC mechanism that has been established within the organization is continuously revised year on year.

• Every year after the Business Plan has been rolled out, all the departments and functions that have been involved in the Business Planning process are asked to share their feedback via a survey on the overall methodology of the process.

• Feedback & improvements are taken into consideration during the next BP cycle.

External Assessment

The organization also encourages internal resources to attend the BSC Master Class Training Workshops conducted by the renowned founders – Robert Kaplan & David Norton. This is to ensure:

• Current BSC Mechanism is implemented in the right manner and to identify any areas of improvement

• In order to be aware of any best practices that is used in the BSC methodology of implementation and incorporates them within the organization.

In addition to this, our CEO – Mr. M.I. Ayat is a prominent key note speaker and participant at BSC Forums conducted globally by Robert Kaplan and David Norton. This helps in understanding key trends and concepts of BSC which are then translated into adaptable methodologies for the organization.

Overall Satisfaction with the BP Cycle

![Fig 3.1: BP Cycle Survey Results](image)

![Fig 3.2: CEO M I Ayat addressing BSC Forums in 2012 & 2013](image)
4 Refinement

4-1. Introduction of themes in BSC Strategy Map

- The Balanced Score Card has been refined in its methodology to include themes in the strategy map. Earlier versions of BSC implementation within the organization consisted only of the 4 perspectives linked to their strategic objectives.

- From 2013 cycle, the BSC has now incorporated a set of themes which are in line with World Class Organization Framework and which are embedded into the strategy map of the organization to focus on key strategies to achieve the corporate objective thus providing an enhanced clarity on the subsequent objectives and the projects associated with them.

4-2. Introduction of the best BP BSC Award

Over the past six years, the BSC has been evolving continuously within the organization and there has always been a continuous endeavor to improve the mechanism of BSC across the organization. One of the challenges that were faced over the past few years was to upgrade all business units to one level of maturity and to seed the acceptance of rigorous business process management system. With this in mind, the Best BP BSC award was initiated in 2011 by Business Excellence Department to measure strategic performance of each business unit and to promote healthy competition among Business Units in effective BSC implementation. The Best BP Award was initiated to achieve the following objectives:

- Drive & Support Business Units & Departments in achieving their Target KPIs
- Bring about a uniform maturity of BSC understanding and implementation among all Business Units

Parameters such as – whether targets are met as stated in the BSC, whether BP process timelines are achieved, implementation of action plans, etc. are considered to evaluate businesses to win the Best BP BSC award. This is an annual award given to the businesses by the CEO of AWR Automotive which is a methodology to align strategic performance across the organization.

Results

AWR-A’s Balanced Scorecard implementation has helped the organization achieve payback in sales volume and market share. Through the customer perspective on their Strategy Map, AAC successfully instilled a culture of customer-centricity to become a forerunner in customer relationship management across the region. Due to its successful strategy execution, AAC was honored by the Palladium Group for achieving excellence in Strategy execution & was inducted into its prestigious Hall of Fame. What is even more impressive is that AAC became the first private UAE company to enter the Palladium Balanced Scorecard Hall of Fame 2013 and this clearly reflects the organization’s capability to execute strategies effectively for future sustainable growth.

Over the years, AAC has ensured that it executes its organization strategy with the help of the BSC mechanism aligned to the Corporate Vision of becoming a $2 Billion company by the year 2015, with focus and dedication. A robust BSC mechanism has helped the organization in establishing a highly satisfied customer base and ensures that the growth story of the organization continues to excel.
Fig 5. Mr. Abdul Wahid Al Rostamani (Chairman – AWR Group) together with Mr. Michel Ayat (CEO/Director – AWR Group) receiving the Palladium Balanced Scorecard Hall of Fame for Executing Strategy from Dr. Robert Kaplan and Dr. David Norton on October 29th 2013 at Boston, USA.

*All presented financial figures are indexed*
**Best Practice 2 : Video Mystery Shopping Program at Arabian Automobiles Company**

AAC has always strived to exceed customer expectations by delivering high quality products and services. This is measured on a continual basis through a robust mechanism by conducting regular Customer Satisfaction Surveys. These surveys provide various indicators that are managed at AAC to monitor results for measuring progress towards becoming a world class organization. Various attributes have been identified in both Sales and Aftersales areas that distinctly capture customer satisfaction at all touch points thus enabling AAC to measure overall customer satisfaction and identify areas for improvement.

**Approach**

**Initiation of the DSES Mystery Shopper Program**

In addition to the various internal customer satisfaction surveys conducted through the CRM Department of AAC, the organization is the only automotive entity to be a member of the Mystery Shopper Program conducted as part of the Dubai Service Excellence Scheme (DSES) as early as 2003. In order to improve AAC’s customer experience in a measured way and in order to remain committed to firmly stamp the hallmark of quality in all our businesses, the video mystery shopping program was introduced.

**Introduction of the AAC Video Mystery Shopper Program**

The Video Mystery Shopper Program is a pioneer program implemented in the automobile industry by AAC with the objective of raising the bar for service quality & customer experience in order to achieve business excellence & business growth. By making use of the latest A/V technology in this program, AAC adds a new dimension of video for analyzing the service delivered through various touch points by front line employees across the various branch locations.

**Deployment Of Approach**

**2.1 - Employee Awareness & Consent:**

Before the program was rolled out, all front line employees who were part of the program were made to understand the complete methodology of the Video Mystery Shopper Program without withholding any information including the usage of concealed audio/video recording devices by the mystery shoppers. Employees were made aware that the recordings would be utilized solely for the purpose of trainings only and a formal agreement was signed off from all frontline employees incorporating their consent to the video mystery shopper program.

**2.2 - State of the art video recording equipment:**

AAC has partnered with an external professional agency for implementing the Video Mystery Shopper Program. Customer experiences are captured using state of the art recording equipment to deliver exceptional picture & sound quality through cameras which are completely undetectable to the Sales Staff.

**2.3 - Secure Online Data Storage:**

Once the complete customer experience has been captured, recorded videos in HD quality are uploaded to a secure data website from where it can be accessed by select AAC managers through a password protect mechanism. Because of the sensitivity of the contents of the video, extra measures are taken to ensure that access to the recorded videos are provided only to select AAC staff such as the Branch & Training Managers.

**2.4 - Criteria for Evaluation & Frequency of visits:**

All customer touch points throughout the sales process relating to the frontline employees would be assessed during the program and each attribute was given a specific weightage based on its contribution towards the overall customer experience. All major branches of AAC across Dubai and Northern Emirates were identified to be part of the Video Mystery Shopper Program with the frequency of mystery shopper visits varying based on the number of customers visiting the showroom.
2.5 - Video Review & Feedback:
Once the Video Mystery Shopper completes a branch visit and evaluates a sales executive, the video recording is then analyzed for identifying areas of improvement in the future. This is done in 3 stages:

(a) Employee Self Evaluation: Every Sales Executive is allowed to view their video recording conducted during the mystery shopper visit to provide them an opportunity to identify areas of improvement on their own. One of the critical success factors of the program is during this phase when a sales executive experiences a self-realization of their performance when they see it directly on-screen.

(b) Team Reviews & Feedback: The second stage of feedback is a team review where all sales executives get together to offer their suggestions & feedback of the videos taken during the Video Mystery Shopping visit. A team discussion follows & improvement areas are jointly identified.

(c) Manager Review & Action Formulation: The third & final stage of feedback is by the branch manager who along with team reviews the video footage & formulates action plans to be incorporated for improving the overall scores in the coming months.
2.6 – Corrective Action Plan Implementation

2-6.1: Training Programs focused on weak attributes identified from Video Mystery Shopping Surveys

2-6.2: Role Play Sessions & Training Programs

2-6.3: Sales Executive Product Knowledge Tests

Assessment

- Video Mystery Shopping Scores are incorporated as a KPI for every Branch Manager which is monitored & reviewed on monthly basis during the Balanced Scorecard Reviews. The scores of the Mystery Shopping Program contribute to the overall BSC score for the branch based on which they are appreciated annually for their overall performance.

Refinement

- The Video Mystery Shopping Program was an initiative that was initiated as an improvement to the existing internal mystery shopper programs & the DSES Mystery Shopper Programs. While these initiatives have continued within the organization, the video mystery shopper program has provided AAC with a direct & effective coaching tool which has translated to real improvements sales executive performance.

- Going forward, Video Mystery Shopping Programs would be initiated for Aftersales Operations to include customer experiences at the Service Center while dealing with Service Advisors.

- Telephonic Mystery Shopping has also been introduced within AAC to identify the

Sales Team’s performance in handling incoming enquiries and to focus on attributes relating to the manner, knowledge & general helpfulness of Sales Executives in handling customer calls.
Results

5.1 - AAC Performance in Annual Competitive Survey
AAC has been conducting a competitive survey with other brands in the region over the past few years to measure its own performance in Sales & Service Operations & benchmark the same against other competitors. The objective of the survey is to improve the customers satisfaction at an overall level & understand how AAC performs vis-à-vis other competitors. With the introduction of the Video Mystery Shopping Program in 2013, AAC has shown a massive improvement in survey rankings by moving from the 5th position in 2012 to the 2nd position in 2013.

5.2 - AAC Performance in Monthly Customer Satisfaction Survey
AAC’s performance in the monthly Customer Satisfaction Surveys conducted by TNS has also seen a continual improvement in the overall satisfaction levels experienced by customers. Frontline Trainings & Role Play sessions identified as a focus from the Video Mystery Shopping Surveys definitely helped in improving the frontline attribute scores which resulted in an improvement in the overall CS scores for AAC.

5.3 - AAC Performance in DSES Mystery Shopping Survey
Results from the introduction of the Video Mystery Shopping Program within the organization have also translated to an increase in the Mystery Shopper scores conducted externally as part of the Dubai Service Excellence Scheme. Both major locations of AAC have shown a big improvement in the DSES scores with Deira demonstrating a 10.43% increase and Sheikh Zayed Road demonstrating a 14.65% increase from the 2012 scores.

For further details, please write to us samar.hashmat@awrostamani.com
Dubai Airport Free Zone Authority (DAFZA), owned by Investment Corporation of Dubai (ICD) – Government of Dubai, was established in 1996 by Law No. (25) of 2009 issued by His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Ruler of Dubai, to contribute to the GDP and growth of the United Arab Emirates economy by attracting foreign direct investment. Our business model is based on articulated vision, mission and corporate values.

Today DAFZA is ranked the No.1 Free Zone in the World (fDi ranking, 2012/2013) with Foreign Investors typically trading in low volume, high value products such as telecommunications, electronics, pharmaceuticals, jewelry, luxury goods, aviation and logistics, finding DAFZA the most attractive hub due to its strategic location in Dubai city near the airport. Over the years, DAFZA has provided connectivity and support to multinational companies from every continent, enabling them to establish regional offices to capture the wealth of business opportunities throughout neighboring markets. DAFZA employs around 220 full time professional and dynamic employees.

As part of its environmentally friendly superb infrastructure, DAFZA offers state-of-the-art offices, Light Industrial Units and land for foreign investors. The total size of the free zone is 770,000 square meter with built-up area of 471,912.37 square meters (14 buildings and 256 light industrial units). DAFZA’s customer base has increased rapidly over the past 17 years and it has become one of the leading free zones in the world, serving more than 1600 companies, employing more than 15,000 people.

**Benefits of applying for the Business Excellence Award**

Our participation in the Dubai Quality Award has added value in more ways than one;

- We were already implementing excellent practices but our participation cemented the concepts of excellence in every employee, system and initiative at DAFZA.
- The self – assessment and the assessment from the Dubai Economic Department enabled us to gauge where we stood against the excellence criteria and set the path for continual improvement.
- The use of the DQA framework enabled the organization to share best practices and promoted organizational learning.
- Winning the award was a prestigious acknowledgment and reaffirmed our global standing among world class organizations.

**Our Vision**

“The region’s ultimate free zone destination”.

**Our Mission**

“Adding value to UAE economy by providing integrated business solutions, to attract regional and international investors looking for a unique business platform, through service excellence in a customer centric business environment, by dedicated competent and loyal people.”

**Our Values:**

- **Customer**
  Delight customers
- **Employees**
  We care for our employees
- **Innovation**
  We encourage creativity and deliver innovatively
- **Teamwork**
  We work and celebrate achievements together
- **Social Responsibility**
  We care for our community’s welfare
- **Integrity and Honesty**
  We work ethically
Advice to Future Applicants

We advise future participants to:

• Establish a clear roadmap for excellence with adequate resources.
• Ensure leadership commitment to foster excellence culture in the organization and manage change ... gain everybody on your side ... and involve everyone.
• Have a strategic plan based on the needs and expectations of its stakeholders that ensures implementation of best practice initiatives through teamwork leading to outstanding results.
• Build a robust corporate performance management system, appreciate and reward efforts across the organization and never stop continuous improvement.

BEST PRACTICE: Strategizing for Success

DAFZA’s mission is to be a key player in UAE’s economy by attracting Foreign Direct Investment from regional and international investors contributing to Dubai’s GDP. This has been attainable through a systematic, well established and internationally recognized strategic planning process that is in place since 2002.

The process, supported and driven by our leadership, has generated five consecutive strategic plans; (2002-2006), (2005-2007), (2007-2009), (2008-2010), (2011-2013) and (2014-2016), that are behind our continuous business growth, world class achievements, awards and recognitions (23 awards), including the Richard Goodman Award for Strategic Planning in 2012.

Background

Since DAFZA was established, many strategies were adopted resulting in sustainable growth for the organization. From 2010, DAFZA faced challenges such as increasing competition with new players entering the regional free zones market, which imposed new challenges to our market share and position.

In addition, the global economic recession and uncertainty was continuing to overshadow the business environment in the region leading to most foreign investors winding up operations in the Middle East which required DAFZA to enhance its approach for Strategic Management.

Approach

Since 2008 DAFZA established Strategy & Excellence Department with a dedicated Strategy Section to facilitate the Strategy formulation and monitoring execution.

The Strategy Section developed a Strategic Management Policy after conducting research and review of best practices resulting in a customized Strategic Management Model for DAFZA.
DAFZA’s Strategic Management model encompasses two main streams in strategy literature; that is: planned strategies versus emergent strategies.

DAFZA has a regular and formal strategic planning process every three years and it also takes into consideration the everyday learning to improve existing strategies and initiate new strategies. While the first utilizes past and current facts and leadership perspectives to project the future and dealing with it in the form of a strategic plan that stretches over three years, the latter avails from the ongoing analysis and facts that result from continuous monitoring of the business environment by means of surveys, studies, performance management system, Dubai Government directives and the entrepreneurial role of DAFZA leadership. Hence, the strategic model of DAFZA contains two paths, which are the Strategic Planning Path and the Learning Path.

DAFZA’s strategy is vertically aligned with the UAE Vision and Strategy and horizontally integrated with its Corporate Performance Management, Stakeholders Surveying and Benchmarking Policies. The Strategy Section uses a participative approach (Workshops) with the Leadership team as per the following phases:

- Review Vision, Mission and Values
- Input for the corporate SWOT
- Finalize and prioritize Corporate SWOT
- Formulate Strategic Goals
- Create Strategy Map
- Develop Corporate BSC
- Assign KPIs ownership
- Bridge Strategic Gap (Build Initiatives i.e., Policy, program or project)
- Conduct Risk Assessment and Scenario Building for the initiatives
- Cascade Initiatives to Business Plans
- Strategy Communication (continuous)

Deployment

Prior to the start of every Strategic Planning cycle, Strategy Section establishes a clear roadmap and ensures leadership commitment through a formal launch in the Executive Committee. This ensures systematic deployment. The deployment is comprehensive covering all DAFZA’s departments and offices as each organisational unit at DAFZA has a part to play in achieving DAFZA’s vision.

DAFZA Strategic Planning update cycle starts with reviewing the Vision, Mission & Values (VMV) with DAFZA’s leadership team (30 Leaders) and 99 employees by
conducting surveys/focus interviews. The inputs are then analyzed and the VMV is finalized by the Leadership team in a workshop. This ensures that our entire strategy is driven from our corporate vision.

The second stage involves conducting a comprehensive SWOT analysis with the relevant departments (Marketing, Finance, Customer Relations, etc) considering:

- The needs of all the stakeholders (e.g. Dubai Government, employees, tenants (customers), suppliers, community and strategic partners).
- Market intelligence and competitor analysis
- Financial analysis
- Internal performance analysis (KPIs and OPIs results and trends, complaints analysis, Internal audit reports, self-assessment reports, suggestions)
- Studies on import export trends, customers cancellations
- Departmental SWOT
- Views of the leadership team (Leadership SWOT of DAFZA) DAFZA also conducts PESTEL (Political, Economic, Social, Technology, Legal, and Environmental) analysis to scan the external environment and the impact on DAFZA.

All these inputs are prioritized and consolidated into the Corporate SWOT and distributed on the 4 perspectives of the Balanced Scorecard. Based on the Corporate SWOT, the Leadership Team defines the Strategic Goals across the 4 perspectives of the Balanced Scorecard in our Strategy Map. KPIs that measure the progress and achievement of the Strategic goals over the time span of our corporate strategy are also developed in a workshop by the Leadership Team. Ownership of each KPI is assigned to the Directors of the organizational units along with their staff and Confrontation Plans established that could be preventive, curative or both preventive and curative which could be used if any unforeseen circumstances arise.

DAFZA has set clear approach to ensure adequate resources are allocated to implement the business plans by aligning the Business Planning, Budgeting, Manpower and Training Planning cycles.

The formulated strategic Goals, KPIs, Business Plans and Initiatives are uploaded into DAFZA’s QPR software application internally branded as “Mir’ah” and the performance is monitored real-time.

Last but not the least, DAFZA ensures that all components of the strategic plan are understood and bought in by all DAFZA staff to ensure effective delivery and implementation of strategy. The Strategy Section prepares a detailed comprehensive
KPIs are still relevant to our strategic goals
- KPIs need to be enhanced due to changes in the external business environment
- New KPIs need to be added to gain better competitive advantage
- Actions need to be taken (New or changes to existing Initiatives) to ensure the KPIs are fulfilled
- Targets are still challenging to continually enhance DAFZA performance.

The outputs of the KPIs review are analyzed and changes to the KPIs and Initiatives made accordingly. This ensures our Strategy is dynamic and relevant at all times.

3 Assessment and Refinement

- As part of DAFZA’s Policy for Corporate Policies to review all policies (approaches) every two years, DAFZA reviewed and updated its policy for Strategic Management in 2013 again against best practices and implementation effectiveness to include Critical Success Factors for the Strategic Goals, include Innovation and Sustainability as two new organizational factors that needed to be analyzed in the Corporate SWOT. Changes were also made to reflect DAFZA’s transformation to automated performance reporting through Mir’ah.

- Based on the learning gained from the previous cycle, the Strategy Section improved the number and quality of the individual SWOT sources in the Corporate SWOT for SP Update 2014 – 2016 (from 25 to 40). The number of identified PESTEL issues also improved in number and quality from 50 in 2011-2013 SP update to 208 in 2014-2016 SP update.
- As part of our learning, DAFZA further co-operated with Dun and Bradstreet to obtain a Global Benchmark Report on free zones to compare DAFZA with global best practices.
- The risk analysis conducted by DAFZA was improved considering the global emergent issues such as the OECD plan to tackle tax avoidance.
- DAFZA conducts a comprehensive review and update of its Strategy every three years. However, the key to our successful implementation is brought about by our annual review of the KPIs that is conducted with the Leadership team in a workshop to review whether:

Results

DAFZA successfully achieved 86% implementation of all its Departments Business Plans, achieving/ exceeding 84% of its Key Performance Indicators (KPI) targets set as part of its Strategic Plan for the period 2011-2013. Outstanding results have been achieved against the set targets with positive trends in all areas of the business across the four perspectives of DAFZA’s Balanced Scorecard since 2010. In addition, DAFZA also compared favorably against other local free zones, government organizations and international benchmarks.

DAFZA witnessed a 42% rise in revenues generated from new sales while the number of sales leads from target markets jumped to 3,523 sales leads out of a targeted 3,024 leads from DAFZA’s target markets covering the US, Europe, Asia Pacific and MENA.

The Freezone’s Mystery Shopper program, which was used to evaluate DAFZA’s service levels to its customers hit a satisfaction rate of 84.65%, while DAFZA’s leadership visited 82% of its tenant companies which was a noteworthy initiative implemented at DAFZA to enhance customer relations and loyalty.

DAFZA also improved the effectiveness and efficiency of its operations, achieving 100% optimization of its processes and 77% closure of internal audit findings. There has been a 53% increase in turnkey fit-out projects for its tenants and 100% completion of projects on time.

Over the years, DAFZA has attracted Multinational companies such as Clarins, Sumitomo, Hershey’s, Panasonic, Airbus, Boeing etc. with results showing a 48% increase from 2012 to 2013.

Technology and DAFZA achieved a 100% enhancement to business applications against requests and is continuously working to ensure that
its tenants are adequately supported with the latest technology and SMART services.

DAFZA considers its employees as vital to achieving success. To date, 30% of employees have been recognized in 2013, through awards and incentive schemes. Further DAFZA invested in an average of 30 training hours per employee, which besides many other human capital initiatives led to 84% employee satisfaction.

**Conclusion**

DAFZA’s Strategic Plan 2011 – 2013 helped us beyond expectations to consolidate our present strong position, address the challenges of the economic situation and the ever-growing competition at the time. Our Corporate Balanced Scorecard was the engine that converts our vision into tangible performance indicators, targets and initiatives. DAFZA now works institutionally with all work driven from the KPIs set in the Corporate BSC. DAFZA’s strategy is communicated continuously and every employee understands their role in the bigger picture.

DAFZA’s MIR’AH system allows us to track initiatives progress, monitor our KPI and OPI results real-time and take immediate action when there is a drop in performance.

We have now updated our Strategic Plan for 2014 -2016, developing our new strategy map and Corporate Balanced Scorecard with renewed enthusiasm to continually stimulate economic growth, focus on adding value to our customers, streamlining processes through SMART government and nurture our talented leadership team and employees.

We are confident that by the use of the RADAR framework, our Strategic Management Approach will generate effective strategic plans every cycle and achieve greater success for DAFZA.
Overview

Jumeirah Beach Hotel provides the ultimate in luxury resort accommodation, facilities and experience for guests from across the globe. Since opening in December 1997, we have grown to become one of the world’s most highly acclaimed resort hotels. During that time we have managed many changes brought about by new facilities, services and technology, changing business and economic climate and our parent company, Jumeirah Group’s local and international expansion. Our focus has always been on exceeding our guests’ expectations through visionary leadership, guided strategy, caring for our people and continuously improving our guest experience.

Jumeirah Beach Hotel is a strategic business unit of Jumeirah Group. Our company is an entity of Dubai Holding and is dedicated to world class international hotel and hospitality management. Dubai Holding is a diversified Government owned portfolio of businesses in real estate, finance, healthcare, energy, research, education, technology, media as well as hospitality and tourism. Our hotel’s location in Dubai, United Arab Emirates, positions us in one of the world’s most progressive tourism and hotel markets.

Conceptualised in 1995 by HH Sheikh Mohammed Bin Rashid al Maktoum, our hotel was built on the site of the former Chicago Beach Hotel, one of the only resort properties located in Jumeirah at the time. Our hotel has since been a flagship for tourism in Dubai and the most popular destination for holiday makers travelling to the Middle East.
Our products and services

Our hotel comprises of 617 guest rooms split into 191 Deluxe, 130 Deluxe balcony, 74 Premium Leisure, 70 Ocean Club Superior, 5 Junior Suites, 9 One Bedroom Suites, 6 Beachcomber Suites, 21 Two Bedroom Suites, 5 Three Bedroom Suites, 1 Presidential Suite, 1 Royal Suite and 19 villas (Beit Al Bahar). As Dubai’s leading family resort destination, we provide our guests various indoor and outdoor activities. We offer a children’s club (Sinbad’s), a teen’s club (the Hub), a gymnasium including spa area (Talise), a Dive Centre (the Pavilion Dive Centre) and a yacht club (the Pavilion Marina). All of our guests have complimentary, unlimited access to the Waterpark next to the hotel (Wild Wadi Waterpark) or can take advantage of daily complimentary water sports activities at the 900 meters of private beach. Furthermore, we have 5 swimming pools (including a children’s pool), floodlit tennis courts, one multi-purpose court and three squash courts.

We provide our guests a choice of 18 restaurant and bars, a state of the art Conference Centre and numerous outdoor venues like terraces, gardens and beachfronts. To ensure a great experience and excellence service from the beginning, we provide a pick-up service from the airport with a wide range of vehicles from limousine to luggage vans.

All the hotel’s rooms, suites and villas are luxuriously furnished and provide spectacular views of the Arabian Gulf, the design of the rooms incorporates imaginative and exhilarating design throughout the hotel, ultimately making every room more spacious and stylish in order to exceed the guests’ expectations, keeping the family market in mind. JBH refurbished 254 rooms and suites in 2012.

The new rooms and suites offer the latest in-room technology with beach inspired designs. Other features in the rooms include increased space in bathroom, motion sensors for energy saving, LED lights, multi-socket auxiliary panel, motorised curtains, a sofa bed in each room and a moveable desk.

Benefits from Applying for the Dubai Quality Award

- The EFQM Model is the basis of our business management system and the DQA provides us with an independent assessment of our progress against our business unit & companies strategic goals towards being a role model organisation.
- The process of writing the document involved all team members and improves the existing culture of teamwork true to our guiding principle of “teamwork”
- The process dovetails into our efforts at reiterating our strengths and prioritising our improvement initiatives
- Helps us daily in leading by example and role-modelling a culture of excellence in everything we do.

Advice to Future Applicants

- Involve your team members by building awareness and structured processes to implement business excellence in a sustained manner within the business
- Communicate your strategic goals to all your people and make them a part of the celebration of successes
- Benchmark with world class and best in class organisations to give you a true picture of where you stand
- Consistently assess and review your approaches for continued effectiveness and relevance using the RADAR mechanism.

Strategy at Jumeirah Beach Hotel

Approach

The primary objective of our strategy is to realise our mission evolving around the ‘Guest Experience’. The development and design of the strategy considers several factors that include all stakeholder needs. We consider our stakeholders expectations and needs during our annual strategy retreat. Data identifying the needs of colleagues, guests, owners, society and suppliers/partners are linked to JPEG. During the annual Global Leadership Team meeting (General Manager and corporate office) decisions are made on the key business priorities for the year ahead that are reflected in the business units balanced scorecards.

Our approaches used to identify stakeholder needs include research
and gathering inputs from the Jumeirah Group Corporate office and the Budget process and industry knowledge. The past, current and future needs of all stakeholders are reviewed in the annual strategy meeting with the same reflected in Jumeirah Group’s BSC which is reviewed and updated quarterly and cascaded down to the resort to use for their own projections and strategic plans. The approach of data collection is an on-going process across all functions and is reflected in each department’s BSC, supporting the resort’s overall goals. Information is gathered from various sources such as the Colleague Opinion Survey (COS) and SWOT analysis of the competitive set of hotels, as well other official reports to gather information.

2. Deployment

Once the decisions on the key business priorities are made during the annual Global Leadership Team meeting then cascaded to the management teams via their departmental scorecards and their Individual objectives that are incentivized. Departmental Objectives are then cascaded from this to every colleague in the hotel via the Colleague bonus scheme.

Our Balance Scorecard is one of the main sources of internal performance measures. The results compared to set targets give a clear indication of the success of our continuous improvement plans and overall strategy of the hotel. Once the annual plan is developed at Jumeirah Beach Hotel, the General Manager communicates the objectives to the leadership team. They subsequently develop their departmental score cards based on the departmental targets and projects which are aligned to the colleagues KPI’s and colleagues are incentivised quarterly basis based on their targets achievements. There is structured 1:1 template has been created which assures the structured deployment of this approach with the clearly defined accountabilities.

3. Assessment and Refinement

Output from internal KPIs is analysed in support of resort and departmental BSCs. Every department is involved in identifying action points for their respective BSC which is reviewed weekly. At the end of the month, all results are centrally reported, providing an update on the progress departmentally and resort-wide. Relevant local and global competitive market data is obtained in-house or through external research as well as industry specific publications and sources. Quarterly Board reports are provided to the Jumeirah Board of Directors and also internally reviewed with the COO and the Operational Heads from the Jumeirah Management Company.
Results achieved are an indication of the success of this process.

Below are a few examples of metrics which have shown a steady growth over the last few years with a very similar set of products and services which have been improved consistently.
aswaaq LLC

Company Profile

Owned by the Investment Corporation of Dubai (ICD), aswaaq is Limited Liability company incorporated under the laws of United Arab Emirates. It is a pioneering concept in the modern world of shopping and retail with a fresh, strong and easily recognizable brand identity consisting of small, medium and large-sized Community Malls including aswaaq supermarkets surrounded by retail shops. Introduced by H.H. Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of UAE and Ruler of Dubai during the presentation of the UAE government’s strategy in April 2007, aswaaq has come a long way embodying the promise of His Highness, and is presently recognized as one of the trusted brands in following the opening of its first location in October 2008.

Our values make us different

With a clear vision to be benchmarked as a world-class retailer in the region, where people love to work and shop, aswaaq’s goal is to take care of the wellness of its customers by providing them necessary services and products at fair prices. And aswaaq’s customers trust the company to do the right thing and expect it to maintain high social, ethical and environmental standards across all aspects of its business. Thus, aswaaq’s values are part of what make it different from other supermarkets, so it sees this as strength, as well as a responsibility. And the company believes that the values are the key to the long-term sustainability of its business and can bring increased sales, deeper customer loyalty and greater efficiency, as well as improved human capital development and satisfaction, all ultimately contributing to its investor value.

Our responsibilities to the communities we serve

aswaaq has reinforced its commitment to be a good corporate citizen: as a retailer, an employer and a neighbor. It’s core business involves two vital roles in the heart of the community: providing customers with safe, good quality, affordable, nutritious food and creating quality jobs, careers and business opportunities. Beyond this, aswaaq has demonstrated that it puts its responsibilities to communities at the heart of what it does in a huge variety of ways. In the last few years, aswaaq has created number of jobs across its businesses for UAE nationals, invested in summer internships, and have continued its work in the employment of young people and promising university graduates.

aswaaq’s customer offering is based on strong relationships with its suppliers with special focus on SME suppliers. This enables the company to support the growth of the local suppliers whilst sourcing the best local and regional products for its customers.

Vision

Since its incorporation, aswaaq’s Vision is to be Benchmarked as a World-Class Retailer in the Region.

Mission

Its Mission is to build a “transparent”, “profitable”, “competitive” and “sustainable” business, to take care of the wellness of its customers by providing them necessary products and services to improve their standards of living.

Our responsibilities to the communities we serve

aswaaq has reinforced its commitment to be a good corporate citizen: as a retailer, an employer and a neighbor. It’s core business involves two vital roles in the heart of the community: providing customers with safe, good quality, affordable, nutritious food and creating quality jobs, careers and business opportunities. Beyond this, aswaaq has demonstrated that it puts its responsibilities to communities at the heart of what it does in a huge variety of ways. In the last few years, aswaaq has created number of jobs across its businesses for UAE nationals, invested in summer internships, and have continued its work in the employment of young people and promising university graduates.

aswaaq’s customer offering is based on strong relationships with its suppliers with special focus on SME suppliers. This enables the company to support the growth of the local suppliers whilst sourcing the best local and regional products for its customers.
In the pursuit of Excellence

Since its inception, aswaaq has put all efforts in delivering the brand promises to its full potential by applying best practices and setting a new trend within the UAE Retail market.

Aswaaq’s areas of focus are underpinned by its values and operational excellence in the following areas:

Within a very short time frame, the company achieved significant milestones in Business Excellence.

The below achievements enhanced aswaaq’s credibility demonstrating its processes, products and services meets customers’ and stakeholders’ expectations:

• 2009 – Achieving HACCP Certification for Food Safety by Llyod’s Register
• 2011 – Achieving ISO 9001:2008 Certification for Quality by Lloyd’s Register
• 2013 – Achieving ISO 14001:2004 Certification for Environment Management System by Llyod’s Register

And winning the below awards reflected the quality and the strength of its management team:

• 2009 – Winner Dubai Municipality Customer Award for Food safety internal training
• 2009 – Winner of Cannes Bronze Award for Brand Identity
• 2012 – Winner of Dubai Municipality Food Safety Award in Department Store Category
• 2013 – Winner of Best Employer Middle East Award by AON Hewitt
• 2014 – Winner of Dubai Quality Appreciation Award
• 2014 – Voted as a Superbrand by UAE Superbrand Council

Benefits of applying for the Business Excellence Award

The biggest benefit of participating in the Business Excellence process is that it helps an organisation throughout the steps of the journey. Business Excellence can change its contribution as the journey progresses. In the process of preparing and participating for the Business Excellence award, aswaaq identified the following as areas of learning and improvement:

a) Opportunity to learn and share good practices;
b) Contributes to organizational learning and teamwork;
c) Independent and objective assessment by external assessors serves as a holistic assessment of the organization and a lead to process improvement;
d) The feedback serves as a basis for designing and managing a performance measurement system, risk management strategy and initiating improvements in various areas;
e) Continuous improvement through RADAR approach.

Advice to future applicants

The key to success lies in the following:

a) Building commitment from all stakeholders especially the senior management to drive the initiative;
b) Streamline each and every process in line with the EFQM model;
c) Conduct training and awareness sessions throughout the organization;
d) Conduct internal assessments, including internal audits to identify weaknesses and build action plans;
e) Develop strategic controls through dashboards, Key Performance Indicators (KPIs), Key Risk Areas (KRAs), etc;
f) Integrate organizational goals and objectives to departmental goals and objectives; and

g) Adapt and implement an effective performance management system at every level – individual, department, branch, division, and organization.

Best Practice: Loss Prevention & Control (LPC)

The management of aswaaq understands that there are risks in the business and risk taking will occur if aswaaq has to innovate and improve. However, the risks are identified, managed and assessed within a robust Risk Management framework so that the risks are understood and managed in an effective manner in order to achieve aswaaq’s goals. One of the inherent risks of aswaaq’s core business is inventory shrinkage. And this is a common problem in retail and aswaaq is no exception. While retailers worldwide are making strong efforts to fight the hazard of shrink, they are still prone to losses. It is a serious problem. According to Retail Theft Barometer, inventory shrinkage costs retailers anything between 1.50% to 4% or even more of their total annual sales. And in terms of a percentage of net profit, they are close to 20%.
Results Planned & Desired Outcomes

aswaaq’s adaptation and implementation of LPC framework since middle of 2012 has remained key to its organizational strategy and improving its shareholders’ value. Today, in aswaaq, the LPC framework is seen as a systematic, disciplinary approach towards management of various processes that aims to achieve the following objectives and benefits:

Objectives

- Preventing loss of assets;
- Clearly defining roles & responsibilities for all staffs with respect to Shrinkage Control;
- Establishing a culture of “Shrinkage Control” at all levels;
- Educating all employees through trainings on Shrinkage Control;
- Linking employee performance with accountability towards LPC;
- Prevent shoplifting at stores through strategic shelf displays;
- Improving monitoring and internal control;
- Management by exceptions through analysis of shrinkage & wastage reports and correlation between stock holding, purchases and sales for products/categories showing high wastages & shrinkages;

Benefits

- Reduce loss across historically poor performing stores and products;
- Targeted opportunities directed at addressing factors highly correlated and believed to be causing loss;
- Shrinking the interval from detecting to resolving at stores that have yet to disclose continued poor performance;
- More efficiently allocating out loss prevention resources;
- Streamlining reporting systems and controls.

From the results ensued, it is evidenced that management of both shrinkage and wastage has improved significantly over the period of one and a half years as compared to the results of 2010 and 2011. In absolute value terms, it boosted aswaaq’s bottomline significantly.

1. Approach

Adapting the LPC Framework was a big challenge in aswaaq as adapting it would mean a paradigm shift of understanding, culture and practice at every level of the organization and revising the company’s policies, procedures, approaches and, indeed, philosophy. However, aswaaq with full support from its senior management, took a holistic approach by considering factors which were considered to be influential in creating a low shrinkage environment in the company, grouped under three headings - Strategic, Cultural and Operational:

Strategic Level Factors

- Establishing Executive Commitment: making sure that senior executives are aware and supportive of the need to prioritise loss prevention.
- Ensuring Organisational Ownership: making sure that all of the functions within the organisation recognise the importance and value of prioritising loss prevention.
- Embedding Loss Prevention: making sure that loss prevention is part of the fabric of aswaaq’s business and acted upon by all departments.

Cultural Level Factors

- Providing Strong Leadership: generating energy, direction, focus and a vision for loss prevention in the company.
- Generating Barometer Management: analysing data to enable decision making to be based upon an evidence-based approach.
- Prioritising Human Resource: making sure that the company recruits the right people and motivates them accordingly to take shrinkage seriously. Also concerned with creating a loss prevention team that is multifaceted and forward thinking.
- Prioritising Innovation and Experimentation: recognising that retailing and loss prevention is a dynamic arena that requires new thinking and a willingness to change.
- Talking Shrinkage: keeping shrinkage on the agenda through a range of communication strategies.

Operational Level Factors

- Creating Store Management Responsibility: without the active support and engagement of all store staff, but particularly managers, loss prevention will not be properly controlled and minimised.

Emphasising Procedural Control: ensuring that process adherence is a key part of what loss prevention does but also recognising a balance has to be struck between service and control.

Table-2: aswaaq’s LPC Framework
Finding the root cause
Before the implementation of LPC approach towards the third quarter of 2012, management of wastage and shrinkage in aswaaq has only happened through the approach of post-event analysis with periodical reports, KPIs and goal setting. But over the period of past one-and-a-half years or so, a preventive approach like identification of root causes (Key Risk Indicators) and suitable action plans (steps to mitigate risks) helped the management to diminish the losses to a greater extent across its business pipeline resulting in maximization of profitability.

Deployment of Approach
The senior management fully supported the approach and ensured the business not only adapts it but also prioritises the problems, creating the right organisational climate within which shrinkage management can be successfully promoted. And as part of the strategy, a Loss Prevention officer was appointed in 2012. In addition, an organization-wide awareness programme was initiated through the Internal Audit Department of aswaaq.

Analytical Approach
Usage of systems (standard exception reports, dashboards, etc) and technologies (Data mining tools like Business Intelligence) in implementing an analytical approach helped aswaaq in:
- Understanding critical processes and existing sources of loss;
- Isolating and quantifying key drivers of loss;
- Coordinating across functional areas to develop a common view of risk;
- Address key drivers and monitor effectively and efficiently;
- Implementing a targeted solution to rapidly detect early warning signs and address out of tolerance situations; and
- Better allocating resources to high risk stores and operational areas.

Awareness across aswaaq
Through the Internal Audit department of aswaaq, the senior management established a continual awareness programme on LPC so that its criticality is understood at every level of the organization. Some of the significant steps taken are:
- Detailed LPC awareness and training programmes;
- Poster campaigns;
- Weekly Newsletters for knowledge and awareness, and
- Enterprise Risk Management awareness programmes, etc.

A thread that runs through virtually all the aspects mentioned so far is the need to communicate about shrinkage, be it with store staff, the loss prevention team, Merchandising team, Partners’ Staff, Logistics or the CEO; keeping the organisation informed is critical to the success of the Loss Prevention Strategy, especially in the area of shrinkage. aswaaq recognised this and developed various mechanisms that can be categorised under a number of different types of communication. The first is the need to generate awareness of the problem of shrinkage, particularly with store staff who has just joined the organisation. This was done in a number of ways such as with specific shrinkage information as part of the staff induction programme. Awareness was also created through the use of weekly newsletters (under “Corporate Governance-Knowledge & Awareness” series), notice boards in staff areas, and so on.

Secondly, the LPC officer communicates information about shrinkage to influenced decision-making in various areas of the business. This would often take the form of regular statistical updates on the extent of shrinkage and the way it
Roadmap to Loss Prevention & Control

A detailed roadmap was created to effectively implement the LPC framework in aswaaq and successfully arrive at the desired results. The roadmap clearly defined the roles and responsibilities to be carried out by various departments with objectives and intended results.

Emphasis on procedural controls

aswaaq emphasised the importance of ensuring that procedural control was a high priority. The link between high levels of shrinkage and poor processes and inconsistent procedural compliance were observed through a number of internal audit reports. And the management understood that poor processes and procedures can be significant opportunity enhancer for dishonest staffs, suppliers and customers.

Management put emphasis making sure that aswaaq not only had robust and well designed processes and procedures, but that there were clear and auditable mechanisms in place to monitor the performance of the stores and the supply chain in adhering to them, putting focus on a range of factors that can be seen as more or less under the direct control of the LPC officer.

Creating Responsibility

While creating support for the store management team was seen as important, the management also created a clear sense of climate of responsibility through potential sanctions and disciplinary measures - store staffs are held directly accountable for their shrink, they are bonused on shrink.

For instance, Merchandising teams and store planners are provided with information on levels of shrinkage as they affect particular types of product, while broader trend data are shared with the senior management.
Assessment

Internal Assessments
Internal assessments are being carried out through:
• Internal audits of stores – by Internal Audit and Quality & Food Safety departments;
• Semi-annual stock takes; and
• Periodical data analysis and exception reporting by LPC officer.

External Assessments
External assessments are being carried out through:
• Annual Statutory financial audits;
• Annual Government audits carried out by Financial Audit Department; and
• Municipality inspections.

Results Achieved
Since its adaptation, the departments have ensured that it conforms to the organization strategy of Loss Prevention with focus and dedication. The robust framework have led to the improvement of costs that were uncontrollable some years back. The most remarkable improvement was noticed in the area of Shrinkage and Wastage as depicted in the tables 3, 4 & 5. The improvements in management of wastage and shrinkage continued further as is noticed in almost every store as of YTD June 2014. On an overall estimate, shrinkage &wastage together as a % of supermarket sales improved by 45% - from 1.16% YTD June’13 to 0.56% YTD June’14.

Conclusion
The DQA programme is not about winniners and losers. It’s success lies in reinforcing employe engagement, teamwork and a sense of ownership. The programme also provides a ‘roadmap’ to achieve excellence through the adoption of good practices and soundly-based approaches that are deployed systematically and are continuously measured and reviewed.

Refinement

Following its implementation, LPC was imbibed not only in the management of inventory shrinkage and wastage, but also in every area of business practice in aswaaq. Following continuous efforts and strict monitoring, refinements were mainly observed in the next annual strategy and budgeting cycle by way of:
• Defining accountability
• Setting KPIs – identifying the metrics needed to make informed decisions
• Zero budgeting on shrinkage
• Designing systems (standard reports, dashboards, etc.) to collect and collate information
• Allocate responsibility to deliver the policy of loss prevention (shrinkage and wastage reduction, cost control, etc.);
• Planning and undertaking prompt actions to reduce losses
• Re-engineering standard procedures of store operation
• Linking shrinkage and wastage results with employee Performance Management
• Continuous monitoring through checklist based audits and
• Increased frequency of physical inventory for categories with high incidences of shrinkage.

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<th>Particulars</th>
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<th>2012</th>
<th>2013</th>
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<td>Shrinkage as a % of Supermarket Revenue</td>
<td>6.03%</td>
<td>0.81%</td>
<td>0.45%</td>
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<tr>
<td>Wastage as a % of Supermarket Revenue</td>
<td>1.12%</td>
<td>0.88%</td>
<td>0.58%</td>
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<tr>
<td>Improvement since last year (shrinkage)</td>
<td>87%</td>
<td>44%</td>
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</tr>
<tr>
<td>Improvement since last year (Wastage)</td>
<td>21%</td>
<td>34%</td>
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</tr>
</tbody>
</table>

Table-3: Shrinkage & Wastage 2011-2013

For further details, please write to us
Nahla.Elawad@aswaaq.ae
Company Profile

British Orchard Nursery (BON) was established to be a strong brand in preschool care and education. Efforts were in place to ensure that BON grows to be a market leader in this field. BON's first branch was established in 2007 in Mankhool, Bur Dubai. BON caters to children from 3 months to 4+ years, offering the British EYFS (Early Years Foundation Stage) Curriculum for preschool education. BON's philosophy is to ably nurture the young ones in our care, thereby providing service to the community at large.

BON's vision is ‘To be a global leader in nursery education, providing high quality international early years provision through best practice’ and the mission statement is ‘Sowing Seeds of Success’. BON’s core values of Respect & Integrity, Equality & Diversity; Rights & Responsibility and Innovation & Quality act as guiding principles for behavior and work ethics.

BON has clearly defined its commitments towards work and its stakeholders.

This industry is unique, as in the sensitivity of our customers (parents) and our end product (the children's learning) is extremely complex. Early 'Years' education poses a far greater challenge owing to the tender age of the children (0-4yrs). The mindset of parents, past schooling & cultural learning, nuclear family environments, multi lingual, and multi religious facets of a varied ethnic population pose as added hurdles in this dynamic field of childcare services industry. Catering to children of different nationalities and cultures is an added challenge in the field of childcare services.

BON’s success can be attributed to the visionary leadership of Ms. Vandana Gandhi, CEO and ably supported by her Top Management Team of Managers and Principals. BON Top Management Team believes in creating value for its stakeholders by inspiring and supporting its staff. Top Management Team believes in creating a shared vision among staff and involving them proactively in building institution and empowering them to take decisions. BON Leadership provides strategic direction, focus and resources to ensure sustained success and satisfaction of all its stakeholders. E.g. BON’s VMV are personally communed by Top Management Team to its staff in structured sessions.

Best Practice:

Early on in 2010, leaders decided to develop a BON management system with a strong focus on process management so as deliver a consistent education curriculum and embed continual improvement leading to the ISO 9001:2008 certification in 2011 – this resulted in BON becoming the first nursery chain in UAE to attain this distinction.

Commitments

- **Employees:**
  Our real assets. We commit towards employee well-being and development

- **Stakeholders:**
  Commitment towards our educational endeavour

- **Transformation:**
  Appreciation of change and strive-for positive development

- **Performance:**
  Doing the right things right

- **Interdependence:**
  Focus on teamwork through cooperation and sharing of ideas

- **Innovation:**
  Adoption of initiatives and recognition of innovators
BON’s phenomenal success has been possible by successfully developing and executing a strategy in line with its vision, mission, continually scanning the external environment, monitoring the internal performance and resource capability while ensuring BON continues to provide value to its stakeholders.

The process involves understanding the needs and expectations of all key stakeholders – customers, staff, partners, business environment in which BON operates, applicable regulations put in place by MOSA, KHDA etc. through research and analysis of the external & internal business environment (SWOT & PESTEL), feasibility & market studies, benchmarking against worldwide curriculums & nurseries in the UAE, financial audits, customer & employee surveys, performance appraisals, manpower planning, curriculum assessments, risk assessment, expansion related resource requirements, partner evaluations, information technology applications etc. Another major input into strategy development process is BON’s internal business performance such as financial, performance of staff, staffing, competence of staff, risk assessment, expansion related resource requirements, Information technology etc.

Strategy development methodology has been reviewed and new tools such as BSC, ERP, etc. are currently being deployed to deliver a quantifiable set of objectives in order to achieve the business plan.

In line with the vision, BON strives to attract, develop and retain competent people and invest in their development. BON works with all staff to create a warm, rewarding and motivating environment to benefit all.

To create a partnership with staff and develop a strong company with a shared vision, individual staff & BON objectives are presently aligned through the BSC and team work is encouraged through projects & initiatives. KPIs are cascaded to various levels and are discussed through various communication channels and are supported by clear HR & Operations policies and procedures, budgets, and employee manuals, job descriptions, staff appraisals and trainings that are reviewed and refined annually, ensuring that staff has maximum support and guidance for delivery of roles.

BON provides regular and calendarized training on wide variety of topics ranging from leadership, general management, teaching, ISO quality, health & safety, communication, IT etc. BON invests in external trainers from time to time, also involving field specialists to improve quality of product delivery. Regular reviews in meetings and performance appraisals by leaders and managers ensure KPIs are implemented and updated.

In order to ensure people have the correct tools to implement the service, careful attention is paid to resources, supplies, finance, IT, buildings & equipment and the relationships that enable supply and partnerships. Organizations strategic to delivery of services are termed Partners e.g. MOSA. Organisations from whom BON procures products/services are considered Suppliers such as Creative Minds.

BON builds mutually beneficial business partnerships with organizations to provide value to stakeholders, execute its strategy and support each other in achieving the business objectives of both the organizations, such as MOSA (regulatory partner) and government nursery partners such as RTA, DEWA etc. Considering BON is a relatively young organisation, they expect to build, grow and sustain long term relationships with partners. BON proactively seeks feedback from its Partners to improve. BON champions its core values; respect & integrity, equality & diversity, rights & responsibility and structure & innovation in its business relationships with its partners and suppliers e.g RTA, DEWA, MOSA etc. To ensure BON procures quality products and services such as toys, Suppliers are carefully selected using a well-defined supplier evaluation and selection process.

One of the strategic goals of BON’s Top Management Team is to ensure BON’s products & services provide value to its customers and maintains its market leadership in curriculum design and delivery. It is achieved through formal & informal methods such as benchmarking, customer surveys, competitor/market share studies, discussions with customers, mystery shopping, tour call backs and walk-in parent’s inputs and strategic input from Government agencies (MOSA, KHDA etc.) to develop new innovative products/services and improve existing products/services.

BON conducts an annual customer satisfaction survey. BON also uses event feedback, comment cards, accident bump cards, home school communication books, complaints management systems etc. to ascertain customer thoughts, needs and perceptions. BON’s complaint policy has a turnaround time of 1 working day to address parental/ staff complaints. Areas for improvement are acted upon where feasible such as swapping of child’s classroom, extending hours during term time as well as camp for busy working parents.

BON boasts of 90% + Parent (Customer) Satisfaction and 85% + Employee Satisfaction. A continual improvement of 70% + Child Development is also impressive. Results of customer feedback are shared with staff to ensure voice of the customer is heard deep into BON business and processes.

BON uses multiple channels such as daily meetings at drop-off and pick-ups, ‘greet and meet ’ by Principal, Coffee Mornings, Home School Books, Suggestion Forms, Event Feedbacks, Parent-Teacher meetings to ensure customer day-today needs are understood and met. BON provides year round care and education for children, allowing inter-branch transfers, mid-year entry and exit upon parents’ needs (parents relocating etc.). The nursery meets the child’s growing needs with a set 3-year curriculum, with a well-researched R&D team ensuring that constant improvements are made to the curriculum in line with EYFS, OFSTED and other international curriculums.

BON is in business of education for little children and thereby it business itself is Sowing the Seed of Success and thereby building a knowledge based society. BON’s philosophy is to ably nurture the young children in our care, thereby providing service to the community at large. So it is only natural that BON is strongly committed to CSR. BON contributes 1% of its revenue towards charitable and societal causes, supporting needy children. Staff is also encouraged to participate in philanthropic activities sponsored by BON.
Company Profile

Apparel Group is a global fashion retail conglomerate having leading international brands and diversified business portfolio of Apparel, Footwear, Accessories, Cosmetic, Fragrance, Watches and Food & Beverages. Apparel Group started its business venture within UAE in 1999. Over the last 15 years Apparel Group has expanded its brand portfolio to 54 brands with over 900 retail stores across 13 countries and employs a workforce of over 9000 people.

Mr. Nilesh Ved, Chairman and Founder of Apparel Group, is a great visionary embodying deep passion for the retail business. He has been instrumental in establishing the brand “Apparel Group” and “Club Apparel” and also inculcating the values that the brand represents. Being a dynamic and visionary leader Mr. Ved created Apparel Group with Vision “To be the Number 1 retailer globally”, current Mission is to operate 1200 stores globally by 2015, driving excellence through its people by maintaining dedication and committed service to the customers and community, Values of “Integrity, Respect and Recognition, Passion for Excellence and Working together”, Daily Purpose of “To deliver 100% Customer Satisfaction”, Quality Policy “SPEED” - Service, Productivity, Efficiency, Effectiveness and Dedication. It is not just the corporate philosophy but his personal credibility too that has helped Apparel Group achieve its vision of partnering with popular western brands and bringing them to the Middle East.

Nine West was the first brand which Apparel Group franchised from Jones Group, New York, USA in 1999. Nine West is an exclusive women’s fashion footwear and accessories brand. The brand offers stylish, premium products for today’s modern and confident fashion savvy women with great style and comfort at affordable prices. Operations of Nine West brand are from Apparel’s Head Office in JAFZA, which not only caters to UAE market but also other GCC and other Asian countries. Currently 9W has 42 stores in GCC out of which 28 stores are in UAE and 14 in Dubai.

Benefits of applying for the Business Excellence Award

Applying EFQM Business Excellence Model in our business has helped us develop more result-oriented structured approaches. There has been continuous improvement in all areas of business that resulted in increased productivity, performance and customer loyalty. It forced us to reflect upon the business approaches and redefine them according to the internal and external market factors with a more focused approach.
Advice to future applicants

Participating in Business Excellence Award should not be considered as project or an activity, it should be considered as a catalyst for excellence. Winning DQA is an important milestone, but the reward is journey of improvement within an organization, enhancing performance levels due to continuous improvements for sustaining excellence in business. It also creates an opportunity for everyone to work as a team towards a common goal of excellence.

Best Practice: Product Availability – “Multichannel”

To implement our Daily Purpose of “100% customer satisfaction” it is important to understand our customer needs and expectations. Being women footwear retailer, the two key areas that impacts customer satisfaction are our products and customer service. Retail customers in UAE are mainly residents and tourists. To serve to both the sections of customers better, 9W concentrated on excellent customer service methods to delight the customers. 9W realized that the residents who have a busy lifestyle and tourists who have limited time require products delivered immediately and preferably at their door step. Secondly if a product is not made available to the customer when he visits our stores, we miss the opportunity of sale and shopper might switch to competitors. Product availability in all options like colour, size, and designat the store is becoming an increasing important issue for retail companies and keeping this in mind 9W started Daily Refills to make products available to customers. Based on Daily Sales at 9W Stores, the Distribution Centre of Apparel Group replenishes products to all the stores daily before the stores open for business. Since Daily Refill was limited to stocks available at the Distribution Centre, 9W Buying Team started buying products from Principals every two months as an improvement initiative for the benefit of customers. Further, it introduced the concept of “Multichannel” in Year 2011.

Multichannel is a process where products are made available to customer if they are not available at the store. The sales employee at the Store checks the systems if the required product is available in any of the other 9W Stores and books an order on behalf of the customer. The product is then delivered to the customer’s home/hotel/office within 72 hours through a courier service, that too without any extra charge! 9W made improvements by reducing 72 hours to 48 hours and further to 24 hours in 2013.

As this service was welcomed and appreciated by the customers and increased customer loyalty, 9W introduced the concept of Bike Riders in October 2013 to reduce the delivery time from 24 hours to 3 hours for customers who were tourists or in transit. This way we are even serving the customers who are visiting UAE for short periods.

The Concept of Multi Channel came from one of the Bright Ideas of employees and after brainstorming in the management meetings, this concept was implemented and further improvised through Bike Rider Service. Bike Riders are stationed at various malls and when there is a product requirement from the Store they fetch the product from required location and deliver it to customer within 3 hours. This has helped 9W reduce missed opportunities and increase in customer satisfaction and loyalty. Today Apparel Group has 20 Bike Riders.

Customer Service is key to 9W and improvements are made constantly to increase product availability and innovative methods of service to the customers. 9W now also sells products online through Dukanee to make products available to customers at their convenience.

Sales through Multichannel increased from 100% in 2011 as base year to 327% in 2013.

Units sold through Multichannel increased from 16,578 in 2011 to 54,268 in 2013.
Overview of the organization

Al Ghurair Exchange, an ISO9001:2008 certified company established in the year 1974 is one of the oldest exchange houses in UAE with branches in all major commercial centers of UAE, servicing thousands of customers every month. Today, the name Al Ghurair Exchange is synonymous of trust and efficiency under the visionary leadership of Mr. Abdulrahman Saif Al Ghurair, the chairman. With the backing of Al Ghurair Group, one of the oldest, largest and prestigious business houses in UAE, Al Ghurair Exchange is all set to progress in leaps and bounds in the Financial Services sector.

Benefits of applying for the Business Excellence Award

Dubai Quality Appreciation Award has helped the organization to understand excellence model (EFQM) and practicing it even after achieving the award. This helps us to walk on the path of continuous improvement. Besides this the performance level of each individual is monitored on a regularly basis based on the Balanced Scorecard Initiative taken. Various other Quality Initiatives are Implemented to enhance excellence framework in the organization such as ISO 9001, Quality Management System, Best practice HR activities, Six sigma, CSR to name a few.

Advice to future applicants

As an organization, always keep yourself updated in terms of technology, products and services. A special focus has to be given towards people development as it’s not the people who are the assets of the company, it’s always the right people who are the assets of the company. Achieving the level of excellence is no big deal but to sustain that performance requires great efforts so strive hard to sustain the performance rather than achieving it.

Profile

Al Ghurair Exchange

2013 Winner

FINANCE SECTOR

2014 Winner

Best Practice: Balanced Scorecard

The Approach

• Rationale of the approach - Balanced Scorecard is developed and implemented to provide clear direction and unite people to deploy their strategy to achieve Vision, Mission of Al Ghurair Exchange.

• The processes employed - Balanced Scorecard is developed for 85% of the employees with measurable measures covering all departments of Al Ghurair Exchange.

• How focus on stakeholders needs was made - Various methods were adopted to identify needs of stakeholders such as brainstorming sessions, monthly meetings, SWOT analysis, Strategy meeting to name a few.

• How the approach supports the Strategy - Top Management has defined strategies for the organization which is embedded in the new vision, mission and values to create awareness amongst
the stakeholders. Also a strategy map is developed which is linked to the balanced scorecard for all departments.

- How the approach is integrated with other approaches as required – Balanced Scorecard is used for performance evaluations, recognition, training and development, performance appraisals amongst others

2 The Deployment

How the approach was implemented and used:
Balanced scorecard has been implemented for almost 85% employees of the organization covering all departments and is used to monitor performance of individuals which is discussed with the employees by the line managers at different frequency levels. Overall department heads performance is shared with the top management on a monthly basis.

How the deployment was planned and rolled out?
Balanced Scorecard was deployed by setting key performance indicators for all individuals depending upon their work profile followed by monitoring performances on a monthly basis. A dedicated sharefolder has been created for all branches across UAE and departments in headoffice which is used to monitor the performance at any time of the day. Staff knowledge on their performances are evaluated during internal audits.

The problem encountered was to get the correct data from all employees without compromising on the integrity of the data. The issue was overcome by providing training to all employees about balanced scorecard and also a dedicated person (DQA coordinator) has been appointed who acts as a one point of contact for quality related issues for branches.

3 The Assessment and Refinement

- How the approach was measured for efficiency and effectiveness?
- Balanced Scorecard achievements are monitored on a monthly basis and the same is discussed with the top management for all department heads and accordingly actions are planned. Similarly the achievements are discussed for by the line managers for their respective staffs. Internal audit helps to identify staff knowledge on their respective balanced scorecard achievements.
- How Learning was used to identify improvement opportunities and good practices? How Creativity was used to generate new or changed approaches?
- SWOT analysis helped us to identify improvement opportunities in the market and to inculcate it in the organization, some of the measures were added in the balanced scorecard of the concerned department. Suggestion Scheme is introduced to get new ideas from the staffs and the same is also included as a KPI in each individuals Balanced Scorecard. Suggestions are reviewed on a quarterly basis and the same in implemented where ever possible.
- How the output from the measurement and learning was analysed and used to identify, prioritise, plan and implement improvements and innovate?
- The targets for the measures in balanced scorecard are revised based on the achievement level of the previous year targets to improve performance level. New KPIs are also added in balanced scorecard as a part of benchmarking with competitors. The same is also reviewed in the strategy meeting with the top management.

Results Achieved

Performance of the Results achieved:
- Trends: Showing favourable trends
- Targets: Targets were initially set as per the team’s decision and later the targets were reviewed as per last year’s achievement. Some targets (wherever possible) of KPIs have also been compared with the competitors and changed accordingly.
- Comparisons: Targets are compared with the competitors and organization of similar industry. For example – UAE exchange, Al Rostamani Exchange, Axiom Telecom, Imdaad amongst others.
- Results are directly linked to the approaches described above. Most of the KPIs set for an individual is directly linked with balanced scorecard and the measurement of these KPIs are done through the same channel (Balanced Scorecard). This is also evident with the strategy linkage designed for each department. Some of the key measures like Customer Complaints, No. of suggestions, Customer Satisfaction Index, No. of grievances amongst others are measured after developing Balanced Scorecard.

Relevance and Usability of the Results:
- Scope and Relevance of Results – Al Gharair Exchange has around 65 measures on which the performance level of the company is judged. These measures covers the scope of all departments related KPIs.
- Integrity of Results – All KPIs have been given a fixed frequency to be monitored using system to extract the data hence ensuring accuracy and integrity to be maintained at all levels.
- Segmentation of Results – Results are segmented based on the identified measures. For example – Customer satisfaction Surveys are segmented based on branch location, customer income group, Gender wise, Nationality wise, Tenure wise.

For further details, please write to us: KR.Jayaram@saraf.ae
Overview

Nikai Group was founded two decades ago by the diplomat turned entrepreneur Mr. Paras Shahdadpuri, who had served in the Indian foreign service in various countries. Led by this visionary and dynamic high-profile Founder and Chairman of the group, Nikai is today a very well established brand in Consumer Electronics & Domestic Appliances. In a short span of two decades Nikai has a satisfied consumer base of over 45 million, spread across 60 countries. It offers a wide range of over 400 products. Nikai offers exceptional service through a network of highly qualified & experienced team. Nikai Group regularly conducts satisfaction surveys of all stakeholders i.e. Customers, Suppliers, Employees, Society & Government and works towards meeting the highest standards of corporate governance. For the sustenance of a healthy society Mr Shahdadpuri devotes this precious time towards the development of trade, economic and investment relationship between UAE and India, in his capacity as the President of The Indian Business Professional Council (IBPC).

Vision

To build a diversified global business that provides reliable products, exceptional service and supervisor value to our customers.

Mission

To drive profitable growth globally by delivering superior customer service, building value for our stakeholders and ensuring customer satisfaction.
The Nikai Group – Ten Values

1. Reliable conduct with all its stakeholders (Customers, Suppliers, Employees, Government and Society at large)
2. Product Quality
3. Team Work “with make it happen” attitude
4. Employee Competence, Motivation, Productivity & Delight
5. Results oriented Performance
6. Top Customer Service & Customer Delight
7. Supplier Delight
8. Continuous Measurement & Learning
9. Innovation contributions from all stakeholders (Customers, Suppliers, Employees, Government and Society at large) and Continual Improvement
10. Profitability & Growth

Owners
Mr. Paras Shahdadpuri, (Diplomat Turned Entrepreneur) & Family (100% Ownership)

Benefit of applying for the Business Excellence Awards

• While implementing best practices from Dubai Quality Award since 2011, Nikai Group has progressed from “being qualified to Dubai Service Excellence Scheme (DSES)” in Dec 2012 to “ISO 9001:2008 Certified in March 2013” to winning Dubai Quality Appreciation Award (DQAA) in June 2014.
  • Its overall Customer Satisfaction Index has improved from 73% (2012) to 81% (2014).
  • Its overall Employee SATISFICATION INDEX has improved from 74% (2011) to over 90% (2014).
  • Its Sales, market share and profitability has consistently improved from 2011 to 2014 and its satisfied customer base has now grown to 40 million across the globe.

Advice to Future Applicants

• Start early towards your journey towards excellence.
• Have a DQA Project Team with Project Leader and “Criteria Owners for each of the 9 DQA Criteria”. Involve maximum employees implementing excellence initiatives, in preparation of DQA Submission and during the DQA Assessors Site Visit.
  • Measure satisfaction of all stakeholders i.e. Customers, Employees, Suppliers, Society, Bankers, Shareholders and Government and drive continual improvement across all of them.
• Prepare and agree “Action Plans (with responsibilities and timelines)” and monitor achievement on a regular basis to improve financial and non-financial results on a sustained basis.

Scope
Trading and Servicing of Consumer Electronics, Major and Small Domestic Appliances and Fast Moving Consumer Goods (FMCG /Both Food and Non-Food)

Sites
NIKAI Head Office (Bank Street Bur Dubai), Logistics and Service Centre (Dubai Investments Park (DIP/ Size Approx. 250,000 Sq Ft (17000 pallet positions)), 1 Retail Showroom (Karama) and 8 Wholesale Showrooms (Deira), 2 Display Rooms.

History
Crescent General Trading (Nikai Group of Companies) established in 1985 to trade in general commodities i.e. tea, coffee, fertilizers and then expanded to include Electronics, Major and Small Domestic Appliances (launched under Nikai Brand in 1995) and FMCG (Food - tie up with Hindustan Levers and Non-Food - major tie up with Bajaj). Nikai has now become a global household name in around 60 countries with vast offering of around 400 products - with around 40 million satisfied consumers worldwide (since inception 1995 - in last 20 years). Company has been professionally managed and consistently improving revenues, market share and making profits since inception. Its financial performance (7 ratios) continues to outperform even 3 global Japanese brands in last 4 years.

Markets – Offerings – Customers
It currently has 40 million satisfied consumers (since inception) spread across 60 countries with potential markets as most of the world - 100 plus countries using intermediaries (via Dealers and Distributors in UAE/GCC/across Middle East). Nikai offers 1 year warranty for all products to all customers. Extended warranty for customers is offered on compressors for 5 years at no extra price.

We conduct about 45,000 annual sales transactions with our customers. Our Customer Segments are - Individual Customers of Gender (Male/Female), Nationality (All), Salary Range (Low to High Salary), Religion (All), Speciality Stores (Electronics & Appliances), Hypermarkets, Supermarkets, Groceries, Dept’l Stores, Wholesale customers (in UAE), Online Stores, Export Agents and Corporate Customers. The customers from across the globe (e.g. Qatar, Jordan, Nepal, Libya, Yemen, Turkmenistan, Maldives, Uzbekistan, Azerbaijan, Burundi, Tanzania, Liberia) have sent us appreciation letters confirming that we remain popular across the continents.
Nikai Best Practice – Servicing of Nikai Products

Nikai Group has been successful during last 2 decades because of supplying “high quality & reliable products at reasonable prices” to its customers and topping up with “exceptional after sales service” to build “long term customer relationship”. This has resulted into a cumulative satisfied consumer base of 45 million across the globe.

“Nikai Group – Service” is strongly committed to provide “exceptional service experience” to each of Nikai’s customers.

While implementing RADAR as a part of DQA, Nikai Group planned to improve its Results (Service Reliability), devised Approaches (Collection of products, Servicing in-house & using Authorized Service Providers, Delivery of products), Deployment of approaches (implementation of the above approaches) and Assessment & Refinement (regular monitoring, review, innovation and improvement of service levels).

Customers are facilitated with “multiple choices of Nikai service channels” through trade partners, direct home service, and a network of service centers across the entire UAE.

Service response and turnaround time at Nikai are aligned to the “highest industry standards” and continuously evolves in keeping with consumer expectations, demands and changes in industry standards.

Consumer and trade satisfaction surveys are conducted by Nikai Group on a daily basis towards the service provided, monitored and reviewed on a monthly basis so as to understand and determine if new policy shifts are required and adapt them to ensure customer retention and thereby promote new business opportunities.

Nikai Service Processes
Service Processes are designed from a customer’s viewpoint and are consistently delivered to the customers.

Nikai Service Commitment
Service quality is a key corporate value of Nikai Group, with associated goals, measurements, reviews, corrective, preventive & improvement actions and accountabilities.

Nikai Service Credibility:
Commitments are honored and delivered at all times to the customers at a “very high level of service response and repair turnaround time”.

Service Industry Benchmarking
Nikai Service annually reviews “levels of customer satisfaction index (%))” vis-a-vis aggregate results of the previous year to drive improvement in “Service of Home Appliances and Consumer Electronics Products”. The benchmarking study consists of 4 parameters:

- How satisfied are our customers?
- Where do we need to improve?
- Are we better than our competitors?
- How big is the gap between us and the best in the industry?

Based on these results, Nikai benchmarks these figures with American National Customer Satisfaction Index - Household Appliances (82%) and sets our targets (80% in 2013 – Graph 1) to align with the best in class of the industry. The parameters considered are Service Level Agreement (SLA) Compliance, Customer Satisfaction Index (CSI) and Repair Turnaround Time (TAT). Nikai Service Dept.’s CSI has improved from 80% (2012) to 92% (2014) and it has exceeded its own targets and the American benchmark of 82% consistently in 2013 and 2014.

Nikai Product Repair Turnaround Time (RTAT):
To ensure consumers and trade partners are provided with competent repair resolution in line with the best in industry performance, the RTAT
Target to be achieved for 2014 has been raised to 92% jobs repaired within 72 hours vs. 85% jobs repaired within 72 hours in 2013. As a result, the average TAT measured up to Q2, 2014 is 95% of jobs repaired and returned to customers within 3 days from date of notification or receipt at Nikai Service Center. Performance graph is shown alongside for reference.

To ensure high levels of Nikai service standards are maintained:
- Service technicians & other service staff are recruited and developed at Nikai Group against competencies that give high priority to customer-focused attitudes, e.g., consideration, tolerance and empathy.
- Nikai Processes are designed from a customer’s viewpoint and are consistently delivered complying with Quality Management System (ISO 9001:2008) Standards.
- Continuous improvement and innovation within Nikai products & services are nurtured and encouraged to flourish.

Nikai Consumer and Trade Net Promoter Score (NPS):
To ensure transparent feedback on service provided by Nikai Group to consumers and trade partners, a continuous survey is conducted with a sample size of over 200 numbers (13% of total repair jobs) of repair jobs per month. The customer feedback forms are duly furnished with open suggestions, on speed, professionalism, value for money, customer loyalty etc. The 2014 target of 88% Net Promoter Score (NPS) is targeted in line with the best in industry performance. NPS Performance graph is shown alongside for reference.

Conclusion
Nikai Group has been successful during last 2 decades because of supplying “high quality & reliable products at reasonable prices” to its customers and topping up with “exceptional after sales service” to build “long terms customer relationship”. This resulted into a cumulative consumer base of 40 million across the Globe.

For further details, please write to us anshul.mittal@nikai.com
Overview

Commercial Bank of Dubai was established in 1969. Today, we are in a position to offer a wide range of retail and commercial banking products and services with a network of 26 branches and more than 210 ATMs throughout the UAE.

As one of UAE’s oldest banks, Commercial Bank of Dubai has grown over the years. Currently, 20% of the Bank is owned by the Government of Dubai through its investment vehicle “Investment Corporation of Dubai”. The majority of the remaining 80% shares are held by prominent UAE businessmen and enterprises.

Products and Services

• CBD offers a wide range of retail and commercial banking products and services, in both conventional and Shariah compliant formats.

• CBD Corporate Banking caters for the different financial requirements of our broad range of clients, to support their businesses. Whether it is a large corporate organization or a medium sized commercial establishment,

• CBD Consumer Banking offers a range of products and services that its retail clients can rely on and that are crafted to each individual’s requirements.

• CBD offers Islamic banking services through its Attijari Al Islami brand which is managed by a team of professionals in this field who have vast experience in understanding client needs and in providing them with innovative Sharia-compliant financial solutions.

Awards and Recognition

Amongst recent successes, the Bank has thrice been a recipient of the Mohammed Bin Rashid Al Maktoum Business Award from the Dubai Chamber of Commerce and Industry (in 2005, 2008 & 2012). The Bank has also won Dubai Quality Award Gold Category (2007), the Sheikh Khalifa Excellence Award (2010) and the Sharjah Economic Excellence Award (2012). In addition to these, the Bank has won the Superbrands in 2010, CSR Label from the Centre for Responsible Business in Dubai Chamber in 2011, 2012 and 2013, Ideas UK Accreditation Platinum Award (2010), CEO of the year award (2010) etc.

Vision

The Bank which leads the way to greater financial and social prosperity

Mission

• Clients: To be recognized as the preferred banking partner in our target client segments.

• Employees: To be recognized as an employer of choice through the fostering of a motivational environment which rewards superior performance.

• Society: To be recognized for our ethical banking practices and for our contribution to the social well-being of the communities in which we are present.

• Shareholders: To be one of the most profitable banks in the UAE.

Values - 4 C’s

• Clients First
• Consistent High Quality
• Cooperation and Teamwork
• Capability Enhancement Through Learning and Empowerment
Committed to the Community

The Bank recently concluded the third season of CBD Youth Athletics Competition, in which more than 1800 students from 82 schools took part. The annual event encourages a spirit of healthy competition and camaraderie among the youth.

CBD supports sport and culture through a partnership with Al-Ahli Club and Al Shabab Club and sponsorship of the Dubai Festival for Youth Theatre. The Bank is a principal sponsor of the Dubai International Racing Carnival at the Meydan Racecourse and the Jebal Ali Race Championships.

Benefits of applying for the Business Excellence Award

• To Share best practices and contribute to the UAE blueprint in delivering excellence
• To gain feedback where we can benchmark or skills and strengths as an employer of choice
• Applying and achieving this award is a recognition where we can benchmark our skills against others in the market
• To be seen as leaders in this field of innovation and leading the way in measuring the competition

Advice to Future Applicants

• Plan ahead, focus, keep ongoing records and build your successes from the beginning of the year
• Identify and align your strategy ongoing of where you are exceeding and how you can further improve
• List and compile documentary evidence to support your applications
• Recognize that this in an award to be visible and proud of involve key critical stakeholders that support your goals and mission

BEST PRACTICE: Our best practice methodology is one that is continually measured and evaluated ongoing for performance gaps.

2 key areas of Best practice delivery is:

1. AON Hewitt  – External consultancy – Mandatory attendance
2. ILM Coaching & Mentoring  – External providers of Academic qualifications – Invitation/commitment to attend

We invited an external consultant to deliver this assessment. Based on recommendation and AON Hewitt Assessment Process

To Critically evaluate our TOP Talent the business identified a set criteria looking to get the best out of our people.

Our Talent in made up of Senior Management & Heads of business.

(Results)

CBD planned objective was to identify and grade the top talent against 7 Leadership competencies. This assessment was made up of interviews, case studies and behavioural demonstrated performance throughout the assessment. Desired Results identified as a team if they met the leadership competencies and what were the gaps to strategically address ongoing.

(Assessment & Refinement)

Following the assessment this was followed up by completing a IDP Individual development Plan. This was driven by the Talent Manager. This process continues into 2014 & 2015 identifying ongoing future leaders and potential aspiring talent and every year we will continue this assessment process.

(Results)

With these results CBD was able to measure the right direction (career and succession planning) to take Snr managers and develop their skills towards the right training interventions to match the Corporate goals and mission to develop its future leaders. This also aspired manager to take the initiative to consider their career growth. The career plan and succession planning was derived from this assessment identifying managers development.

(Deployment)

To use this external consultant has been used in the past and their results matched the desired business outcomes. Each manager was then invited to attend. 65 managers attended.

No problems were encountered all were invited and attended. All 65 attended.

Using this assessment tool it highlighted strengths/gaps and gave career direction, succession planning and identified Individual person development needs for growth.

A Best practice is to observe, build successful relationships and always follow through and deliver what you promise.
This evaluation and success is within CBD and directly linked into CBD core strategic 2018 plan for goals and objectives. This resulted in manager talking responsibility for their careers and some have since been promoted.

(Results)
A Desired outcome was to deliver a “Corporate coaching culture” and to be seen leading the way in innovative programme that was not delivered elsewhere in the UAE.

Our strap line was – “Leading the Way” Coaching & Mentoring, everyone should have a coach. This was from our Top Talent the first group of 12 to lead the way.

(Approach)
Our planned approach and consideration was to bring in an external provider that was internationally recognized and to deliver a programme where our managers could develop the skills of coaching & mentoring with an internationally recognized qualification.

We identified an External consultancy linked to the awarding body of the ILM Institute of Leadership & Management and selected our Top performing managers to attend this programme.

(Deployment)
The approach and whom to involve had already been agreed from the original criteria and this was our top group in performance, skills, ability, desire and commitment. Each were invited to attend and attended an initial 5 day programme with 16 weeks of document submissions.

Coaching was ongoing. All papers were then delivered to an IV then a EV external validator then submitted to the UK for clarity assessment and qualifications. Challenges lay in the completion of submissions as business had to continue as normal and some had challenges try to meet documents submissions and business deadlines as usual. Some Manager’s could not achieved the strict timescales (less than 5%) and delivered their submission with the next group. This also required ongoing coaching by the Talent manager.

There were 4 groups this started in Feb 2013 and approx. 50 of the 65 attended.

(Assessment & Refinement)
The feedback was encouraging. Managers were given opportunities to encourage their staff and the feedback from their staff was a marked difference. Feedback showed from some managers an improved performance in their personal motivation and staff morale had improved.

Communication skills were more apparent and behaviors displayed a valued interest in their staff.

(Results)
This is an international highly recognized qualification. We brought in a ILM qualified team of deliverers an external consultant measured and monitored closely by the Talent Manager. We started with our Senior Management level 5 Coaching & mentoring. This process was closely observed and monitored by the Talent Management and submission to achieve best practices.

This qualification encouraged manager to work more closely with their staff and build the corporate coaching culture in CBD. This process started with the Senior Management and an ILM stage 3 Coaching is now been rolled out across the organization.

This motivated and endorsed manager belief of investing in its staff, enhanced leadership competence as it is an international recognized qualification.

These 2 approaches together were used and were integrated with other training interventions by investing in the staff to create a Corporate Coaching Culture.

Best practice: This coaching culture was aligned to the 5 year strategy. This 5 year strategy highlights the needs for continuous growth and Individual personal development needs. The Talent Manager works very closely with the HR Director to continuously develop the culture. This best practice ensures the continuous development of the staff and its future leaders in CBD.
CBD’s senior management granted ILM coaching certificate

The top management of Commercial Bank of Dubai received their Level 5 certificates for Coaching and Mentoring from the UK-based Institute of Leadership and Management (ILM) during a ceremony held in the Bank’s headquarters in Dubai.

ILM is an awarding body for leadership and management qualifications in the UK. Aligned to the UK’s Qualifications and Credit Framework, ILM qualifications begin at Level 2, such as the ILM Award in Team Leading, and continue up to Level 7.

CBD is the first bank in the Middle East to earn the ILM Level 5 Award in Coaching and Mentoring, the highest rate achieved by a corporate institution in the region. This qualification enhances a practicing manager’s capabilities as a leader to influence, guide, and develop those around them through the power of coaching.

Thirteen CBD managers have completed the program in July; 14 will graduate in September, while another 38 Senior Management will complete the training by the end of 2013. The bank undertook this training within its initiative of “CBD leading the way,” a strategy meant to propagate the corporate coaching culture. The program and the graduation ceremony conveyed the message that CBD is investing in its staff, and that its senior managers lead the way in a corporate coaching culture. More managers of the bank are expected to receive their ILM qualifications by 2014.

Based on ILM research, corporate coaching culture increases self-confidence, improves self-awareness, communication and interpersonal skills, leadership and management, conflict resolution and motivational skills, it widens business knowledge, prepares one for a new role or promotion, and at times combat aggressive behaviour.

In honor of the 13 senior managers who completed the first batch, the bank held an ILM Level 5 Coaching and Mentoring Graduation Awards Day, attended by CEO Peter Baltussen, Deputy CEO Yaqoob Yousufl Hassan, Shorouk Al Bedha, Head of HR, and Wiaam Bani Hashem, Head of Employee Development.

For further details, please write to us elaine.grieve@cbd.ae

Congratulating the top CBD managers who received the ILM Level 5 certificate, Baltussen said, “Coaching ensures that you can empower delegates. Empowering delegation is not just about improving your credit; it’s also about empowering people to provide the best service, whether it is internal or external, coaching empowers people to do this.”

“Staff empowerment helps enhance their performance and skills, creates pleasure at work, and results in a more motivated team. I am very pleased that our senior managers have taken the time to undertake this program. It gives me great confidence that you will all take this course to the next level. I would be pleased to be able to say that everybody in this bank, from all levels, can say ‘I have a coach.’”

Deputy CEO Yaqoob Yousufl Hassan added, “I hope that this initiative will inspire other staff and other organizations to develop their staff in coaching because at the end of the day, coaching has a real direct effect – from improved performance to bringing on enhanced bottom line results.”

The first batch of graduates:
Ra’ed Al Abudame, Regional Manager – Abu Dhabi Region
Akram Gharabeh, Head of Financial Control
Othman Bin Hendi, Head of Credit
Abdul Rahim Al Mimer, Regional Manager – Northern Emirates
Rana Al Marzooqi, Head of Ladies Banking
Jamal Al Matari, Head of Al-Maktoum – Branch Banking
Waleed Bin Suleem, AGM – Administration
Sohail Yammine, Head of Card Management
Hassan Kazim, General Manager – CBD Financial Services
Das Krishna Srikanth, Head of Corporate Credit Appraisal
Wiaam Bani Hashem, Head of Employee Development
Arefa Al Sayed Hashimi, Sr. Manager – Jumeirah Branch
Masoud Safar, Head of AML and Compliance
Overview

Union National Bank (UNB) is a public joint stock company incorporated under the laws of the United Arab Emirates in 1982. UNB is the only bank in the UAE with significant shareholdings by the Governments of both Abu Dhabi (50%) and Dubai (10%). The remaining 40% of the shares are publicly held. The shares of UNB are listed on Abu Dhabi Securities Exchange.

UNB has three subsidiaries in UAE. Union Brokerage Company (UBC) provides brokerage services for clients at the Abu Dhabi Securities Exchange, Dubai Financial Market as well as NASDAQ Dubai. Al Wifaq Finance Company (AWFC) offers Shari’a compliant products and services to the growing Islamic banking market. Al Injaz Marketing Management, provides sales and marketing support to the business groups through its dedicated team of sales representatives in UAE.

To its varied customer base, as well as potential clients, UNB offers a wide range of Retail, Corporate, SME, Investment and Private Banking products and services.

Over the years, UNB has evolved into a Group entity and spread its footprint in other countries. UNB operates through a wide network of 68 branches and 251 ATMs throughout UAE. UNB has extended its reach to Egypt through a successful acquisition of the erstwhile ACMB and currently operates in the country as UNB Egypt through a number of banking centres. It has ventured into Doha with a branch at the Qatar Financial Centre, a branch in Kuwait and has also opened a representative office in Shanghai, China.

There has been a greater awareness and focus on CSR initiatives as well those impacting the environment and community. As part of its CSR strategy, UNB has embarked on an ambitious sustainability drive within the organization. UNB’s inaugural sustainability report has been rated A+ by Global Reporting Initiative and individually validated by EY, which makes it one of the first banks in the region to achieve this distinction.

In its quest for excellence, UNB has adopted the Total Quality Management concepts and systems and business excellence framework. In the process it has received several accolades from prestigious institutions. The Sheikh Khalifa Excellence Award (SKEA) received in 2002 was followed by SKEA Gold in 2005, 2009 and the Diamond in 2012, thereby becoming the 1st Bank to receive the Diamond award. UNB is also a winner of the prestigious Dubai Quality Award in 2006, 2009 and the DQA Gold award in 2012. UNB also has won the MRM Business Award in 2009 and 2012. UNB won the Dubai Human Development Appreciation Award in 2014.


UNB true to its tagline, the Bank that cares, has reinforced the belief that it not only cares for its customers, but also the staff and the environment in which it operates. The ‘Integrated Vision [2010 – 2018]

To be the best in class for the banking industry in the UAE

Mission [2013 – 2015]

Through innovation, staff well-being and outstanding customer service, we will grow shareholder value and maintain our financial stability

Shared Core Values

Customer Focus
Integrity & Transparency
Team Spirit
Nurturing Staff
Continuous Improvements
Responsible Community
Membership
Best Practices

Management System Policy’ displays a strong commitment towards conforming to the requirements of the QMS, EMS & OHSAS and also to comply with the legal and regulatory requirements pertaining to the products, processes and services.

UNB also follows guidelines of ISO 10002 (complaints handling) and ISO 31000 (Risk Management) and has been verified for these standards. Moreover, in 2013 UNB has become the first Bank in the region to be certified to ISO 27001:2005 by M/S LRQA.
Benefits of applying for the Business Excellence Award

1. Leads to organizational excellence
2. Development of in-house expertise and organizational learnings
3. Competing with the best
4. Positive word of mouth and publicity

Advice to Future Applicants

1. Start early (about a year prior to submission) with top management commitment
2. Constitute criteria teams with SME and relevant personnel
3. Review progress against criteria requirements and plug in gaps with suitable action plans
4. Proof read the document and submit by deadline
5. Keep the Team motivated by celebrating successes and quick wins

Background

With staff from various nationalities, cultures and backgrounds, it is imperative for UNB to ensure presence of minimum acceptable levels of professional/functional and behavioral competencies in its staff, to be able to provide a sustained, superlative customer experience.

In line with the above, UNB has expounded its people development strategy to encourage & support need based professional accreditation of staff in various functions. This need had also been articulated by various business heads. The Bank has embarked upon implementing this strategy bank-wide, across various lines of business and business partner units.

The accreditation initiative has primarily been focused on the Retail Banking & Corporate Banking businesses and Credit Management professionals and was undertaken in a planned, phased manner.

Purpose

To accredit and certify various customer facing functions within Retail Banking, Corporate Banking and Credit Management.

To facilitate a more positive customer experience, leading to robust business growth.

To bridge the gap in credit skills; to source and structure high-quality profitable loans and enhance selling skills, to establish, retain and grow customer relationships.

Approach

The Retail Banking group (RBG) adopted a customized in-house approach using

internal resources comprising of Self-study, in-house training, e-learning, assessment and follow up. The target audience comprised of front line, customer-facing staff of RBG.

For the Corporate Banking and Credit Management Groups an external approach was adopted by partnering with M/s Omega Performance, a global training and performance improvement institution in the financial services industry, that bridges the gap in credit skills, to source and structure high

quality profitable loans. Omega is in turn accredited by the Chartered Institute of Bankers, Scotland. The Chartered Institute, on successful completion of the accreditation, grants an Advanced Diploma in Lending which gives an added fillip to the whole process.

The Retail Banking group accreditation covered the following body of knowledge:

- UNB’s History and achievements

As is the case with any new initiative, the success of the accreditation approach hinged on regular, sustained communication with the
key stakeholders and a complete buy-in of the senior management with respect to the efficacy of the approach. Conscious efforts were made to ensure that the target audience had all the support, guidance and encouragement from their line managers / business heads as well as the internal / external training faculty.

In order to accord due seriousness to this important initiative, the qualifying percentage for being accredited was put as 85% for RBG and 80% for CBG / CMG, so as to ensure that the accreditation exercise has an aspirational feel to it.

2 Deployment

For RBG:
The Branch Banking division, RBG covered app. 400 branch banking staff comprising of Branch Managers, Branch Operations Managers/Officers, Customer Service Managers, Customer Service Officers, Tellers and Customer Service Representatives across all the areas (Dubai, Sharjah & NE, Al Ain, and Abu Dhabi), in a phased manner.

The Training Dept. partnered and worked closely with the Head of Retail Banking Group and the Head of Branch Banking Division. At the outset the course content based on which each of the roles in the branch banking division were to be accredited, was proposed by the Training dept. and vetted by the Heads of Retail Banking & Branch Banking. Each of the 6 Area Managers, to whom various branch managers report, were also coached and briefed by the Training dept. on their role in the whole accreditation process. The Area Managers played a pivotal role in dissemination of knowledge pertaining to Products & Services and New Operations Manual through focus groups, one-to-one guidance of the targeted staff, etc. The in-house Training faculty played a key role in ensuring proper and consistent deployment of the initiative across all areas and retail branches.

After providing structured inputs on the body of knowledge through different methods – e-learning, self-study, focus groups, in-house programs, etc. the target audience were subjected to an assessment comprising of multiple – choice questions, which tested their understanding on various topics mentioned earlier. Objectivity was ensured in the whole process through conducting the assessment in all the locations simultaneously, for each specific role. The idea was to ensure that no assessee got an unfair advantage over the other(s) assessees.

For CBG / CMG:
As far as the Corporate Banking & Credit Management Groups are concerned, a pilot batch of 20 managers was nominated to commence the accreditation. UNB with its external accreditation partner M/s Omega systematically deployed the approach in 2 phases – Credit Skills Assessment (CSA) & Credit Skills Development (CSD), both of which were administered on-line, interspersed with classroom training sessions which were conducted by the Omega faculty and UNB’s in-house faculty.
The successful staff were awarded certificates at recognition ceremonies by the Chief Executive Officer of UNB. Fig.2 & 3 below demonstrate CEO presenting accreditation certificates to the successful staff.

The efficacy of both RBG & CBG / CMG accreditation processes was assessed after the completion of each phase, in consultation with the concerned business heads and other stakeholders. It was observed that initially there were issues in getting the participating staff to manage their leave and vacations to ensure their presence during the assessments. The pressure of work had also contributed to few staff members needing to take separate leave to study for the assessments.

Improvements were brought about, wherever required, which smoothened the implementation of the subsequent phases / batches. Improvement programs were also put in place for those staff members who could not qualify the accreditation.

Credit Skills Assessment:
This is a comprehensive diagnostic tool which helped assess the current level of training needs of the participants. Its objectives were designed to validate the understanding of the participants across key elements of commercial lending, opportunity assessment, screening of applicants, loan management, business / cash flow analysis, etc. The linkage of particular skills development module with that of the assessment objective enabled participants’ learning with respect to specific areas of the program. The nominated staff first took the CSA to identify the skill gaps, if any.

Credit Skills Development:
The CSD program was targeted at those involved in the writing & assessment of credit proposals; i.e. Relationship handlers and Credit teams.

Each nominated participant was supplied with a hard copy of study materials with an online access. Class room training was conducted for 4 days covering all the modules by Omega followed by in-house facilitation before the re-take of online final assessment under CSD.

Assessment & Refinement
133 branch banking staff successfully completed the accreditation process by passing the assessment on attaining the prescribed cut off marks.

Successful completion of the 15 modules under CSA / CSD led to the 20 participants in the pilot batch being awarded Advanced Diploma in Credit / Lending from the Chartered Institute of Bankers. Another 43 Relationship Mgrs. / Credit Mgrs. were accredited through subsequent batches.

Results Achieved
The approaches discussed above along with suitable deployment with regular assessment reviews has helped to achieve the planned results across different facets.

The accredited staff members have successfully moved ahead in their career through promotions and annual increments based on their passing the accreditation program.

Direct measures of the benefits / end –result of undertaking the Professional Accreditation Initiative are available through the enhanced product knowledge, service levels and increased participation of the branch staff in branch service, being reflected in the Customer Satisfaction Survey showing phenomenal results. The increase in business is another indicator, apart from the aspirational value the staff attach to the Accreditation.

Conclusion
The accreditation program is planned to be followed up regularly with improvement programs and inclusion of new staff periodically.
Overview

This leading global remittance and foreign exchange brand has a rich history of over 33 years. Established in 1980 with a single branch in Abu Dhabi, UAE Exchange now has a presence in 30 countries across five continents with a network of over 700 direct offices. UAE Exchange offers a wide range of services, which makes life easy for millions of customers daily. Every day, more than 8,000 employees representing over 40 nationalities, across the globe, strive to deliver to more than 200,000 customers that, which differentiates us from others – customer delight!

UAE Exchange serves a wide range of communities, worldwide. The incessant efforts to deliver the best to customers, have earned UAE Exchange, the acclaim of ‘World’s Trusted Money Transferrer. UAE Exchange offers a wide range of services, which includes Remittance, Foreign Exchange, Prepaid Cards, Payroll Management, Loans, Bill Payment, Wealth Management, Travel & Tours and more. Various pro-active processes like SMS intimation, dynamic customer enquiry system, multiple touch points, self-operated kiosks, customer suggestions programme, in-house reliable technological initiatives and the trained multi-cultural service staff members, make customers’ every visit, to any of the widely-networked branches of UAE Exchange, a memorable experience.

UAE Exchange relentlessly strives to reach out to more customers and deliver more value and be a trusted neighbourhood brand. 2012 saw the brand entering in to Germany and Zambia, increasing its presence to over 30 countries now. Currently FLASHremit can be availed by customers sending money to Bangladesh, India, Indonesia, Nepal, Pakistan, Philippines and Sri Lanka.

Meanwhile customers from the UAE can make use of the multi-currency prepaid travel card, GOCash, for all their financial needs while travelling. MyBranch is a new virtual counter introduced by UAE Exchange that empowers customers to transact independently without having to wait in queues at the manned counters.

Known for its rapid growth in the online sphere, UAE Exchange experienced a breakthrough in 2012, when the brand reached the 150,000 milestone in terms of number of followers on Facebook.

Customer has always been the nucleus of every activity that UAE Exchange has indulged in and it is this fervour, which has brought the organisation many awards and accolades including the Banker Middle East Product Award, Dubai Quality Award, Sheikh Khalifa Excellence Award, Sheikh Mohammed Bin Rashid Al Maktoum Business Award, Dubai Human Development Appreciation Programme, Best Partner by Emirates National Development Programme, UAE Emiratisation Award, Deutsche Bank STP Excellence Award, Customer Service Week Star Award, ISO 9001, 14001 and 27001 certifications, voted as a Superbrand, and Bizz Award for being the most inspirational organisation. Recently, UAE Exchange was also accredited with TISSE-2012 (The International Standard for Service Excellence) certification. These awards and recognitions speak of the brand’s commitment to enhance every process, thus delivering service excellence.
Benefits of applying for the Business Excellence Awards

Learning and improvement areas identified during the Award preparation process:

1. External Evaluation by the assessors which serves as a holistic assessment of the organization
2. Areas for Improvement identified in the feedback report provided after the assessment served as a good tool for initiating improvement in various areas.
3. Enhancing the UAE Exchange Brand in the regional business community

Advice to Future Applicants

1. A self assessment and gap analysis against the model will help to identify Areas for improvement. This assessment must be done on a regular basis to continuously improve the processes
2. The core team for the documentation must ideally be a cross functional team
3. Thorough understanding of the model
4. Ensure organization wide Awareness about the excellence model.

BEST PRACTICE: UAE Exchanges’ Employee Volunteering Programme

Introduction

UAE Exchange’s Employee Volunteering Programme (EVP) is derived from company’s vision and core values. It is a planned and managed effort that seeks to motivate and enable employees to effectively volunteer under the sponsorship and leadership of the employer. It’s also our strategy to become an employer of choice. Employees volunteer individually or in a group. Volunteer projects are on-going throughout the year. Programme activities can be simple or complex; where group of employees collecting cans etc. can be considered as simple, activities which includes monetary donations, paid time off for volunteering, volunteer work as management training etc. are considered complex. The key is to tailor workplace volunteering to the business needs and to integrate it into what the employees do on an on-going basis.

Benefits of Employee Volunteering to UAE Exchange:

• Increase employees’ integrity and commitment
• Motivates the employees to walk that extra mile
• Enhance the skills of the employees
• Improve the company’s public image; customers and other stakeholders will see the organisation as socially responsible and constructive

Benefits of Employee Volunteering for the Employees:

• Build new skills and meet new people
• get a chance to make a difference to something they care about

Employee Volunteering helps voluntary and community groups to:

• Harness new skills, knowledge and energy
• Raise their profile by involving employees

Desired Outcomes

• Improved employee volunteering - to give more opportunities for employees to be part of company’s CSR activities
• Promote the UAE Exchange’s value of Care

Drivers of Effective Employee Volunteering Programs:

• Cause-effective Configuration - structured to support social causes and non-profit partners productively

• Strategic Business Positioning - internally positioned to contribute towards business success
• Culture of Engagement – company-wide facilitation and encouragement of employee involvement in the community
• Strong Participation - meaningful levels of engagement of employees
• Actionable Evaluation - track employee’s efforts, hold themselves accountable to their outcome goals and implement evidence-based improvements
• Use Multiple Channels of Communication – Use of multiple channels to ensure continuous engagement. UAE Exchange uses an array of communication tools to raise the visibility and awareness of our CSR initiatives with the employees. These communications aims to create awareness among employees on what the particular CSR program is about, how they can participate and why they should get involved. The communication channels used by the company are:
  (a) E-mails / EDMs
  (b) Announcements
  (c) Event calendar
  (d) Social media
  (e) Intranet
  (f) Internal celebrations & competitions on special days
  (g) Internal presentations
  (h) Branch Activations

Deployment:

(1) Establishing Employee Volunteering (EV)

Following are the essentials for ensuring effective Employee Volunteering:

• A clear objective
• A clear time commitment
• A written task description
• An opportunity to meet a real need in an effective way
• The volunteer’s needs and motivations for volunteering are met
• The organisation’s needs are met
• The volunteer’s skills/energy/experience are used effectively
• The volunteer has contact with the beneficiaries of the organisation
• The volunteer monitors how their contribution benefits the work of the organisation as a whole
• Developing and implementing an Employee Volunteering charter that covers:
  (a) Mission statement on the company’s commitment to employee volunteering with structured volunteering activities
  (b) Guidelines on volunteer expenses
  (c) Setting expectations

(2) Types of employee volunteering
• Employee Fund Raising
  Employees can raise funds for community groups with support from the employer such as matched funding or by the employer lending the employee time. For example, an employee can initiate to raise money for disaster relief, supporting community groups before/during/after natural disasters and emergencies. In such cases, UAE Exchange coordinates fund raising activities at organisational level. Ex: Potluck
• Mentoring
  Mentoring focuses on working with an individual by providing guidance and support. UAE Exchange’s CSR initiative Al Taaleem is designed to train UAE Nationals, thereby providing them knowledge about the financial sector.
• Skills Based Volunteering
  This includes using the skills of an employee to benefit a community through pro-bono which is acting as an expert resource, sharing skills and knowledge without charge.

UAE Exchange initiated a campaign to create awareness among general public on the importance of Anti Money Laundering (AML) compliance. During the campaign employees contacted around 2,500 customers. Additionally, skilled employees are encouraged to give training on counterfeit currencies to customers, mainly employees of shopping malls and hotels.
• Team Projects
  Refers to team challenges or specific projects, where a team of staff can build relationships by working together as part of a volunteering action day. UAE Exchange associates with external agencies like Emirate Environmental Group (EEG) for various environmental initiatives like Can Collection Drive, Wastepaper Management, Clean up Dubai etc.

(3) Employee Volunteering Measurement Framework
The success of Employee Volunteering can be measured based on the following parameters:
• Social Charter Framework
• Cost-benefits analysis
• Employee surveys
• Opinion surveys with public

(4) Outcomes and metrics
The outcomes of the Employee Volunteering will be assessed based on:
• Perception Scores
• Amount invested (with respect to the time spent)*
• Percentage increase in number of active volunteers
• Number of new partnerships with NGOs, government/non-government agencies and corporation

(5) Recognise the best performers
UAE Exchange has been recognised externally for its CSR initiatives. Similarly, internal recognition is something individuals can take personal pride in.

UAE Exchange ensures that the individual and collective efforts by its employees towards CSR are recognised internally. Any achievement by the employees will be published through internal communication channels like e-mails, announcements or through Country Head’s monthly messenger (Snapshots). Event details will be updated on Xsphereonline (company’s intranet).

Results Achieved
(1) Workplace Skills Employees Develop through Volunteering

General Skills
• Specific Competency

Project Skills
• Budgeting
• Effective communications
• Task execution
• Planning and organising
• Presentation
• Project management
• Public relations
• Supervision

Leadership Skills
• Ability to influence others
• Learning about the community
• Mentoring
• Relationship building
• Critical Thinking
• Teamwork

Interpersonal Skills
• Networking
• Sharing expertise with others
• Team building

Personal Skills
• Healthy whole-person
• Perseverance
• Work/life balance
(2) Employee volunteering activities
Few of the activities coordinated by the employees are listed below:

(a) Blood Donation Drive

(Data as on December 2013)

(b) Helping Hands
UAE Exchange employees have conducted ‘Helping Hands’ programme across UAE, labour camps. This helping hands initiative has supported nearly 2,600 expatriates. This programme concentrates on various activities ranging from offering food to arranging flight tickets to get ailing expats back home.

A couple of renowned Helping Hands initiatives include Heat Stress Campaign in Sharjah, in association with the Ministry of Health & Police, Quench the Thirst Campaign etc. where several cans of water was distributed among labourers and shared awareness tips to beat the heat.
(c) Mission Zero Suicide
Mission Zero Suicide, a six month campaign across UAE was launched to address the alarming rise in the expatriate suicide rate in the UAE. The focus of the drive was to create awareness on the financial discipline that would help people tide over financial troubles.

With employees volunteering daily over a six month period, UAE Exchange committed about 24,000 working hours to this community initiative. The campaign video was screened across 4,800 labour camps, 8,000 shops, 380 corporate offices (reaching 16,000 staff members), public gatherings etc., bringing awareness on personal finance management and stress management. The campaign reached over 1,000,000 people in the UAE.

(d) Green Initiatives
Clean-up UAE event was organised at various locations including the Abu Dhabi Scouts Camp Area, Sharjah Cricket Stadium, Nad Al Shiba Area and Jebel Ali Labor Camp.

Few other project as part of the Green initiatives include ‘Can Collection Drive’ association with Emirates Environmental Group, comprising 20 volunteers, accomplished in collecting about 25KGs of Cans. Wadi Warayah National Park (Nearby Khorfakkan) Cleaning Campaign comprised of 100 volunteers and supported ‘World Wild Fund’ (WWF). ‘Clean-up the World’ Campaign associated with Dubai Municipality comprised of about 30 volunteers into cleaning the environment.

The Green Initiative also integrated ‘World Earth Day’ celebration which covered 22 Labor Camps and 13 Schools across UAE. This included planting of Trees in all the areas. Also, the ‘Green Initiative’ team conducted seminars on the importance of saving our mother earth. Approximately, 26,000 people participated in this celebration during the year 2013. Besides, the organisation also conducts ‘World Earth Hour’ initiative every year across UAE.
Conclusion:

UAE Exchange has different channels to educate and engage its employees on the volunteering initiatives. The top management provides required support, guidance and opportunities to the employees to take proactive steps towards Employee Volunteering initiatives across the organisation. UAE Exchange ensures effective internal communication to keep all the employees updated with latest events. The company has developed internal frameworks and metrics to measure the effectiveness of its initiatives and to recognise best performers.

Best Practice 2: Customer Loyalty Month: an innovative approach of Customer Engagement

Introduction

At UAE Exchange, the leaders have defined business as ‘Customer Service’. Being a remittance brand operating in a highly dynamic environment, it’s always challenging to be in pace with the constantly changing needs and demands of the customers. UAE Exchange pays tribute to its customers by celebrating Customer Loyalty Month - a month long celebration focused on creating a friendly and comfortable environment for the customers to enhance their experience from “Good” to “Wow!”.

The advent of customer engagement program like ‘Customer Loyalty Month’ (CLM) brought in a more effective, lasting and successful whole-company involvement approach to meet the needs and desires of every customer, while at the same time create more value for the business.

Customers have always been the nucleus of every activity in UAE Exchange. Delivering customer service par excellence has been the single most goal of UAE Exchange, since inception. This reverence has been well received and reciprocated which attributes to the strong customer base of over 6.5 million customers today. UAE Exchange has always ensured that it honours customer loyalty through promotions and offers. Apart from several loyalty programmes, UAE Exchange also commemorates its customers, by celebrating an entire month every year as CLM. Special discounts, offers and promotions are conducted giving an opportunity to customers to win exciting prizes. The concept of CLM is to make an extra push to create loyal customers. Customers
are given an opportunity to engage and win exciting prizes, special discounts, offers promotions etc.

A cohesive strategy is created in which all key components of business strength (Customer service delivery standards, People, Premises and Processes) continually complement and evaluate customer understanding and optimisation, delivery of brand promise and customer satisfaction.

A pictorial representation of the same is given below:

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### Approach

Approaches integrated to drive Customer Loyalty Month:

The approach adopted was to:

1) **Feel like king experience:**
   Strengthen customer relationships by optimising the ‘Feel like king’ experience to customers.

2) **Employees’ engagement:**
   The entire concept of CLM is initiated and implemented by the employees. Each business unit along with the reporting line manager has the ownership to decide on the activities for CLM like customer engagement, competitions, promotions etc. The exceptional performers both individual and team are rewarded at the end.

Example: Branch decoration to create celebration moment was one of the activities in CLM. In this the best decorated branch was rewarded.

3) **Innovative form of Customer Engagement:**
   The CLM is an innovative, non-traditional form of customer engagement ensuring that all interactions are personalised, contextualized, and relevant and based on value addition.

4) **Enhanced customer experience:**
   Better customer engagement and business relationship continually evaluate customer understanding and hence optimise customer satisfaction & customer experience.

5) **Improved knowledge sharing:**
   Knowledge exchange between the customer and the business provides information such as customer preferences, demographic information or insight through their interactions.

6) **Rewarding loyal customers:**
   Loyal customers who all are associated with UAE Exchange since a long time are awarded.

7) **Reviving relationship:**
   Inactive customers are also approached through win-back strategies.

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### Deployment

UAE Exchange celebrates Customer Loyalty Month in June, every year across its operations, to enhance customer experience.

1) The strategic goal and objective of the Customer Loyalty Month celebration was communicated by the top management to the business unit heads. The main objective was to bring in a positive experience or delight factor for customers.

2) A designated activities framework was defined by the top management to categorise all activities to be performed during the month. The categories include:

   a) Customer service delivery standards
   b) People including both employees and customers
   c) Premises
   d) Processes

3) For each activity all points
Results Achieved

(1) Customer REACH: In 2013, the CLM celebration dealt with the customers visiting branches. To drive maximum reach of customers in 2014 CLM UAE Exchange extended engagement channels like social media, camp site events pan UAE.

(2) Customers engaged: There has been a significant leap in number of customers engaged during the CLM from 15,000 in 2013 to 200,000 in 2014. The social media contest and camp activities were the enticing factors for customers to get involve with UAE Exchange.

(3) Customer Recognitions: In 2014 around 1765 valued customers are recognized through various engagement activities where as in 2013, 615 customers were awarded for their loyalty.

(4) Customer Appreciations: It's a 'moment of pride' for us if a customer appreciates UAE Exchange in any form. When CLM 2014 (June 2014) was on roll, there was increase in number of customer appreciations by 85% as compared to the preceding month (May 2014).

(5) Customer Service Awards/Accolades: Though there has been an steady increase in number of customers over the years, the remittance major believes that providing the highest level of customer experience should remain a trademark no matter how rapidly the customers increase. UAE Exchange continues to exceed its customer expectations. This ideology has made the brand to stand unique among competitors by winning prestigious awards for exceptional customer service including 'DSES award in Brand category', 'People's choice award', 'TISSE 2012 certification'.

Conclusion

Businesses need to take a holistic view of the entire customer journey and align the customer’s needs with the overall business strategy at every point of interaction to deliver a relevant, valuable and personalised experience throughout the entire journey. By celebrating Customer Loyalty Month UAE Exchange takes this opportunity to expresses its gratitude towards its customers’ decision to bestow trust on it. This customer centric attitude has made the brand win many prestigious awards including DSES 'Brand Category'.
British Orchard Nursery (BON) was established to be a strong brand in preschool care and education. Efforts were in place to ensure that BON grows to be a market leader in this field. BON’s first branch was established in 2007 in Mankhool, Bur Dubai. BON caters to children from 3 months to 4+ years, offering the British EYFS (Early Years Foundation Stage) Curriculum for preschool education. BON’s philosophy is to able nurture the young ones in our care, thereby providing service to the community at large.

BON’s vision is ‘To be a global leader in nursery education, providing high quality international early years provision through best practice’ and the mission statement is ‘Sowing Seeds of Success’. BON’s core values of Respect & Integrity, Equality & Diversity; Rights & Responsibility and Innovation & Quality act as guiding principles for behavior and work ethics.

BON has clearly defined its commitments towards work and its stakeholders.

At the outset, in 2007, the CEO along with her Top Management Team established the Vision, Mission and Values for BON, in an off-site Top Management Team workshop, which today shapes its growth & expansion and creates a culture of quality and excellence by monitoring, reviewing and driving improvement in the organization’s management system and performance.

The biggest challenge is managing efficiently the human interface and managing a 100 percent women organization in a service industry sector handling very young children and their mothers (again women customers). Besides this, the women belong to different nationalities and culture and to lead a team of 225 women from around 30 + nationalities looking after 1000+ children from 60+ nationalities is very challenging. A Business Owner has to have the confidence in coping with change in the environment, being the change they want to see and having futuristic visions, taking calculated risks and having a through strategy and financial plan.

BON Top Management Team believes in creating value for its stakeholders by inspiring and supporting its staff. Top Management Team believes in creating a shared vision among staff and involving them proactively in building institution and empowering them to take decisions. BON Leadership provides strategic direction, focus and resources to ensure sustained success and satisfaction of all its stakeholders.

BON Top Management Team are role models both within the organization and in the wider community. They constantly review their performance and behaviours through various methodologies such as Surveys, 360 degree feedback mechanism.

Company Profile

Commitments

- Employees:
  Our real assets. We commit towards employee well-being and development
- Stakeholders:
  Commitment towards our educational endeavour
- Transformation:
  Appreciation of change and strive-for positive development
- Performance:
  Doing the right things right
- Interdependence:
  Focus on teamwork through cooperation and sharing of ideas
- Innovation:
  Adoption of initiatives and recognition of innovators
The success has been possible by successfully developing and executing a strategy in line with the vision and mission of BON. The process of understanding the needs and expectations of all key stakeholders – customers, staff, partners, business environment in which BON operates, applicable regulations put in place by MOSA, KHDA etc. Outcome of these provide an input into the strategy development process. Research and analysis of the external business environment through market studies provides an important input into BON strategy and its business plans to expand in local markets and gradually global.

BON has integrated the concepts of sustainability within its core strategy and process designs by incorporating planning, cash forecast, budgets and business plans with risk mitigation and review of service delivery. Budgets are clearly allocated and managed.

Leaders strongly believe that effective and regular communicating of policies and strategies to its stakeholders is critical to achieving the targets. Leaders personally communicate the strategy and its alignment with vision to staff through meetings. Leaders support and empower staff to meet their goals.

**Best Practice:**

In line with the vision, BON strives to attract, develop and retain competent people and invest in their development. BON works with all staff to create a warm, rewarding and motivating environment to benefit all.

Based on the annual business plan, each Principal/Manager develops the annual manpower requirements, which details the number and type of positions required for each department along with expected compensation. HR related policies and procedures are documented in the HR Manual. These help in implementing the HR strategy in a smooth, efficient & effective manner. People related performance is clearly defined in the job descriptions and in KPIs. BON’s Senior Management Team communicates HR policies and procedures to its employees. KPIs are discussed with staff before their contract starts so that staff are clear about their targets & objectives, performance standards and what is expected of them to execute the Company’s strategy.

The effectiveness of these approaches is apparent by the improvements that BON has witnessed over the years. Some recent ones include: BON’s staff survey form was updated to include relevant questions and suggestions on service improvements; the suggestion box scheme was further encouraged by offering incentives for innovative ideas. HR policy was revised and Customer & Employee Well Being Policy revised to fairly represent staff, providing more transparent operations and opportunity for recognizing their valued contribution. The Balance Score Card system was also implemented this academic year.

To create a partnership with staff and develop a strong company with a shared vision, individual staff & BON objectives are presently aligned through the BSC and team work is encouraged through projects & initiatives. KPIs are cascaded to various levels and are discussed through a variety of communication channels and are supported by clear HR & Operations policies and procedures. Budgets; employee manuals; job descriptions; staff appraisals and trainings are reviewed and refined annually, ensuring that staff has maximum support and guidance for the delivery of their role.

BON provides regular and calendared training on a wide variety of topics ranging from leadership; general management; teaching; ISO quality; health & safety; communication and IT for example. BON invests in external trainers, also involving field specialists to improve quality of product delivery. Regular reviews in meetings and performance appraisals by leaders and managers ensure KPIs are implemented and updated. Performance is linked to promotions, increments and other benefits.

Innovation being one of BON’s core values, the company endeavours to create a culture of continual improvement by proactively seeking innovative ideas from all its stakeholders. BON quality management systems lay a solid foundation to embed improvements and innovations. The formation of a specialized R&D team for innovation in BON’s curriculum that has led to an improved framework, ensuring detailed planning and assessment, leading to increased outcomes for children.

The CEO believes that greater transparency of performance will lead to a better decision making process and improved performance and hence greater trust in the organization. SMT has established key performance metrics on all aspects of the business such as Financial, People, Customer, Society, Learning & Development etc. These KPI’s measure the organizations and stakeholders performance using the Balanced Score Card.

BON boasts of 90% + Parent (Customer) Satisfaction and 85% + Employee Satisfaction. A continual improvement of 70% + Child Development is also impressive. Results of customer feedback are shared with staff to ensure voice of the customer is heard deep into BON business and processes.

BON’s philosophy is to ably nurture the young children in our care, thereby providing service to the community at large. So it is only natural that BON is strongly committed to CSR. BON contributes 1% of its revenue towards charitable and societal causes, supporting needy children.

Driven by strong leadership, BON has communicated its CSR policy to its staff through strutted communication sessions, training program, posting of CSR policy on internal portal, dedicating resources etc. BON engages its staff as well in CSR activities and seeks their inputs in formal and informal means for various CSR initiatives.

For further details, please write to us

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Dubai Service Excellence Scheme

2013
Company Profile

Damas has been awarded the Business Service Excellence Award for the 5th time by the Dubai Department of Economic Development (DED) for outstanding commitment to pursuing excellence and delivering exemplary service standards and customer satisfaction in 2013. Damas’ commitment to endorsing best-in-class practices has repositioned the Dubai-based home grown brand into a famous international jewellery concept that enjoys global credibility.

Headquartered in Dubai, United Arab Emirates, Damas is the Middle East’s leading international jewellery and watch retailer. Founded in 1907, the company today operates across 6 countries through fully owned subsidiaries with more than 300 stores, most of which are located in the GCC region.

Damas has been setting the standards in their trade by providing unmatched quality, luxury and glamour with an air of Middle Eastern mystique.

The company has grown from a UAE-based retailer into a global brand name, with a large portfolio of renowned global luxury brands including Graff Diamonds, Garrard, Roberto Coin, Mikimoto, Paspaely, Forevermark, Parmigiani, and Girard Perregaux, Perrelet, Magerit among many others. Damas’ popular in-house brands include Farfasha, OneSixEight, Farasha, Gehna, Hayati, Legacy, Fulla and many more.

Mission

To create an environment which will attract and retain a committed team of talented professionals who will continue to build on the heritage and reputation of Damas for trust, craftsmanship, innovation and market leadership.

Vision

From a famous brand in Dubai to a famous international jewellery brand from Dubai.

Damas Values

‘Our Damas’ encapsulates the values we aspire to in working together in Damas and in our relationships with our customers and business partners. The values we have set for ourselves are as follows:

1. Our People
   Passionate, committed and loyal employees are the heart of our company:
   1. Create an environment that thrives on trust, respect, diversity, motivation and team spirit
   2. Celebrate success, learn from mistakes and recognize achievements

2. Our Customers
   Our customers have been the foundation of our success for over a century. Our customers are our source of inspiration:
   • Earn our customers’ loyalty through integrity and trust
   • Create memorable shopping experiences for our customers

3. Encourage open communication and the sharing of ideas

4. Empower people to take responsibility and support them to deliver their best

5. Encourage training, build careers, develop leaders at every level

3. Our Business Partners
   We aim to create long term sustainable relationships with suppliers and partners underpinned by high standards of corporate governance:
   • Demonstrate honesty, fairness and clarity in our interactions with suppliers and partners
   • Maintain long term relationships and be regarded as a trusted partner
   • Practice highly ethical and
We are passionate about our jewellery and we believe in our products as much as we believe in ourselves.

• Continue to delight our customers with beautiful jewellery and fine craftsmanship.
• Encourage innovative designs that uphold the Damas tradition of being a trendsetter.
• Deliver the widest range of ethically sourced jewellery.
• Become the customers’ automatic choice through the reputation of our products.

Benefits of applying for the Business Excellence Awards

• As part of its framework for excellence, Damas focused on empowering its Retail and Customer Service employees with the necessary training tools for achieving the brand’s business strategy that focuses on the delivery of exemplary service standards and customer satisfaction.

• Consequently, all Damas retail staff attends a minimum of 3 training program per annum. By the end of 2015 all store managers will be GIA certified (the Gemological Institute of America standard, the world’s foremost authority on diamonds, colored stones, and pearls), and they will hold accredited Jeweler’s Professional Diploma.

• In addition, customers can now reach out to Damas through the new customer relationship management (CRM) function to experience personalized services.

• The CRM tool has paved the way for direct two-way communication between Damas and its customers in order to help them better meet customer requirements. The Damas customer signature will elevate and standardize the level of the shopping experience we are offering in our stores – this programme means that every interaction between Damas and its customers will be definitively Damas.

• The Business Excellence Awards provide a reliable and transparent framework for public and private sector firms to benchmark their best practices and advance to higher levels of competitiveness and customer satisfaction in the true spirit of healthy competition. Applicants and their best practices are measured against internationally recognized criteria such as the EFQM quality management model and RADAR methodology.

Advice to Future Applicants

• We would advise future applicants to first assess their standards in service and customer satisfaction and benchmark against other industry players.

• It is important to be informed of the DED’s recommendations in terms of consumer rights in order to be able to produce exchange and return policies which are fair and law-abiding.

• As Dubai braces for EXPO 2020, all retail organizations should strive to meet the UAE’s leadership vision for making the customer experience in our country a memorable one.

Damas 4 Pillars:

1. Craftsmanship

With over 100 years’ experience in the jewellery industry, Damas earned valuable credibility in the market. Authentic craftsmanship was passed on throughout time, guaranteeing that every piece from Damas gets created with remarkable design that takes your breath away.

2. Innovation

Because we believe quality comes from innovation, creativity is at the heart of our brand. First we handpick the finest jewels then craft them into unique designs using state-of-the-art techniques. This era’s constant demand for innovation is what allows us to realize our true potential.

3. Dubai

Just like the iconic structures that form the Dubai skyline, Damas grew to become an internationally recognized brand. The city’s distinct skyscrapers reflect the Arabic yet contemporary style of our brand. Dubai is a city with ambition, one that keeps rising higher everyday, a true inspiration to us.

4. Trust

Over the years, Damas earned its customers’ trust by consistently providing excellent quality, unparalleled designs and unmatched craftsmanship. Till this Day, Damas is founded on the toughest of standards. Our experts conduct thorough quality checks every day in efforts to impress customers with the most flawless and beautiful jewellery in the market.

Best Practice – (The new Face of Damas)

Goals

1. Exceed customer expectations through the standard of our service and unmatched quality jewellery.

2. Create an environment that thrives on trust, respect, diversity, motivation and team spirit for Damas employees.

3. Change our brand image from a famous brand in Dubai to a famous international jewellery brand from Dubai.

Approach

1. Introduction of CRM program to improve customer engagement.

2. Conceptualize and execute Damas Signature Customer Experience.

By defining our Goals and where we are aspiring to reach, we had two best practices to execute.
Best Practice: Damas Signature Customer Experience

Why Damas Signature Customer Experience?
Our customers have been the foundation of our success for over a century. They are our source of inspiration:

• Earn our customers’ loyalty through integrity and trust.
• Create a memorable shopping experience for our customers.
• Exceed customer expectation through the standard of our service and the unmatched quality of our jewellery.
• Be the brand of choice.

Objectives
• To define and implement The Damas Signature Customer Experience.
• Standardize our customer service methodology.
• Achieve a consistent customer experience.
• Improve the skills and behaviors of our customer facing staff.
• Benchmark Damas with world’s leading international brands.

Expected outcome
• Improve Damas customer experience in the stores
• Set Damas brand apart from competition
• Increase Damas sales

Staff Training Objectives
• Deliver a standardized customer service model.
• Helps achieve a consistent, positive, memorable customer experience.
• Define the tools for managing and measuring the new standard model adoption.
• Contribute to enriching our customer database and foster opportunity for additional sales.

This Plan Is Designed To
• Consistently convey the Damas brand values in all interactions with our customers.
• Demonstrate passion and pride about the Damas brand in all interactions with our customers.
• Defend our Damas brand whenever needed.

Damas Signature Customer Experience Program.
• Contribute with innovative ideas to improve the Damas brand image.
• Encourage our loyal customers to refer the Damas brand and transforming their referrals into new Damas customers.

**Assessment**

- Evaluate the sales staff knowledge by periodical formal tests and informal coaching and feedback sessions.
- Send mystery shoppers to evaluate the service at each shop.
- Analyze the result to design an action plan for continues improvement of our service quality in the stores.
- Monitor customer feedback though a redesigned CRM system.

**Scheme**

- Damas Signature Customer Experience model is a program designed exclusively for the sales staff at our stores.
- Each store has annual KPI's (key performance indicators).
- We have designed a number of exclusive training interventions which will enable our sales staff to cater for our customer requirements and to upscale our customer experience in our stores.
- Every retail staff member receives continued product knowledge and soft skills training throughout the year.
- We have embedded a coaching module in the Signature Experience training program which ensures that our Store Managers and Senior Retail Management Team continuously reinforce both the basics and finer points of skills, knowledge and behaviors which represent the ‘signature experience’.
- We have also developed a series of pocket sized booklets so that our staff have a ready reference to key elements of the signature experience.

**Result:**

1. The senior retail management team have participated in a 3 day co-creation training experience as well as learning how to become professional coaches in the workplace.
2. By October 2014, 100% of Damas sales staff will have participated in the Signature Experience training program.
3. Significant improvement in customer service has been achieved in all our stores in the GCC.

**The Damas Signature Customer Experience Model**

The Signature Customer Experience model has been designed using the letters which spell our company name (DAMAS) which offers a simple reminder for our staff.

- **Diafa:** Greeting and hospitality
- **Analyze:** Identifying needs and preferences
- **Move:** Your movement throughout the customer visit
- **Advise:** Offering the right product
- **Sell:** Closing the sale

**Signature Stores**

- 208 Damas stores in 2013.
- During 2014 we will open 30 new stores and 15 stores will be refurbished.

**Damas Type A: Dubai Mall Boutique**

**Damas Type B: Al Ghhurair Center**

**Damas Signature Customer Experience Program Handout Examples**
Conclusion

Our commitment to customer service is holistic as well as our focus on training and development. We seek to offer our customer a unique and luxurious store environment using local design and construction teams we have developed a unique store environment. The newly developed store environment combines representations of our past and future. The shapes and Arabesque curves that we introduced uphold the history of Damas and Dubai. Our new logo and store design reflect the iconic structures that form the Dubai skyline, Burj Al Arab, the traditional dhow sailing boat as represented clearly in the D .

In keeping with our unique signature customer experience, our tone of voice is soft and alluring.
**Company Profile**

Bringing prominent brands to the UAE and wider Gulf has been the primary objective of Al Ghurair Retail since its inception in 1999. From our Dubai headquarters, we have developed a core offering and are constantly seeking out high performance franchise concepts that will positively enhance our brand portfolio. Al Ghurair Retail stands on the foundations of a diversified parent group with half a century’s experience in the Middle East. We operate our own distribution and warehousing facility in Dubai with a computerized management system providing seamless ‘on demand’ daily replenishment to stores throughout the region. Triumph, Springfield, THEFACESHOP, Boux Avenue, and Morgan De Toi lead our current brands.

**Achievements**

Al Ghurair Retail has won numerous awards for the quality of its customer service in the UAE. It has received recognition from over 1,000 shops and 200 brands in ‘The Dubai Service Excellence Awards’. This has included ‘Best Service Performance Brand’ (in 2009, 2012) in the Small Business Category and ‘Best Service Performance Outlet’ (in 2008, 2009, 2012).

Most recently, Al Ghurair Retail received the following awards for 2013:
- Best Customer Service Performance Brand – Triumph
- Best Customer Service Performance Outlet – Triumph - Abu Dhabi Mall
- Best Customer Service Performance Outlet – THEFACESHOP – Century Mall

The Al Ghurair Retail warehouse is also used by Dubai Civil Defense as a role model for training purposes and serves as an example of the highest operating standards.

**Core Competencies**

- **Market experience**
  - 14 years of retail trading in GCC
  - Staff with over 100 years of combined experience
- **Customer centric approach**
  - Service award winners for past 6 years
- **Infrastructure & Logistical Support**
  - Implemented state-of-the art IT systems/warehouse
- **Group Stability & Synergy**
  - Financial backing and resources from Group
  - Largest food manufacturer in GCC

**Mission**

Al Ghurair Retail aspires to be a centre of excellence in franchise and joint venture partnerships, operating world class international brands.

**Vision**

To grow the Al Ghurair Retail portfolio to 30 world-class brands by 2018.
BEST PRACTICES: Hadiya Loyalty Program

The Hadiya loyalty program is a rewards program designed to provide added value to customers who frequently shop at Al Ghurair Retail’s outlets across the GCC by rewarding points for their purchases. These points are credited directly to the customer’s account and can be redeemed at any Al Ghurair Retail location. Customers can check their balance online or in-store. Members can then choose to redeem these points against their purchase or accumulate them for future use, as they will never expire. The Hadiya loyalty program currently holds more than 100,000 members in the system.

Shukran Program

Al Ghurair Retail has launched ‘Shukran’ – an Employee Appreciation Program to reward exceptional performance by staff. Shukran is an initiative that allows colleagues to appreciate, thank and recognize each other in a simple and engaging way. The Shukran pack consists of a ‘My Shukran Book’ and a Shukran appreciation sticker book. Employees are asked to carry the ‘My Shukran Book’ during working hours. Once they spot a colleague doing something that deserves to be praised, they tick off one of the five categories in the sticker book (Personal effort, positive attitude, helping team members, outstanding customer services, honesty and trustworthiness) and place it on their sticker book as a token of appreciation.

Customer Feedback Management System

Our customer feedback management system allows for prompt and effective responses to customer complaints. Every outlet features a CFM booklet placed on the cash counters ensuring visibility and accessibility for consumers. Customers can log feedback regarding customer service complaints, appreciation, product complaints and suggestions. In turn, we commit to a prompt response as indicated directly on the booklet: ‘We will reply within 7 days’. To ensure immediate action, the queries written by customers are fed into our CRM by the sales staff, which automatically generates an email to various managers for action to be taken.

To ensure a response within 7 days, all customer complaints are linked with proper workflow and addressed to the respective brand personal. Warnings are sent to employees once expiry of workflow is closed.

In-house & Out-House Customer service Programs

In-house

The in-house customer service program consists of a series of steps that sales staff go through as preliminary experience towards customer service. The Area Manager trains the staff on all aspects of customer service, from proper ways of greeting customers to dealing with problems in the store. These programs ensure that the staff is confident and ready to begin managing customers on a daily basis.

Out-house

Out-house customer service programs are considered to be a more comprehensive approach to training, consisting of 4 distinct modules that sales staff are introduced to. The modules cover the entire process of customer service, including knowledge and understanding of the product, sales procedures, selling behaviour, and the general knowledge of the surrounding culture.

Module 1- Product Knowledge:

Staff gains full knowledge of the features and benefits of the brand and product they are selling.

Module 2- Staircase to Selling:

Includes demonstrating the entire selling process, including greeting customers, asking questions, solving problems, closing sales, till procedure and inviting the customer to revisit the store. This module gives staff a clear insight on what their daily tasks will be.

Module 3- Behavioural Traits:

This module describes the difference between being a passive salesperson, an assertive salesperson and an aggressive salesperson. It clarifies which behaviors to adopt when they are on the job.

Module 4- Cultural Awareness:

Staff members are given a detailed background of the culture they are operating in. This includes the awareness of cultural differences among different customers, basic greetings in different languages, traditions and racism.
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